

EQ TravelSafe

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

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.

Schedule of Benefits

PERSONAL ACCIDENT		ULTIMATE	EXECUTIVE	BASIC
Section 1	Accidental Death & Permanent Disablement (PD) <i>Insured Person up to 70 years old</i> <i>Insured Person above 70 years old</i> <i>Child in a family plan</i> <i>Per family</i>	S\$500,000 S\$150,000 S\$150,000 S\$1,300,000	S\$250,000 S\$100,000 S\$100,000 S\$700,000	S\$180,000 S\$50,000 S\$50,000 S\$460,000
Section 2	Public Transport Additional Cover due to Death & PD <i>Insured Person up to 70 years old</i> <i>Insured Person above 70 years old</i> <i>Child in a family plan</i> <i>Per family</i>	S\$150,000 S\$50,000 S\$50,000 S\$400,000	S\$100,000 S\$25,000 S\$25,000 S\$250,000	S\$50,000 NA NA S\$100,000
Section 3	Child Education Subsidy Up to maximum 4 Children	S\$5,000	S\$3,000	S\$1,000
MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION		ULTIMATE	EXECUTIVE	BASIC
Section 4	Overseas Medical Expenses <i>Insured Person up to 70 years old</i> <i>Insured Person above 70 years old</i> <i>Child in a family plan</i> <i>Per family</i>	S\$500,000 S\$125,000 S\$250,000 S\$1,000,000	S\$400,000 S\$100,000 S\$200,000 S\$800,000	S\$250,000 S\$75,000 S\$150,000 S\$600,000
Section 5	Medical Expenses in Singapore <i>Insured Person up to 70 years old</i> <i>Insured Person above 70 years old</i> <i>Child in a family plan</i> <i>Per family</i>	S\$50,000 S\$5,000 S\$25,000 S\$150,000	S\$25,000 S\$2,000 S\$15,000 S\$80,000	S\$15,000 S\$1,500 S\$10,000 S\$40,000
Section 6	Pregnancy Related Expenses	S\$3,000	S\$2,000	S\$1,000
Section 7	Overseas Hospitalisation Allowance (S\$200 per full 24 hours of Hospitalisation)	S\$30,000	S\$20,000	S\$10,000
Section 8	Overseas Hospitalisation Allowance in ICU from an Accident (S\$300 per full 24 hours of Hospitalisation)			
Section 9	Hospitalisation Allowance in Singapore (S\$100 per full 24 hours of Hospitalisation)	S\$1,200	S\$1,000	S\$500
Section 10	Hospital Visit	S\$15,000	S\$10,000	S\$5,000
Section 11	Compassionate Visit			
Section 12	Emergency Medical Evacuation / Repatriation	S\$1,000,000	S\$1,000,000	S\$500,000
Section 13	Repatriation of Mortal Remains / Local Burial (extends to Pre-existing Medical Condition)	S\$50,000	S\$50,000	S\$50,000
Section 14	Child Guard	S\$10,000	S\$7,500	S\$5,000
Section 15	Emergency Handphone Charges	S\$300	S\$200	S\$100
TRAVEL INCONVENIENCE		ULTIMATE	EXECUTIVE	BASIC
Section 16	Trip Cancellation Per Insured Person Per family	S\$15,000 S\$45,000	S\$12,000 S\$24,000	S\$6,000 S\$12,000
Section 17	Travel Postponement Per Insured Person Per family	S\$1,500 S\$4,500	S\$1,000 S\$3,000	S\$500 S\$1,500
Section 18	Travel Curtailment Per Insured Person Per family	S\$15,000 S\$37,500	S\$12,000 S\$30,000	S\$5,000 S\$12,500
Section 19	Replacement of Traveller	Per Insured Person S\$1,000	S\$500	S\$250
Section 20	Travel Delay (S\$100 per full 6 hours of delay whilst Overseas) (Max S\$100 after full 6 hours of delay in Singapore)	Per Insured Person Per family S\$2,000 S\$4,000	S\$1,000 S\$2,000	S\$1,000 S\$2,000
Section 21	Flight Diversion (S\$100 per full 6 hours of delay whilst Overseas)	Per Insured Person Per family S\$2,000 S\$4,000	S\$1,000 S\$2,000	S\$800 S\$1,600

Section 22	Travel Misconnection	Per Insured Person Per family	S\$300 S\$600	S\$200 S\$400	S\$100 S\$200
Section 23	Flight Overbooking	Per Insured Person Per family	S\$200 S\$400	S\$150 S\$300	S\$100 S\$200
Section 24	Loss or Damage of Baggage & Personal Effects Applicable limits: * S\$500 for any one/pair/set of articles/ Valuables ; * S\$1,000 for video equipment and laptop * S\$3,000 in aggregate for electronic items and equipment;	Per Insured Person Per family	S\$8,000 S\$20,000	S\$5,000 S\$12,500	S\$3,000 S\$7,500
Section 25	Baggage Delay (S\$200 per full 6 hours of delay whilst Overseas) (Max. S\$200 after full 6 hours of delay in Singapore)	Per Insured Person Per family	S\$2,000 S\$4,000	S\$1,200 S\$2,400	S\$1,000 S\$2,000
Section 26	Personal Money & Travel Documents	Per Insured Person Per family	S\$5,000 S\$8,000	S\$4,000 S\$6,000	S\$3,000 S\$4,000
Section 27	Fraudulent Use of Lost Credit Card		S\$2,000	S\$1,000	S\$500
Section 28	Kidnap & Hostage (S\$250 per full 24 hours)	Per Insured Person Per family	S\$8,000 S\$16,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
Section 29	Delay Due to Hijack (S\$500 per full 12 hours)	Per Insured Person Per family	S\$5,000 S\$10,000	S\$5,000 S\$10,000	S\$5,000 S\$10,000
Section 30	Loss of Hotel Facilities & Services (S\$100 per full 24 hours)	Per Insured Person Per family	S\$200 S\$400	S\$200 S\$400	S\$200 S\$400
Section 31	Financial Collapse of Travel Agency	Per Insured Person Per family	S\$6,000 S\$15,000	S\$4,000 S\$10,000	S\$2,000 S\$5,000
Section 32	Personal Liability	Per Insured Person and Per family	S\$1,000,000	S\$1,000,000	S\$500,000
GOLFER'S BENEFIT			ULTIMATE	EXECUTIVE	BASIC
Section 33	Golf Equipment		S\$1,500	S\$1,000	S\$750
Section 34	Hire Golf Equipment		S\$500	S\$500	S\$250
Section 35	Hole-In-One		S\$500	S\$300	S\$150
EXTENSION COVER			ULTIMATE	EXECUTIVE	BASIC
Section 36	Sports Equipment Rental		S\$300	S\$300	S\$300
Section 37	Home Guard		S\$10,000	S\$5,000	S\$2,500
Section 38	Rental Car Excess	Per Insured Person and Per family	S\$1,000	S\$750	S\$500
Section 39	Pet Care (S\$50 per full 8 hours of delay)		S\$750	S\$500	S\$250
Section 40	Full Terrorism Cover		S\$500,000	S\$250,000	S\$150,000
OPTIONAL COVER			ULTIMATE	EXECUTIVE	BASIC
COVID-19 Extension Applicable to the following sections: Section 4 - Overseas Medical Expenses; Section 5 - Medical Expenses in Singapore; Section 10 - Hospital Visit; Section 11 - Compassionate Visit; Section 12 - Emergency Medical Evacuation/Repatriation; Section 13 - Repatriation of Mortal Remains/Local Burial; Section 16 - Trip Cancellation; Section 17 - Trip Postponement; Section 18 - Trip Curtailment/Disruption; Section 19 - Replacement of Traveller; Section 20 - Travel Delay; Section 21 - Flight Diversion; and Section 22 - Travel Misconnection			Refer to the limits of the applicable sections		

GEOGRAPHICAL COVERAGE	
Zone A	
Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam	
Zone B	
Zone A, Australia, China, Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan	
Zone C	
Zone B, Nepal, Tibet and the rest of the world, excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria, and other sanctioned countries	

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. In this case, the services are provided by EMA Global Services (EMA) via 24-hour hotline at (65) 6244 0010.
Child(ren)	An unmarried and unemployed person under 18 years old, or up to age 24 years old if enrolled or still studying full-time in a recognized institution of higher learning.
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.
Critical Medical Condition	Being confined in a Hospital under Intensive Care Unit (ICU) or High Dependency Unit (HDU).
Curtailment	Abandonment of the planned Trip as shown on the booking invoice and return to place of residence in Singapore.
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.

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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.
Golf Equipment	Golf clubs and golf bags only.
Home Country	The country, outside of Singapore, which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
Hospital	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: <ul style="list-style-type: none"> i. Operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients. ii. Provides full-time nursing service by and under the supervision of a staff of nurses. iii. Supervised by a staff of Doctors at all times. iv. Maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment. and Hospital shall not include the following: <ul style="list-style-type: none"> i. A mental institution; an institution confined primarily to the treatment of psychiatric disease including subnormality; the psychiatric department of a Hospital. ii. A clinic; place for the aged; a rest or convalescent home or similar establishment, and is not other than incidentally a place for drug addicts or alcoholics. iii. Health hydro or nature cure clinic; a special unit of a Hospital used primarily as a place for nursing, hospice, rehabilitation, extended-care facility, or a community Hospital.
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	All household furniture and furnishings and personal belongings owned by You or Your Immediate Family member(s) or domestic servants permanently residing with You. Excluding: deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
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, and is carried out by a qualified and licensed dentist. <p>This excludes: treatment due to tooth or gum or oral diseases; damage to dentures, dental prostheses, bridges, crowns; use of precious metals or for cosmetic dentistry; and expenses incurred for Implants and medical aids including but not limited to, prostheses, hearing aids, wheelchair, walking aids, blood pressure monitor, breathing and respiratory appliances, sun lamps, or heat and cold compress.</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; and j) not preventive, screening or health enhancement (including but not limited to dietary replacement or supplement) in purpose.
Natural Disaster	<p>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.</p>
Period of Insurance	<p>The period of cover shown in the Policy Schedule for which the appropriate premium has been paid.</p>
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	<p>The individual/company stated in the Schedule as the owner of the Policy.</p>
Pre-existing Condition	<p>Any condition, including any symptoms prior or complications thereafter which:</p> <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. <p>For Annual Plan Policies, this also refers to a medical condition for which, You have made a claim on a previous Trip. or medical treatment was sought or diagnosed within 12 months prior to Your travel; such conditions for the purpose of the subsequent Trip.</p>
Public Transport	<p>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.</p> <p>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.</p>
Public Place	<p>Not limited to, airports, beaches, bus/train stations, hotels, restaurants, shops, streets, public toilets and any place which the public has access to.</p>
Riot	<p>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.</p>
Schedule	<p>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.</p>

Serious Injury / Serious Illness	<p>One or both of the following:</p> <p>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;</p> <p>b) For Your Immediate Family – an Injury or Illness that is life-threatening as confirmed by a Doctor.</p>
Specialist	<p>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.</p> <p>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.</p>
Strike	<p>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.</p>
Terrorism	<p>Any act committed by a Terrorist or Freedom Fighter.</p>
Terrorist / Freedom Fighter	<p>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.</p>
Travel Agency	<p>A travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).</p>
Travel Companion	<p>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.</p>
Trip	<p>A planned overseas journey starting and ending in Singapore.</p>
Unattended	<p>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.</p>
War	<p>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.</p>
We, Our, Us, The Insurer	<p>EQ Insurance Company Limited.</p>
You, Your	<p>The Policyholder or Insured Person named in the Schedule.</p>

DESCRIPTION OF BENEFIT

PERSONAL ACCIDENT

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

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

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

Coverage includes:

1. From the time You leave Your permanent place of residence or work in Singapore, but not more than 3 hours prior to Your scheduled time of departure to the intended overseas destination; and
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) 3 hours from the time of arrival in Singapore

Provision:

The maximum amount of all benefits payable for one or more injuries sustained by an Insured Person during the period of insurance shall not exceed the maximum limit of the selected plan specified in the schedule of benefits.

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

Section 1 – Accidental Death & Permanent Disablement

Section 2 – Public Transport Additional Cover due to Death & PD

SECTION 2 - PUBLIC TRANSPORT ADDITIONAL COVER DUE TO DEATH & PD

In the event an Accident occurs whilst You are overseas and You are riding as a fare-paying passenger in a Public Transport, resulting in Your death within 90 days from the date of Accident, We will pay an additional amount based on the schedule table above, up to the limit specified in the selected plan.

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

Section 1 – Accidental Death & Permanent Disablement

Section 2 – Public Transport Additional Cover due to Death & PD

SECTION 3 - CHILD EDUCATION SUBSIDY

If the benefits under Section 1 (Accidental Death & Permanent Disablement) becomes payable upon Your Accidental death and at the date of the Accident, You have a legal Child or Children, We will pay the sum insured, up to the limit specified in the selected plan for each legal Child up to a maximum of 4 Children.

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

MEDICAL / EMERGENCY MEDICAL ASSISTANCE / EVACUATION

SECTION 4 - OVERSEAS MEDICAL EXPENSES

We will reimburse You 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 selected plan or up to a period of 60 days from the date of the first treatment, whichever comes first.

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

Additional conditions:

1. Expenses incurred for necessary treatment by a Chinese Physician is inclusive and capped at S\$500 per Insured Person per Trip. In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the selected plan.
2. Expenses incurred for necessary treatment by a physiotherapist has been referred by the attending Doctor.
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 amount of Medical Expenses over and above the refunded amount up to the applicable limit.

SECTION 5 - MEDICAL EXPENSES IN SINGAPORE

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

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 3 days from the date of return. Starting from the date of the first medical treatment in Singapore, You have up to a maximum of 30 days or up to the limit specified in the selected plan, whichever occurs first, to continue medical treatment.
- b) If medical treatment had already been sought overseas, from the date of return to Singapore, You have up to a maximum of 30 days or up to the limit specified in the selected plan, whichever occurs first, to continue medical treatment in Singapore.

Additional conditions:

1. Expenses incurred for necessary treatment by a Chinese Physician is inclusive and capped at S\$500 per Insured Person per Trip. In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the selected plan.
2. Expenses incurred for necessary treatment by a physiotherapist has been referred by the attending Doctor.
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 amount of Medical Expenses over and above the refunded amount up to the applicable limit.

Additional conditions applicable to COVID-19 Extension only:

1. For COVID-19 medical treatment in Singapore, starting from the date of return, We will cover You up to a maximum of 14 days or up to the limit specified in the selected plan, whichever occurs first.

SECTION 6 - PREGNANCY RELATED EXPENSES

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

Additional conditions:

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

Exclusions

We will not pay for claims in respect of:

1. Pregnancy-related Illness or treatment which You sought in Your Home Country or upon return to Singapore.
2. Any expenses incurred due to events occurring during the first trimester of pregnancy (0 – 13 weeks).
3. Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
4. Abortion or miscarriage, except if related to an Injury and not attributed to any natural causes and/or Illness relating to pregnancy or childbirth.
5. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital Illness.
6. Any depressive, psychological or psychiatric Illness, including post-natal depression.

SECTION 7 - OVERSEAS HOSPITALISATION ALLOWANCE

If You are Hospitalised on the recommendation of a Doctor as a result of Injury or Illness sustained whilst overseas, We will pay You S\$200 for every full 24 consecutive hours of such Hospitalisation up to the maximum limit of the selected plan specified in the schedule of benefits. Payment will be made after the period of Hospitalisation.

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

Section 7 – Overseas Hospitalisation Allowance

Section 8 – Overseas Hospitalisation Allowance in ICU from an Accident

SECTION 8 - OVERSEAS HOSPITALISATION ALLOWANCE IN ICU FROM AN ACCIDENT

If You are Hospitalised as a result of an Injury and warded in an Intensive Care Unit (ICU) whilst overseas, We will pay You S\$400 for every full 24 consecutive hours whilst in an ICU up to the maximum limit of the selected plan specified in the schedule of benefits.

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

Section 7 – Overseas Hospitalisation Allowance

Section 8 – Overseas Hospitalisation Allowance in ICU from an Accident

SECTION 9 - HOSPITALISATION ALLOWANCE IN SINGAPORE

If You are Hospitalised on the recommendation of a Doctor upon Your return to Singapore within 24 hours as a result of Injury or Illness sustained whilst overseas, We will pay You S\$100 for every full 24 consecutive hours of such Hospitalisation up to the maximum limit of the selected plan specified in the schedule of benefits. Payment will be made after the period of Hospitalisation.

SECTION 10 - HOSPITAL VISIT

If You are Hospitalised overseas for more than 5 days and the attending Doctor justifies medically that Your condition forbids You from evacuation or repatriation back to Singapore and no accompanying adult member of Your family member is with You, We will pay for:

- a) the reasonable transport expenses (one round-trip economy-class (air, sea, or land travel)) and hotel accommodation expenses (of a standard room) for 1 family member or friend; or
- b) the additional transport and hotel accommodation expenses incurred for allowing 1 Travel Companion,

to stay with you throughout until you are medically fit by the attending Doctor to return to Singapore or up to the limit specified in the selected plan, whichever occurs first. This does not include multiple trips to the designated country.

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

Section 10 – Hospital Visit

Section 11 – Compassionate Visit

SECTION 11 - COMPASSIONATE VISIT

If no accompanying adult member was present at Your death due to an Injury or Illness whilst overseas, We will pay up to the limit specified in the selected plan, the reasonable travel (one round-trip economy-class transport expenses (air, sea, or land travel)) and hotel accommodation expenses (of a standard room) for 1 family member or friend to assist in the final arrangements to bring Your body or ashes back to Singapore or Your Home Country.

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

Section 10 – Hospital Visit

Section 11 – Compassionate Visit

SECTION 12 - EMERGENCY MEDICAL EVACUATION / REPATRIATION

If as the result of Injury or Illness commencing whilst You are Overseas and if in the opinion of the Appointed Assistance Company, it is judged medically appropriate to move You to another location for medical treatment or to return You to Singapore, the Appointed Assistance Company will arrange for the evacuation / repatriation utilising the means best suited to do so, based on the medical severity of Your condition. The means of evacuation / repatriation arranged by the Appointed Assistance Company may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Appointed Assistance Company and will be based solely on medical necessity. We will pay for the expenses incurred for services provided and/or arranged by the Appointed Assistance Company for Your transportation, medical services, and medical supplies necessarily incurred as a result of an Emergency Medical Evacuation / Repatriation.

Exclusions

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses for a service not approved and arranged by the Appointed Assistance Company, provided always that We reserve the right to waive this exclusion in the event that You or Your Travel Companion cannot for reasons beyond Your control notify the Appointed Assistance Company during an emergency medical situation.
3. Cases of pregnancy, unless unexpected complications arise and in no circumstances where You have entered the third trimester (28 weeks and above) at the beginning of any Trip.

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

SECTION 13 - REPATRIATION OF MORTAL REMAINS / LOCAL BURIAL

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

As an alternative, upon specific request of the personal representative of the deceased Insured Person, and wherever possible, the Appointed Assistance Company will organise and pay for the cost of local burial in the country in which the Insured Person was visiting at the time of his/her death. The Appointed Assistance Company's financial responsibility for such local burial shall be limited to the equivalent of the cost of the repatriation.

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

Coverage includes:

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

Exclusions

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

SECTION 14 - CHILD GUARD

If You are Hospitalised overseas and there is no adult to accompany the Child(ren) who is/are below the age of 18 years old, We will pay up to the limit specified in the selected plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessary incurred by 1 relative or friend to accompany the Child(ren) back to Singapore.

SECTION 15 - EMERGENCY HANDPHONE CHARGES

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

Exclusions

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

TRAVEL INCONVENIENCE**SECTION 16 - TRIP CANCELLATION**

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

- a) Death, Serious Injury, Serious Illness of You or Your Immediate Family or Travel Companion
- b) Compulsory quarantine of You or Your Immediate Family or Travel Companion
- c) Unexpected Strike, Riot or Civil Commotion beyond Your control at the planned destination;
- d) Natural Disasters or adverse weather condition at the planned destination;
- e) Serious damage to Your principal residence from fire, flood or similar Natural Disaster (typhoon, earthquake etc.) within 7 days before the date of departure and which requires You to be present at the principal residence on the date of departure;
- f) Witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;
- g) Any event beyond Your control leading to closure of airport or airspace, which forces airplanes to be grounded;
- h) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

Exclusions

We will not pay for any loss:

1. that is covered by any other existing insurance scheme or government program.
2. any loss 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.
3. should this insurance be purchased less than 5 days before the date of departure (with the exception of death by You or Your Travel Companion or any of Your Immediate Family, resulting from an Accident).
4. due to cancellation on Your own accord.

5. of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that You have used, in part or full, to pay for any part of the Trip.
6. of prepaid or non-refundable expenses for unused seminars, courses, theatre shows, theme parks, sporting events, and concerts.
7. or additional costs incurred because You did not inform or delay in informing the travel agent, tour operator, transport, or accommodation provider as soon as You knew You had to cancel Your Trip.

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

Section 16 – Trip Cancellation

Section 17 – Travel Postponement

Section 18 – Travel Curtailment / Disruption

Section 19 – Replacement of Traveller

Section 31 – Financial Collapse of Travel Agency

SECTION 17 - TRAVEL POSTPONEMENT

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

- a) Death or Serious Injury or Serious Illness or compulsory quarantine of You or Your Immediate Family or Travel Companion;
- b) Unexpected Strike, Riot or Civil Commotion beyond Your control at the planned destination;
- c) Natural Disaster or adverse weather condition at the planned destination;
- d) Serious damage to Your principal residence from fire, flood or similar Natural Disaster (typhoon, earthquake etc.) within 7 days before the date of departure and which require You to be present at the principal residence on the date of departure;
- e) Witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;
- f) Any event beyond Your control leading to closure of airport or airspace, which forces airplanes to be grounded;
- g) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

Exclusions

We will not pay for any loss:

1. that is covered by any other existing insurance scheme or government program.
2. any loss 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.
3. should this insurance be purchased less than 5 days before the date of departure (with the exception of death by You or Your Travel Companion or any of Your Immediate Family, resulting from an Accident).
4. due to postponement on Your own accord.
5. of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that You have used, in part or full, to pay for any part of the Trip.
6. of prepaid or non-refundable expenses for unused seminars, courses, theatre shows, theme parks, sporting events, and concerts.
7. or additional costs incurred because You did not inform or delay in informing the travel agent, tour operator, transport, or accommodation provider as soon as You knew You had to postpone Your Trip.

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

Section 16 – Trip Cancellation

Section 17 – Travel Postponement

Section 18 – Travel Curtailment / Disruption

Section 19 – Replacement of Traveller

Section 31 – Financial Collapse of Travel Agency

SECTION 18 - TRAVEL CURTAILMENT / DISRUPTION

We will reimburse You up to the limit specified in the selected plan for the irrecoverable prepaid travel expenses of the planned Trip as shown on the booking invoice, or any reasonable additional travel (based on the usual fare for same class of travel as that which was originally chosen by You) and accommodation expenses, whichever shall be the highest after reducing the amount refunded by the transport and/or accommodation provider (refunds include, but are not limited to cash, vouchers, credits and re-booking options), due to the necessary and unavoidable Curtailment of the planned Trip to return back to Singapore or alter any part of the itinerary of the planned Trip after it has started due to any of the following events:

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

A medical certificate must be obtained from the treating Doctor, confirming the advisability to alter the return Trip as originally scheduled to Singapore due to a Serious Injury or Serious Illness. This coverage is effective only if Policy is purchased before You become aware of any circumstances, which could lead to the disruption of the planned Trip.

Exclusions

We will not pay for any loss:

1. that is covered by any other existing insurance scheme or government program.
2. any loss 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.
3. due to delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked.
4. of You or Your Travel Companion's business, financial or contractual obligation.
5. due to abandonment of the planned Trip on Your own accord.
6. of frequent flyer reward points, holiday points, gift voucher, membership, or credit-card redemption that You have used, in part or full, to pay for any part of the Trip.
7. of prepaid or non-refundable expenses for unused seminars, courses, theatre shows, theme parks, sporting events, and concerts.
8. or additional costs incurred because You did not inform or delay in informing the travel agent, tour operator, transport, or accommodation provider as soon as You knew You had to curtail or alter Your Trip.

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

Section 16 – Trip Cancellation

Section 17 – Travel Postponement

Section 18 – Travel Curtailment / Disruption

Section 19 – Replacement of Traveller

Section 31 – Financial Collapse of Travel Agency

SECTION 19 - REPLACEMENT OF TRAVELLER

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

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

Section 16 – Trip Cancellation

Section 17 – Travel Postponement
Section 18 – Travel Curtailment / Disruption
Section 19 – Replacement of Traveller
Section 31 – Financial Collapse of Travel Agency

SECTION 20 - TRAVEL DELAY

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

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

Exclusions

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

1. failure of the Insured Person to check in according to the itinerary supplied to him/her
2. failure to obtain written confirmation from the carrier or their handling agents of the number of hours of delay.
3. Your late arrival at the airport or port after check-in or boarding time (except for the late arrival due to Strike or industrial action).

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

Section 20 – Travel Delay
Section 21 – Flight Diversion

SECTION 21 - FLIGHT DIVERSION

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

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

Section 20 – Travel Delay
Section 21 – Flight Diversion

SECTION 22 - TRAVEL MISCONNECTION

If Your confirmed onward travel connection whilst overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled conveyance and no onward transportation is available to You within 6 consecutive hours on Your arrival, We will pay the benefit amount as specified in the selected plan, during the Policy period.

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

SECTION 23 - FLIGHT OVERBOOKING

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

The overbooked flight details to be obtained by You must be verified in writing by the operator(s) of the airline or their handling agent(s).

SECTION 24 - LOSS OR DAMAGE OF BAGGAGE & PERSONAL EFFECTS

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

TSS2504-Ver1.0

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

Additional conditions:

1. You must take all reasonable precaution to ensure the safety of Your baggage and/or personal effects and that Your baggage and/or personal effects are not left Unattended and are under Your, Your Travel Companion's or Your Immediate Family's supervision.
2. The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.
3. For Valuables, photographic equipment and mobile devices(s), You must:
 - a. keep them in Your baggage, worn or carried by You
 - b. keep them in locked safe/baggage if left in Your accommodation
4. You must seek compensation from transport/service provider first if Your baggage and/or personal effects was lost or damaged when held by them. We will pay claims in excess of any compensation You have received. Any claim must be accompanied with written proof of compensation or denial from the relevant transport/service provider.
5. For the loss or damage of each article, You must provide proof of purchase (e.g. original receipts or credit card statements). If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Exclusions

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

1. to Jewellery or Valuables not arising from burglary or theft.
2. to property left Unattended in any motor vehicle, unless stored in the locked boot, luggage, or compartment space and with evidence of forcible and violent entry to the motor vehicle.
3. to animals, motor vehicle (including accessories), motorcycles, snow skis, boats, motors, any other conveyances, Household Contents, musical instruments, sports equipment, antiques, fruits, food articles, perishables and consumable items.
4. to money, securities, stamps, debit or credit cards, any cards or vouchers with a stored/monetary value.
5. to contact or cornea lenses, hearing aids, dentures, dental braces or bridges.
6. to fragile or brittle articles (e.g. glassware, chinaware), antiques, artefacts, documents or manuscripts, paintings
7. to identity card, passport, driver's license, employment passes or any type of passes.
8. of business goods, samples or equipment of any kind and all other items which are used in connection with any business profession or employment.
9. caused by normal wear and tear (includes scratches, discoloration, stains, tears, or dents to the surface of the item which does not affect how it works), deterioration, moths, vermin, mechanical, electrical breakdown, derangement, damage sustained due to any process initiated by an Insured Person to repair, clean or alter any property.
10. cost of repurchasing or reproducing software or data, whether recorded on tapes, cards, and disc or otherwise.
11. whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline, a Property Irregularity Report is obtained.
12. not reported to the police or relevant authority within 24 hours and no report obtained at the place of loss.

13. arising from theft of insured's property left Unattended and not under Your or Your Travel Companion's supervision.
14. arising from destruction, confiscation or retention by customs or other officials.
15. to property insured under any other insurance Policy, or otherwise reimbursed by a Public Transport carrier or a hotel.
16. arising from theft of property which could have been avoided by the taking of reasonable precautions.
17. arising from theft of property where We have reasonable grounds for believing that Your claim is not made in good faith.
18. to Your baggage sent in advance, mailed or shipped separately.
19. arising from Your deliberate act, failure to act, negligence or carelessness.

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

Section 24 – Loss or Damage of Baggage & Personal Effects

Section 25 – Baggage Delay

Section 33 – Golf Equipment

SECTION 25 - 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 selected plan:

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

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

Section 24 – Loss or Damage of Baggage & Personal Effects

Section 25 – Baggage Delay

Section 33 – Golf Equipment

SECTION 26 - PERSONAL MONEY & TRAVEL DOCUMENTS

We will reimburse You up to the limit specified in the selected plan, for the cost of obtaining replacement of Your passports, travel tickets and relevant travel documents loss, as well as additional transport expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft, Natural Disasters or any circumstances beyond Your control during Your Trip.

We will reimburse You up to the limit specified below for the loss of money (cash, travellers' cheques or banknotes) belonging to You and in Your care, custody or control due to robbery, burglary, theft or Natural Disasters during Your Trip.

- a) Superior Plan up to S\$500;
- b) Deluxe Plan up to S\$350;
- c) Essential Plan up to S\$250.

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 27 - FRAUDULENT USE OF LOST CREDIT CARD

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

The loss must be reported to the card company(s) within 24 hours of the incident. Any claim must be accompanied by a report issued by the card company(s) evidencing the loss. The benefits under this Section do not apply to an Insured Person who is a Child.

SECTION 28 - KIDNAP & HOSTAGE

We will pay a benefit of S\$250 for every full 24 consecutive hours that You are held Hostage following a Kidnap, which occurs during a Trip, up to the limit specified in the selected plan, provided:

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

Exclusions

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

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

SECTION 29 - DELAY DUE TO HIJACK

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

SECTION 30 - LOSS OF HOTEL FACILITIES & SERVICES

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

SECTION 31 - 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 selected plan, for the loss of irrecoverable travel deposits or travel fares paid in advance.

Exclusions

We will not pay for any loss:

1. caused by cancellation by the carrier or any other provider of the travel and/or accommodation.
2. that is covered by any other existing insurance scheme or government program.
3. which will be paid or refunded by 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.

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

Section 16 – Trip Cancellation

Section 17 – Travel Postponement

Section 18 – Travel Curtailment / Disruption

Section 19 – Replacement of Traveller

Section 31 – Financial Collapse of Travel Agency

SECTION 32 - PERSONAL LIABILITY

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

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

Exclusions

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

1. employer's liability, contractual liability or liability to a member of Your Immediate Family;
2. acts of animals or property belonging to You, or in Your care, custody or control.
3. any wilful, malicious or unlawful act.
4. pursuit of trade, business or profession.
5. ownership or occupation of land or buildings (other than occupation only of any temporary residence).
6. ownership, possession or use of firearms, vehicles, aircraft or water craft.
7. legal costs resulting from any criminal proceedings.
8. Your participation in any form of riding or racing in races or rallies.
9. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.
10. punitive, aggravated or exemplary damages.

GOLFER'S BENEFIT

SECTION 33 - GOLF EQUIPMENT

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

We will at Our sole discretion 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 a new Golf Equipment, 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.

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

Exclusions

We will not be liable for:

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

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

Section 24 – Loss or Damage of Baggage & Personal Effects

Section 25 – Baggage Delay

Section 33 – Golf Equipment

SECTION 34 - HIRE GOLF EQUIPMENT

We will reimburse You up to the limit specified in selected plan for the cost of hiring replacement Golf Equipment and for which a claim has been submitted under Section 33 (Golf Equipment).

SECTION 35 - HOLE-IN-ONE

If You complete a hole-in-one in an organised event at any 18-hole golf course, We will pay up to the limit specified in the selected plan to cover the cost of 1 round of celebratory drinks.

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

EXTENSION COVER

SECTION 36 - SPORTS EQUIPMENT RENTAL

We will reimburse You up to the maximum limit of the selected plan specified in the schedule of benefits, for which You become legally liable to pay in respect of loss or damage to the rented sports equipment.

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

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

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

SECTION 37 - HOME GUARD

If there is physical loss or damage to the Household Contents, Valuables and/or stamp, coin, medal collections, works of art based within Your residence in Singapore that was left vacant because of Your Trip, caused by fire or theft occurring during the period of insurance and after You have departed from Singapore, We may at Our sole discretion, replace, repair, or reimburse You against the losses or damages up to the limit specified in the selected plan.

Exclusions

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

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

SECTION 38 - RENTAL CAR EXCESS

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

- a) You are either a named driver or co-driver of the rental car;
- b) Your license allows You to legally drive the rental car in that country;
- c) You are the driver at the point of incident;
- d) You have taken up all comprehensive motor insurance against loss or damage to the rental car during the rental period;
- e) You complied with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

Exclusions

We will not pay for:

1. loss or damage arising from operating of the rental car in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
3. any damage or liability directly or indirectly arising as a result from unexplained and mysterious incident.
4. loss of or damage to the rental car whilst it is not in Your custody and control.

SECTION 39 - PET CARE

If You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, and this is solely due to the delay of Your final inbound Public Transport back to Singapore, We will pay You S\$50 for every full 8 consecutive hours of delay up to the limit specified in the selected plan.

You are to provide Us the following written confirmations from:

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

Exclusions

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

SECTION 40 - FULL TERRORISM COVER

If You experience losses arising directly from an act of Terrorism during the Trip, We will pay You the limits in the respective Section 1 to 39, up to the total amount as shown in Section 40 of the selected plan.

DESCRIPTION OF BENEFIT

OPTIONAL COVER (IF APPLICABLE)

COVID-19 EXTENSION

This benefit shall only apply to the following:

Section 4 - Overseas Medical Expenses;
Section 5 - Medical Expenses in Singapore;
Section 10 - Hospital Visit;
Section 11 - Compassionate Visit;
Section 12 - Emergency Medical Evacuation/Repatriation;
Section 13 - Repatriation of Mortal Remains/Local Burial;
Section 16 - Trip Cancellation;
Section 17 - Trip Postponement;
Section 18 - Trip Curtailment/Disruption;
Section 19 - Replacement of Traveller;
Section 20 - Travel Delay;
Section 21 - Flight Diversion; and
Section 22 - Travel Misconnection

If You, Your Travel Companion or a member of Your Immediate Family (where applicable based on the relevant main section's description) have been contracted with COVID-19, We will reimburse You for the relevant section where applicable, up to the limit specified in the selected plan or up to a period of 60 days from the date of being diagnosed with COVID-19, whichever comes first.

Additional conditions:

1. You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the planned destination or transport provider at the time of the trip. Submission of the test result or proof of vaccination at the time of purchase isn't required, but must be furnished at the time of submitting a claim or upon Our request.
2. You must ensure that all the conditions in the relevant main section are met. For example, under Section 16 - Trip Cancellation, COVID-19 must still result in a Serious Illness.

GENERAL EXCLUSIONS

The exclusions listed below applies to the whole Policy. We will not pay for the claim arising directly or indirectly from the following exclusions including related expenses under this Policy.

- (a) Any Pre-Existing Medical Conditions, except covered under Section 13 (Repatriation of Mortal Remains / Local Burial).
- (b) Treatment arising from pregnancy, childbirth, abortion or miscarriage and any complications arising therefrom, except covered under Section 6 (Pregnancy Related Expenses); investigations and treatment relating to birth control, infertility and erectile dysfunction; congenital or hereditary conditions or birth defects.
- (c) 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 occurs while the Insured Person is covered under the policy); and
 - (ii) it is done at a medically appropriate stage after the Accident; and
 - (iii) the cost of the treatment is approved by the Company in writing before it is done.
- (d) Psychiatric, mental, behavioral or nervous disorders, including but not limited to addiction, insanity, depression, stress, sleep disorder including sleep apnea, and anxiety.
- (e) The effect or influence of alcohol, drugs or narcotics, and their related treatments.
- (f) Suicide or attempted suicide or intentional self-inflicted Injury, whether sane or insane, wilful exposure to danger (other than in an attempt to save human life) or committing of any criminal or illegal acts.
- (g) 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 caused.
- (h) Epidemic or Pandemic.
- (i) COVID-19, including any fear or threat thereof, whether actual or perceived, and any quarantine, travel restrictions or travel disruptions connected to it, except covered under Optional Cover (COVID-19 Extension).
- (j) 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).
- (k) 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.
- (l) 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.
- (m) Treatment of a preventive care/nature including vaccination.
- (n) 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.
- (o) 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.
- (p) Public/private air and sea travel other than as a fare-paying passenger on a regular scheduled or licensed chartered conveyance and not as a member of the crew.
- (q) 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.

- (r) 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.
- (s) 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.
- (t) Employment on merchant vessels or as a manual worker; naval, civil defence, military or air-force service or operations, regular or temporary, military or police duties.
- (u) Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
- (v) Survey of offshore installations or facilities under construction including survey from aerial conveyance.
- (w) 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.
- (x) Any claims arising from any government intervention, prohibition or regulation.
- (y) Loss or damage to hired or leased equipment; testing of any kind of conveyance.
- (z) Consequential loss or damage of any kind.
- (aa) Any loss, damage or liability directly or indirectly arising as a result of unexplained and mysterious disappearance.
- (bb) Any consequence whether direct or indirect of strike, riot, War, invasion, acts of terrorism, act of foreign enemy hostilities, or Warlike operations (whether War be 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.
- (cc) 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.
- (dd) 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.
- (ee) Your direct or indirect participation in Terrorist acts; You taking action to control, prevent or suppress any Terrorist act.
- (ff) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or other sanctioned countries.
- (gg) Insolvency, except covered under Section 31 (Financial Collapse of Travel Agency).

GENERAL EXCLUSION - APPLICABLE TO COVID-19 EXTENSION

In addition to the General Exclusion listed above, We will not pay any benefits from this Policy if the claim is caused directly or indirectly by any of the following exclusions.

- (a) Pre-Existing Medical Conditions.
- (b) Any medical treatment or medical care that are paid for by the government authority.
- (c) Any loss arising from Your non-compliance to quarantine order or health protocol as required by the government body at the travel destination.
- (d) Any loss if You are travelling against a Doctor's advice, or any claim arising from You acting in a way that goes against the advice of a Doctor (including but not limited to, travelling with COVID-19 symptoms).
- (e) Any loss due to COVID-19 travel advisories, border closures / restrictions, or government orders issued by governments or the World Health Organization (WHO) for the travel destination.
- (f) Any loss resulting from Your disinclination to travel, change of mind or fear of travelling due to the COVID-19 situation at the travel destination.
- (g) Any loss if You purchased the Policy after having any signs, symptoms or being diagnosed with COVID-19.
- (h) Cost of any COVID-19 test, unless it is taken during Your COVID-19 Hospitalisation.
- (i) Cost of physiotherapy and rehabilitation following Your COVID-19 infection.
- (j) Cruise, except for those sailing from and returning to Singapore.
- (k) Travel to, from, within or through any travel destination during the period of insurance that is not specified in the Schedule. No benefits under this Extension shall be payable even if the loss is incurred in the destination specified in the Schedule.
- (l) Any loss incurred within the first 14 days after you have departed from a destination that is not specified in the Schedule.

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

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 in (a) above on the entire Trip.

Length of Trip

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

Automatic Extension

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

1. Up to 14 days if You are Hospitalised whilst overseas as advised by a Doctor with a written proof.
2. Up to 72 hours if any Public Transport in which You are travelling as a fare-paying passenger is delayed and provided that the delay is not due to Your fault, with a written proof by the carrier.

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

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 forms part of the contract and must be complied with.

It is important that You:

- (i) read the whole Policy to make sure that You understand the protection that You have just bought; and
- (ii) 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 over the phone or in Your proposal 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:

- (i) reduce the amount payable for the claim under this Policy; or
- (ii) refuse to pay the claim that may arise; or
- (iii) cancel Your insurance policy from inception.

(4) **Fitness for Travel**

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

(5) **Awareness of Circumstances**

At the time of effecting this insurance You must not be aware of any circumstances, facts or risks which are known or ought to be known by You and 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 and upon each renewal;
- (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) **Policy Renewal (Applicable only to Annual Plan)**

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

(10) **Premium Warranty**

- (i) Notwithstanding anything herein contained but subject to clauses (ii) hereof, it is hereby agreed and declared that the premium due must be paid and actually received in full by **Us** (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
- (ii) In the event that the total premium due is not paid and actually received in full by **Us** (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by **Us**. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note & Endorsement.

(11) **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.

(12) **Change of Terms and Conditions (Applicable only to Annual Plan)**

We reserve the right to amend the terms and provisions of this Policy by giving You thirty (30) days prior written notice either via post or electronic mail (e-mail) of such change to Your last known correspondence address in Our records. No alteration to this Policy shall be valid unless approved in writing by Us and reflected in the Schedule or an endorsement. No intermediary has the authority to amend or waive any of the terms and conditions of this Policy.

(13) **Cancellation of Cover and Premium Refund**

We may cancel the Policy by giving You seven (7) days written notice either via post or electronic mail (e-mail) to Your last known correspondence address in Our records. You shall be entitled to the refund of pro-rata premium corresponding to the unexpired period of insurance provided no claim has been submitted prior to the cancellation of this Policy.

You may cancel the Policy at any time during the period of insurance by giving Us thirty (30) days written notice and We will charge You a premium based on the following short period rate table subject to a minimum premium payment of S\$16.35 (inclusive of GST), provided no claim has been submitted prior to the cancellation and subject to any adjustment of premium required by the terms of this Policy. No refund of premium will be granted if there is a claim submitted under this Policy.

Single Trip Plan – There will be no refund once the Certificate of Insurance is issued.

Annual Plan – We will refund You based on the short period premium table below.

Period of Cover	Short Period Rates Refund
60 days and below	75% of annual premium
120 days and below	60% of annual premium
180 days and below	40% of annual premium
240 days and below	20% of annual premium
300 days and below	10% of annual premium
301 days and above	0% of annual premium

(14) **Aggregate Limit**

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

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

(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) **Non-Guaranteed Premium (Applicable only to Annual Plan)**
We reserve the right to change the premium rate applicable to the policy:
(i) On Policy anniversary; or
(ii) When there is a claim reported after Our renewal notice was sent to You before the expiry of the Policy; or
(iii) When the Policy was renewed and claim was reported for last Policy period.
- (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 are covered under more than one travel Policy with Us, We shall consider You to be Insured under the Policy which provides the highest benefit level.
- (24) **Other Insurance**
If at the time of any claim arises under this Policy, there be any other insurance covering the same liability, We shall not be liable to indemnify the Insured, except in respect of any excess beyond the amount which would have been payable under such other insurance. It is hereby warranted that the Insured should report the claim to the other insurer and provide such other insurance Policy upon Our request.
- (25) **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 of ownership, documentation such as translation of a foreign language document into the English language and other evidence, verified by oath if necessary, which We may require from You to support Your claim;
- (ii) give Us the tour booking form, invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel and provide Us such other documentary or other proof that We may require; and
- (iii) give Us the necessary documents in English language. Translation, if needed, will have to be done by a certified translator acceptable to Us at Your expense.

(4) Currency

All claims will be paid in Singapore dollars. Amount incurred in a foreign currency shall be payable in Singapore dollars based on the prevailing currency exchange rate determined by Us.

(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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