

# TravelSmart Premier

## Endorsement Note

**Your** TravelSmart Premier **policy** has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the general exclusions section of **your policy**).

Please note:

- (1) This endorsement note only applies if **your trip** is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- (2) This endorsement note forms part of **your** TravelSmart Premier **policy**.
- (3) This endorsement note is subject to all the provisions, limitations and exclusions of the **policy** except as they are specifically modified by this endorsement. If any provision, limitation or exclusion in the **policy** is inconsistent with this endorsement, the terms of this endorsement shall prevail. Please note in particular the “**GENERAL CONDITIONS**” and “**GENERAL EXCLUSIONS**” sections of the **policy**.

### COVID-19 Extension

It is hereby noted and agreed that **we** will pay up to the amount shown in the table below for claims relating directly to COVID-19 under the following sections:

#### Section 38a – Medical expenses while overseas

**We** will reimburse **you** up to the sub-limit for **your selected plan** (as shown in the table below) for the **medical expenses** **you** have to pay if **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, up to a maximum of 90 days in a row from the start date of the **trip**.

The following sub-limits apply for this extension:

| Medical expenses while overseas                  | Elite Plan | Classic Plan | Basic Plan  |
|--|------------|--------------|-------------|
| Each <b>insured person</b> age under 70 years    | S\$150,000 | S\$50,000    | Not Covered |
| Each <b>insured person</b> age 70 years or above | S\$50,000  | S\$15,000    | Not Covered |
| Each <b>child insured person</b>                 | S\$150,000 | S\$50,000    | Not Covered |
| Maximum total limit for <b>family cover</b>      | S\$400,000 | S\$150,000   | Not Covered |

The most **we** will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 38a, 38b and 38c, is the maximum limit that applies to the extension under section 38b (Emergency medical evacuation) for **your selected plan**.

We will not pay for the following:

1. Diagnostic tests unless it forms part of the medical treatment when **you** are diagnosed with and tested COVID-19 positive.
2. **Overseas** medical treatment which has been planned or pre-arranged.

## Section 38b – Emergency medical evacuation

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We will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas** as covered under the extension for section 38a above.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious **your** condition is and the medical **treatment you** need. If **you** go to another location **overseas** to receive **treatment**, we will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

We will not pay any expenses for services provided by a party other than **our appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The following sub-limits apply for this extension:

|   | Elite Plan | Classic Plan | Basic Plan  |
|---|------------|--------------|-------------|
| Emergency medical evacuation                | S\$150,000 | S\$50,000    | Not Covered |
| Maximum total limit for <b>family cover</b> | S\$400,000 | S\$150,000   | Not Covered |

The most we will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 38a, 38b and 38c, is the maximum limit that applies to the extension under this section for **your selected plan**.

## Section 38c – Repatriation

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If **you** pass away **overseas** within 30 days from the date **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, we will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the necessary expenses of transporting **your** body back to Singapore (repatriation).

The **appointed assistance company** will arrange, and make all decisions about, the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **your** body due to reasons beyond **your** estate's control, and we consider such alternative arrangements to be reasonable.

We will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The following sub-limits apply for this extension:

|              | Elite Plan | Classic Plan | Basic Plan  |
|--------------|------------|--------------|-------------|
| Repatriation | S\$5,000   | S\$5,000     | Not Covered |

The most we will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 38a, 38b and 38c, is the maximum limit that applies to the extension under section 38b (Emergency medical evacuation) for **your selected plan**.

## Section 38d – Trip cancellation

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We will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the unused portion of non-recoverable travelling expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid for if **you** are forced to cancel **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative**, or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

If **you** bought the **policy** less than seven days before the start date of the **trip**, cover for **trip** cancellation will only apply if the cancellation is due to **your** death in Singapore as a result of COVID-19.

The following sub-limits apply for this extension:

|   | Elite Plan | Classic Plan | Basic Plan  |
|---|------------|--------------|-------------|
| <b>Trip cancellation</b><br>If <b>you</b> , a <b>relative</b> , or a <b>travel companion</b> is diagnosed with COVID-19 before <b>your trip</b> started | S\$5,000   | S\$3,000     | Not Covered |

If a claim relating to the same occurrence could be made under this section or section 38e of this extension, **we** will pay the claim under only one section.

We will not pay for the following:

1. If **you** cancel **your trip** due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization.
2. If **you** cancel **your trip** due to disinclination to travel, change of mind or fear of travelling.

### Section 38e – Trip postponement

**We** will reimburse up to the sub-limit that applies for **your selected plan** (as shown in the table below) for non-recoverable travel expenses, accommodation costs and entertainment fees that **you** paid for if **you** are forced to postpone **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative**, or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

The following sub-limits apply for this extension:

|   | Elite Plan | Classic Plan | Basic Plan  |
|---|------------|--------------|-------------|
| <b>Trip postponement</b><br>If <b>you</b> , a <b>relative</b> , or a <b>travel companion</b> is diagnosed with COVID-19 before <b>your trip</b> started | S\$2,000   | S\$1,000     | Not Covered |

If a claim relating to the same occurrence could be made under this section or section 38d of this extension, **we** will pay the claim under only one section.

We will not pay for the following:

1. If **you** postpone **your trip** due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization.
2. If **you** postpone **your trip** due to disinclination to travel, change of mind or fear of travelling.

### Section 38f – Trip disruption

**We** will pay up to the sub-limit that applies to **your selected plan** (as shown in the table below) for the reasonable extra travel expenses or the cost of the unused portion of non-recoverable travel expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance if **you** are forced to change any part of **your trip** as a direct result of **you**, a **relative** on the same **trip**, or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** while **overseas**.

The following sub-limits apply for this extension:

|  | Elite Plan | Classic Plan | Basic Plan  |
|--|------------|--------------|-------------|
| <b>Trip disruption</b><br>If the <b>trip</b> is disrupted as a result of <b>you</b> , a <b>relative</b> on the same <b>trip</b> , or a <b>travel companion</b> being diagnosed with COVID-19 while <b>overseas</b> | S\$5,000   | S\$3,000     | Not Covered |

## Section 38g – Overseas quarantine allowance

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We will pay **you** a cash benefit up to the limit that applies to **your selected plan** (as shown in the table below) for each full 24-hour period of quarantine, if you are placed under mandatory quarantine by the local authorities as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

|   | Elite Plan                  | Classic Plan               | Basic Plan  |
|---|-----------------------------|----------------------------|-------------|
| <b>Overseas quarantine allowance</b><br>If <b>you</b> are placed under mandatory quarantine by the local authorities as a result of <b>you</b> being diagnosed with COVID-19 while <b>you</b> are <b>overseas</b> | S\$100/day<br>Up to 14 days | S\$50/day<br>Up to 14 days | Not Covered |

If a claim relating to the same occurrence could be made under this section or section 38h of this extension, **we** will pay the claim under only one section.

Quarantine benefit is payable for quarantine at designated facility which is legally recognized by respective countries' legislation. This benefit will not apply to home quarantine or where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.

You must provide a written confirmation from the local authorities on the nature and period of quarantine.

## Section 38h – Overseas hospitalization allowance

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We will pay **you** a cash benefit that applies to **your selected plan** (as shown in the table below) for each full 24-hour period that **you** are in **hospital overseas** as an inpatient as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

|  | Elite Plan                  | Classic Plan               | Basic Plan  |
|--|-----------------------------|----------------------------|-------------|
| <b>Overseas hospitalization allowance</b><br>If <b>you</b> are hospitalized as a result of <b>you</b> being diagnosed with COVID-19 while <b>you</b> are <b>overseas</b> | S\$100/day<br>Up to 14 days | S\$50/day<br>Up to 14 days | Not Covered |

If a claim relating to the same occurrence could be made under this section or section 38g of this extension, **we** will pay the claim under only one section.

## Section 38i – Automatic extension of cover

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We will automatically extend **your period of insurance** with no extra premium for up to 30 days if **you** are hospitalized or quarantined **overseas** as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

|   | Elite Plan    | Classic Plan  | Basic Plan  |
|---|---------------|---------------|-------------|
| <b>Automatic extension of cover</b><br>If <b>you</b> are hospitalized or quarantined <b>overseas</b> as a result of <b>you</b> being diagnosed with COVID-19 while <b>you</b> are <b>overseas</b> | Up to 30 days | Up to 30 days | Not Covered |

## Special conditions that apply to this extension

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- **Your trip** is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- **You** have not served Stay-Home Notice or quarantine due to COVID-19 or traveled to any countries other than the list of countries permitted as per Singapore Government travel advisory within 14 days before **your trip** started.
- **You** are not aware of any circumstances that could lead to **your trip** being disrupted.
- If required by authorities, **you** must take a COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test approved by Singapore authorities within 72 hours before the start of **your trip** and **you** must be tested negative. Otherwise, there is no cover under section 38a - Medical expenses while overseas, section 38b – Emergency medical evacuation, section 38c – Repatriation, section 38g – Overseas quarantine allowance, section 38h – Overseas hospitalization allowance and section 38i – Automatic extension of cover of this extension.
- **We** will not cover if **you, a relative, or a travel companion** is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this **policy** or **trip**.
- For **single-trip** policies and **annual multi-trip** policies, the extension only applies if the **trip** is no longer than 90 days in a row.
- This extension does not apply for **one-way trip** policies.
- **We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.
- **We** will not cover **you** if the airline, hotel, **travel agent** or any other travel or accommodation provider has offered a voucher or credit or re-booking of the **trip** for cancellation refund or compensation.
- **We** will not pay **you** for any expenses relating to mandatory COVID-19 diagnostic tests that you are required to take for the trip, COVID-19 vaccinations, Quarantine Order or Stay-Home Notice issued by Singapore government authorities.
- **We** will not pay any benefit under this extension if **you** or any **insured person** under this **policy** does not comply with the requirements and regulations imposed by the Singapore Government.
- The maximum amount payable to all **insured persons** under this **policy** for this COVID-19 extension shall not exceed S\$1,000,000.
- The overall limit of liability for the **policy** will be reduced by the actual amount of the claim paid under this COVID-19 extension.

Subject otherwise to the terms, conditions and exclusions of the **policy**.



# TravelSmart Premier

## Policy Conditions

Here is **your** TravelSmart Premier policy document. Please read it with the **schedule** or certificate of insurance to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** or **certificate of insurance**, and any amendment or endorsement issued (which all together make up the **policy**), to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

### Important notice

The cover provided under this **policy** is based on the information given in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the **policy** will not apply.

### About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the policy during the **period of insurance** or any subsequent period we accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between you and **us**.

Carefully read all the documents that make up the policy, keep them safe, and take them with **you**, if possible, when **you** travel. **You** will need the contact number of our **appointed assistance company** if **you** need assistance during your **trip**.

**We** suggest that **you** keep each **insured person** informed of this insurance cover as it would be helpful if they need to make a claim.

### Customer care

**We** are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, contact your insurance intermediary. If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** direct, preferably in writing.

Important – Please remember to quote **your policy** number or other reference in any communication with **us**

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## Important conditions

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The policy is only valid if all of the following conditions are met.

- 1 Every **insured person** is in good health and is not travelling against the advice of any **medical practitioner**, or for the purpose of getting medical treatment.
- 2 At the time of arranging the **trip** or taking out this insurance, neither the person applying for the insurance, nor any **insured person**, knows about any circumstance which are likely to lead to a claim under the **policy**.
- 3 The **trip** must start and end in Singapore (for **single-trip** and **annual multi-trip** policies), or start in Singapore and end in the intended destination **overseas** (for one-way cover).
- 4 At the time this insurance is applied for, any **trip** meant to be covered by this insurance must not have started.
- 5 Any **child** aged under 10 who is covered by the **policy** must be accompanied by an **adult** (parent or guardian) for the entire **trip**.
- 6 A **child** can be insured under individual cover, as long as the **policy** is taken out in their parent's or guardian's name.
- 7 If any **insured person** or any person applying for this insurance has ever been refused travel insurance, or had special terms applied to the cover, **we** must have been told when the insurance was applied for, otherwise this insurance will be declared void (that is, considered to have never existed).

## Definitions

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### Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the **injury**, loss or damage.

### Adult

A person aged 18 or older at the start of the **trip**.

### Appointed assistance company

The company appointed by **us** to provide you with emergency assistance services.

### Area of travel

The area **you** are travelling to for **your trip**.

- **Area 1 (for all plans except Basic plans)**  
Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand, Vietnam and, for cruises, within Singapore waters.
- **Area 2 (for all plans except Basic plans)**  
Worldwide, including countries in area 1.
- **Area 3 (for Basic plans only)**  
Batam, Bintan, Malaysia and, for cruises, within Singapore waters.

### Baggage

Any articles, items, luggage or bags belonging to **you**.

### Certificate of insurance

A document containing details of **insured persons**, the **area of travel**, **your selected plan** and the **period of insurance**. The **certificate of insurance** forms part of the **policy**.

### Child (children)

A person who, at the start of the **trip**, is:

- at least one month old;
- below the age of 18 (or age 24 if studying full-time in a recognised institution of higher learning);
- unemployed; and
- unmarried.

### Extreme sports



Any sport or activity that poses a significant risk as it requires a high level of expertise, exceptional physical capability, highly specialised equipment or stunts. This includes, but is not limited to, big-wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and ultramarathons, and stunt riding.

### **Family**

For a **single-trip policy**, **your family** is:

- **you**, **your** husband or wife and **your** biological or legally adopted **children**; or
- **you**, an **adult you** are not married to, and up to four **children** related (by blood, marriage or legal adoption) to **you** or the other **adult**;

who are travelling from and back to Singapore together, at the same time.

For an **annual multi-trip policy**, **your family** is **you**, **your** husband or wife and all **your** biological or legally adopted **children**. These people do not need to travel together on a **trip**, but any **child** under 10 must be accompanied by a parent or **adult** guardian for the whole **trip**.

### **Family cover**

A **policy** issued for **insured persons** who are travelling together as a **family**.

### **Fare-paying passenger**

A person who has bought a ticket to travel on **public transport**, by paying a fare or using frequent flyer miles or travel points earned through a loyalty scheme offered by airlines or credit cards.

### **Group**

More than one **insured persons** travelling together on the same **trip**, as a **group**, with a **group policy**. That **group policy** could be a **single-trip**, **one-way trip** or **annual multi-trip policy**.

For a **single-trip** or **one-way trip group policy**, all **insured persons** must be travelling together on the same **trip** as a **group**.

For an **annual multi-trip group policy**, the **insured persons** do not all need to be travelling together on the same **trip** as a **group**.

### **Home country**

Any country other than Singapore that **you** are a citizen of or have the right to live in permanently.

### **Hospital**

An institution that is lawfully run to care for and treat patients, which has:

- facilities for diagnosis and surgery; and
- 24-hour nursing care provided by legally qualified registered nurses who are under the medical supervision of one or more **medical practitioners** at all times.

This does not include any institution used mainly as a clinic, nursing home, respite home, convalescent home, extended care facility, home for the aged, place of rest, community hospital, a health hydro, spa or nature-cure clinic, a geriatric care facility, a mental institution or an institution for mental or behavioural disorder, a rehabilitation or extended-care facility, or a place for the treatment of addiction, or similar establishments.

### **Individual cover**

A **policy** issued for only one person, either **you** or **your** biological or legally adopted **children**, as named in the **schedule** or **certificate of insurance**.

### **Insured**

The person or company who applied for this insurance on **your** behalf and named as the **insured** in the **schedule** or **certificate of insurance**.

### **Insured person**

Each person named as an **insured person** in the **schedule** or **certificate of insurance**, as long as they live in Singapore.

### **Injury**

Bodily **injury** caused by an accident (not by illness, disease or physical wear and tear or mental disorder) and arising within 90 days from the date of the accident.

### **Illness**

Any sudden and unexpected deterioration in physical health which:

- is due to a medical condition (not an accident) contracted, or starting to show symptoms, during the **trip** (or before travelling overseas, for claims under section 16 or section 17);
- needs treatment from a medical practitioner;
- is not a pre-existing condition; and
- is not a type of illness specified in any exclusion in this **policy**.

### **Insolvency**

Where the **travel agent** completely stops doing business, as a result of:

- not being able to pay their bills or debts when they are due, or having more liabilities than assets on their balance sheet, whether or not formal proceedings have started as a result; or
- the **travel agent**, or an employee of theirs who has convictions from any fraudulent or dishonest act, or is being investigated for a suspected fraudulent or dishonest act, absconding (fleeing Singapore) with money belonging to the **travel agent**.

### **Jewellery**

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pens, pendants, rings and watches.

### **Major event**

An event which results in the World Health Organization, a local authority or a government advising against any non-essential travel to a destination that **you** are travelling to. Such events include:

- any sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared as an epidemic or pandemic by the World Health Organization or any local authority or government;
- **natural disaster**;
- major industrial accident;
- strike, riot, civil unrest or civil commotion that is not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power but results in a government advising against non-essential travel; and
- any event resulting in public-transport services that run to a timetable being cancelled, or leading to airspace or more than one airport being closed.

### **Manual work**

Work which involves physical labour or actively taking part in any of the following.

- underground work or mining work;
- military duties;
- offshore work;
- construction work or work at heights more than three metres above the ground;
- work that involves heavy machinery, explosives or hazardous materials;
- working as a diver or lifeguard;
- working as a taxi driver or bus driver, or driving any other commercial vehicle or heavy vehicle;
- working as a dispatch rider or delivery person;
- manual work that involves specialist equipment and training;
- work where there is a risk of **serious injury**, including working on an oil rig or as a fishermen, crane operator or welder;
- working in a bar, restaurant or hotel;
- working as a musician or singer; or
- fruit-picking using machinery.

However, these types of work are not considered to be **manual work** if **you** are doing them as a volunteer for a charitable organisation, unless **you** receive any payment, benefit or reward for the work or it involves construction work, using heavy machinery or working more than three metres above the ground.

### **Medical expenses**

Expenses arising within 90 days from the date the **injury** or **illness** occurs and paid to a **medical practitioner**, medical clinic, nurse, **hospital** or ambulance service for medical, surgical, X-ray, **hospital** or nursing treatment,

including the cost of medical supplies and ambulance transport, but excluding the cost of dental treatment or any expenses covered under section 10 or section 11 of this **policy**.

All **treatment**, including specialist **treatment**, must be prescribed or referred for the **treatment** by a **medical practitioner**, and the payment made must not be more than the usual level of charges for similar **treatment**, medical supplies and ambulance transport in the location where the expenses arose.

#### **Medical practitioner**

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorized by the medical licensing authority of the relevant country to provide the medical or surgical services their licence and training relate to.

The **medical practitioner** cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to an **insured person** or the **insured** in any way, including by marriage or adoption.

#### **Natural disaster**

Extreme weather conditions (including typhoons, hurricanes, cyclones and tornados), wild fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides, avalanches or other forces of nature, or a consequence of these.

#### **Overseas**

Anywhere outside the territorial limits of Singapore.

#### **Period of insurance**

The **period of insurance** or policy period set out in the **schedule** or **certificate of insurance**. Unless this document says otherwise, the cover under the **policy** only applies to events that arise during the **period of insurance**.

#### **Permanent total disability**

Disability that results solely and directly from an accidental **injury** (not contributed to by any other cause) and:

- arises within 90 days of the **accident** which caused the **injury**;
- falls into one of the categories listed in the table in section 1; and
- after lasting for a continuous and uninterrupted period of at least 12 months:
  - o will most likely prevent **you** from doing any paid work, or carrying out **your** usual unpaid duties, in the future; and
  - o is certified by a **medical practitioner** as having no hope of ever improving.

#### **Pre-existing condition**

This means:

- any condition, **illness**, disease, **injury**, disability or birth defect which **you** have received medical advice for, been diagnosed with, received medical treatment for, been prescribed drugs for, been hospitalised for or undergone surgery for during the 12 months immediately before the start of the **trip**; or
- any signs or symptoms that appeared during the 12 months immediately before the start of the trip and for which a cautious person could reasonably be expected to have received medical advice or counselling, undergone investigations, had diagnostic tests, received medical **treatment**, had surgery, been hospitalised or been prescribed drugs.

For an annual multi-trip policy, any medical condition **you** have made a claim for will be considered to be a **pre-existing condition** for subsequent **trips**.

#### **Public place**

Any place the general public has access to (for example, airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public car parks and public buildings).

#### **Public transport**

Any land, sea, rail or air transport (such as a bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, helicopter, train, tram or underground train) for **fare-paying passengers** that:

- is operated by a carrier who is licensed in the country **you** are in when the claim arises;

- runs to a timetable; and
- runs on set routes.

It does not include any hired or rented vehicle, tour coach or bus, or any transport that is chartered or arranged for a tour, even if they run to a timetable.

#### **Relative Your:**

- husband or wife;
- biological or legally adopted child;
- parent, step-parent or parent-in-law;
- grandparent or grandparent-in-law;
- brother, sister, stepbrother or stepsister;
- brother-in-law or sister-in-law; or
- daughter-in-law or son-in-law.

#### **Schedule**

A document containing details of the **insured**, each **insured person**, the **area of travel**, **your selected plan** and the **period of insurance**. The **schedule** forms part of the **policy**.

#### **Serious illness**

For an **insured person**, this is an **illness** which requires medical **treatment** and results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **illness** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled or disrupted.

#### **Serious injury**

For an **insured person**, this is an **injury** which results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **injury** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled or disrupted.

#### **Selected plan**

The plan chosen – Elite, Classic, or Basic – when this insurance was applied for.

#### **Terminal illness**

An incurable disease or **illness** which a **medical practitioner** has diagnosed and for which a life expectancy of less than 12 months has been specified.

#### **Travel agent**

A Singapore registered agency which books travel arrangements for customers with suppliers like hotels, airlines, car-rental firms and so on. The term ‘travel agent’ includes tour agencies and online travel agents but does not include airlines and hotels.

#### **Travel companion**

A person accompanying **you**, without whom the **trip** cannot start or continue. This does not include any tour leader or group leader who **you** are travelling with as part of a tour group and is receiving any payment, benefit or reward for their service.

#### **Trip**

For **single-trip** and **annual multi-trip** policies

Pre-booked **overseas** travel, which starts when **you** leave **your** home address or workplace in Singapore for the journey to the destination in the chosen **area of travel** and ends:

- when **you** arrive back at **your** home address or workplace in Singapore;
- three hours after **you** have cleared an immigration checkpoint in Singapore; or
- when the **period of insurance** ends;

whichever is earlier.

For **single-trip** policies, the **trip** must not be longer than 182 days in a row for Elite and Classic plans, or 30 days in a row for Basic plans.

For **annual multi-trip** policies, you can make an unlimited number of **trips** to the chosen **area of travel** but each **trip** must last no longer than 90 days in a row for Elite and Classic plans or 30 days in a row for Basic plans.

For **one-way trip** policies

A pre-booked one-way journey **overseas**, starting when **you** leave **your** home address or workplace in Singapore for the journey to the intended destination **overseas** and ending:

- within two days of **you** arriving at **your** accommodation or workplace in the destination country;
- when the **period of insurance** ends; or
- within four days from the date your **trip** starts; whichever is earlier.

**Treatment**

Surgical or medical procedures for the sole purpose of curing or relieving an **injury, illness** or medical condition.

**We (us, our)**

Great Eastern General Insurance Limited.

**You (your)**

Any person named as an **insured person** in the **schedule** or **certificate of insurance**.

**What the policy covers**

**Section 1 – Accidental death and permanent disability**

**We** will pay compensation for any **injury** arising from an **accident you** suffer during the **trip**, if that **injury** results in death, **permanent total disability**, or permanent loss (as set out in the table below) within 90 days from the date of the accident. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

| Table of compensation                         | Percentage of maximum limit for your selected plan |
|---|--|
| 1. Death                                      | 100%   |
| 2. <b>Permanent total disability</b>          | 100%   |
| 3. Permanent loss of:                         |  |
| • sight in both eyes                          | 100%   |
| • both hands or both feet                     | 100%   |
| • speech and hearing in both ears             | 100%   |
| • hearing in both ears                        | 100%   |
| • sight in one eye                            | 75%  |
| • one hand or one foot (see definition below) | 50%  |
| • speech (see the definition below)           | 50%  |
| • hearing in one ear                          | 15%  |

Permanent loss of hand or foot is either:

- physical loss of the hand at or above the wrist, or of a foot at or above the ankle; or
- permanent loss of use of a complete hand or foot, as certified by a **medical practitioner**.

Permanent loss of speech is either:

- inability to form any three of the four sounds which contribute to speech;
- total loss of the vocal cord; or
- damage of the speech centre in the brain, resulting in a disorder called aphasia; as certified by a **medical practitioner**.

If the same **injury** gives rise to a claim that is covered under this section and section 2, **we** will only pay one claim, under either this section or section 2, not both.

## Section 2 – Public transport double indemnity (does not apply to Basic plans)

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**We** will pay compensation under this section for death resulting from an **injury** caused by an **accident** that happened while **you** were travelling on **public transport**, as a **fare-paying passenger**, during the **trip**. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

If the same **injury** gives rise to a claim that is covered under this section and section 1, **we** will only pay one claim, under either this section or section 1, not both.

## Section 3 – Medical expenses while overseas

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**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the **medical expenses you** have to pay for an **injury** or **illness** that arises while **you** are **overseas**.

This section does not cover the costs of nursing care or charges and expenses that are not medical-related costs.

### Home country cover

If **you** travel back to **your** home country for a period of more than 30 days, cover under this section is limited to 20% of the maximum limit for **your selected plan**, as shown in the summary of benefits.

If **you** are entitled to a full or partial refund of expenses from any person or other source, **we** will only pay the amount that is not refunded, up to the appropriate maximum limit.

The most **we** will pay in total under sections 3 to 7 will be the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

## Section 4 – Medical expenses while in Singapore

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**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the **medical expenses** for **treatment** or follow-up **treatment you** receive in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this section.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **you** must get the necessary follow-up **treatment** from a **medical practitioner** in Singapore within 30 days of arriving back in Singapore.
- b) If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a **medical practitioner** in Singapore within 72 hours of arriving back in Singapore. Any follow-up **treatment** must start within 30 days of the first **treatment** in Singapore.

This section does not cover the cost of nursing care or charges and expenses that are not medical-related costs.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, **we** will only pay the amount that is not refunded, up to the maximum limit under this section.

The most **we** will pay in total under sections 3 to 7 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

## Section 5 – Traditional Chinese medicine

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For this section, a physician is a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath licensed under the relevant laws of the country **you** are in, including a traditional Chinese **medical practitioner** registered with the Traditional Chinese Medicine Practitioners Board.

The physician cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to the **insured** or an **insured person**, including by marriage or adoption.

**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the expenses **you** have paid for **treatment** provided by a physician for **injury** or **illness you** suffered while **overseas**.

This section also covers expenses for **treatment** or follow-up **treatment you** receive from a physician in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this cover.

- If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **you** must get the necessary follow-up **treatment** from a physician in Singapore within 30 days of arriving back in Singapore.
- If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a physician in Singapore within 72 hours of arriving back in Singapore. Any follow-up **treatment** must start within 30 days of the first **treatment** in Singapore.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, we will only pay the amount that is not refunded, up to the appropriate maximum limit.

The most **we** will pay in total under sections 3 to 7 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

## Section 6 – Emergency dental treatment (does not apply to Basic plans)

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**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) the reasonable expenses of emergency dental **treatment** (including the cost of medical supplies or services) needed to restore healthy and natural teeth, or fix a fractured jaw, if:

- a dentist decides that the **treatment** is necessary as a result of an **accident** during the **trip**; and
- the expenses are not more than the usual level of charges where the emergency dental **treatment** is being provided.

This section also covers reasonable expenses for dental **treatment** or follow-up dental **treatment you** receive from a dentist in Singapore as a result of the **injury you** received emergency dental **treatment** for while **overseas**. The following conditions apply to this cover.

- If **you** received emergency dental **treatment** while overseas, **you** must get the necessary follow-up dental **treatment** in Singapore within 30 days of arriving back in Singapore.
- If **you** did not get emergency dental **treatment overseas**, **you** must get the necessary dental **treatment** in Singapore within 72 hours of arriving back in Singapore. Any follow-up dental **treatment you** need must then start within 30 days of the first dental **treatment** in Singapore.

The most **we** will pay in total under sections 3 to 7 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

## Section 7 – Medical treatment overseas – pregnancy-related conditions (does not apply to Basic plans)

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We will reimburse (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) the **medical expenses** for a pregnancy-related condition which arose **overseas**, as certified by a **medical practitioner**.

This section does not apply to:

- any pregnancy-related condition **you** received (or should have received) **treatment** for while in Singapore or **your home country**; or
- **one-way trip** policies.

If **you** are entitled to a full or partial refund from any person or any other source, **we** will only pay the amount that is not refunded, up to the maximum limit for this section.

The most **we** will pay in total under sections 3 to 7 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

## Section 8 – Hospital cash

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We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for each full 24-hour period that **you** are in **hospital overseas** as an inpatient (other than for day surgery), due to an **injury** or **illness** that arose while **overseas**, as long as the stay in **hospital** is considered necessary by a **medical practitioner**. We will make the payment after **you** have returned to Singapore.

If, within 24 hours of arriving back in Singapore, **you** need to stay in **hospital** again for the same **injury** or **illness**, **we** will pay up to the maximum limit for each full 24-hour period you are in **hospital**. **We** will make the payment after **you** return home from the **hospital**. This cover for **your hospital** stay in Singapore immediately after returning from **overseas** does not apply to Basic plans.

## Section 9 – Emergency medical evacuation

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We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of an **injury** or **illness** covered under section 1, 2 or 3.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious the **injury** or **illness** is and the medical **treatment** **you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

We cover expenses for services provided or arranged by the **appointed assistance company** for transport, medical services and medical supplies needed in connection with an emergency medical evacuation. **We** will not pay any expenses for services provided by a party other than **our appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 9 to 14, is the maximum limit that applies to this section for **your selected plan**.

If **your** claim is more than the maximum limit for this section, **we** can recover the excess amount from **you**.



## Section 10 – Repatriation

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If **you** pass away **overseas** within 30 days from the date of any **injury** or **illness** covered under sections 1, 2 and 3, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary expenses of transporting **your** body back to Singapore (repatriation). The **appointed assistance company** will arrange, and make all decisions about, the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **you** due to reasons beyond **your** estate's control, and **we** consider such alternative arrangements to be reasonable.

**We** will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 9 to 14, is the maximum limit that applies to section 9 for **your selected plan**.

If **your** claim is more than the maximum limit for this section, **we** can recover the excess amount from **you**.

## Section 11 – Compassionate expenses (does not apply to Basic plans)

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If **you** pass away **overseas** within 90 days from the date of any **injury** or **illness** covered under sections 1, 2 and 3, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the expenses that arise **overseas** for services and supplies provided by the mortician or undertaker. This includes the cost of a basic casket, embalment and cremation, but excludes costs relating to a religious ceremony or rites.

The most **we** will pay in total for each **insured person** during one **period of insurance**, regardless of how many claims are made under sections 9 to 14, is the maximum limit that applies under section 9 (Emergency medical evacuation).

## Section 12 – Hospital visit or compassionate visit

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This section provides the cover described below.

- If:
  - o **you** are hospitalised **overseas** for more than five days in a row due to an **injury** or **illness** that arose **overseas**;
  - o an emergency medical evacuation (as described under section 10) is not necessary; and
  - o no **adult** member of **your family** is with **you**;

**we** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend to stay with **you** until a **medical practitioner** confirms that **you** are medically fit to return to Singapore or continue with **your trip**, or until the **period of insurance** ends, whichever happens first.

- If **you** pass away during the **trip** due to an **injury** or **illness** that arose **overseas**, and no **adult** member of **your family** is with **you**, **we** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend to help with final arrangements at the place where **you** passed away.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 9 to 14, is the maximum limit that applies to section 9 for **your selected plan**.

## Section 13 – Child companion

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If **you** are hospitalised **overseas** and there is no other **adult** to accompany any **child** with **you** on the **trip**, **we** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend of **yours** to accompany **your child** (or **children**) back to Singapore.

The most **we** will pay in total for each **insured person** during any one **period of insurance** is the maximum limit that applies to section 9 (Emergency medical evacuation) for **your selected plan**, regardless of the number of claims that are made under sections 9 to 14.

## Section 14 – Emergency phone charges

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If **you** need to call **our appointed assistance company** during a medical emergency covered under section 1, 2, 3, 9 or 10 of the **policy**, **we** will reimburse the actual mobile phone charges relating to this emergency phone call, up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits).

The most **we** will pay in total for each **insured person** during any one **period of insurance** is the maximum limit that applies to section 9 (Emergency medical evacuation) for **your selected plan**, regardless of the number of claims that are made under sections 9 to 14.

## Section 15 – Trip cancellation

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This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **your trip** being cancelled.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the unused portion of non-recoverable travelling expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that you paid for within 30 days before your trip started (except for item d below) if **you** have to cancel your trip as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, if the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.  
If **you** bought the **policy** less than seven days before the start date of the **trip**, cover for **trip** cancellation will only apply if the cancellation is due to **your**, a **relative's** or a **travel companion's** death or **serious injury** arising from an **accident**.
- b) A **major event**.
- c) **Insolvency** of the **travel agent** that **you** booked **your** travel and accommodation package for **your trip** through. **We** will only pay for any non-refundable deposit, or the cost of travel tickets **you** have, whichever is less.
- d) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
  - happens within the seven days before the departure date; and
  - requires **you** to be at home on the departure date.
- e) **You** being summoned by the Court of Law in Singapore to be a witness.

**We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of this **policy** once the **trip** is cancelled.

If a claim relating to the same occurrence could be made under this section or section 16, this **policy** will pay a claim under either this section or section 16, not both.

## Section 16 – Trip postponement

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This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **your trip** being postponed.

**We** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for non-recoverable travel expenses, accommodation costs and entertainment fees that **you** paid in the 30 days before the start of the **trip** if **you** have to postpone **your trip** as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion** as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
- b) A **major event**.
- c) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
  - happens within seven days before the departure date; and
  - requires **you** to be at home on the departure date.
- d) **You** being summoned by the Court of Law in Singapore to be a witness.

**We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of this **policy** once the **trip** is postponed.

If a claim relating to the same occurrence could be made under this section or section 15, this **policy** will pay the claim under either this section or section 15, not both.

## Section 17 – Trip disruption

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This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **your trip** being disrupted.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the reasonable extra travel expenses or the cost of the unused portion of non-recoverable travel expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance if either a or b below applies.

- a) **You** have to change any part of **your trip** while **overseas** as a direct result of one of the following.
  - Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
  - A **major event**.
  - **Insolvency** of the **travel agent**.
  - Hijacking of the air or sea **public transport** **you** are on as a **fare-paying passenger**.
- b) **You** cannot return to Singapore on the scheduled date as **you** are hospitalised for more than five days while **overseas** due to **injury** or **illness**, and have been given medical advice not to travel.

**We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 18 – Overbooked flight (does not apply to Basic plans)

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**We** will pay the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** are not allowed to board a scheduled flight which **you** have a reservation on (as confirmed by the **travel agent** or the airline) as a result of the flight being overbooked, and no alternative transport is provided within six hours of the scheduled departure time of **your** flight.

The overbooking must be confirmed in writing by the airline or their handling agents.

**We** would only pay one claim under this section for each **trip** outside Singapore.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 19 – Missed travel connection (does not apply to Basic plans)

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**We** will pay the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** miss **your** travel connection as a result of a delay in the scheduled arrival time of the incoming flight **you** are on, and no alternative transport is provided within six hours of the scheduled departure of **your** onward **public transport**.

The reason for the missed travel connection must be confirmed in writing by the airline or their handling agent.

**We** would only pay one claim under this section for each **trip** outside Singapore.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 20 – Flight diversion

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If **your** scheduled flight is diverted due to adverse weather conditions during the **trip**, and this delays the arrival at **your** final destination by at least six hours from the scheduled arrival time, we will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every full six hours of delay from the scheduled arrival time specified in **your** flight itinerary.

The delay caused by the flight diversion must be confirmed in writing by the airline or their handling agents, indicating the reason for the delay and the length of the delay.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 21 – Travel delay

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This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to any travel delay during **your trip**.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every full six hours that the departure of any **public transport you** are due to travel on during your **trip (overseas or in Singapore)** is delayed.

If the delay happened in Singapore, **we** will only pay up to S\$500.

This section only applies if the delay is due to:

- (a) poor weather conditions;
- (b) mechanical breakdown, equipment failure or any structural or technical fault of **the public transport**;
- (c) strike or other industrial action being taken by employees of the **public transport** provider;
- (d) civil commotion or riot (not including an uprising, military action or usurped power); (e) natural disaster; or
- (f) an airport or airspace being closed.

The delay period is the period from the scheduled departure time of the **public transport**, as shown on **your** itinerary or ticket, to the time the **public transport** actually departs.

The delay must be confirmed in writing by the **public transport** provider or their handling agents, indicating the reason for the delay (which must be one of the events listed a) to f) above) and the length of the delay.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 22 – Delay due to hijack

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If the air or sea **public transport you** are travelling on is hijacked for six hours or more, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for each full six hours that the hijacking lasts.

If a claim relating to the same occurrence could be made under section 17, 18, 19, 20, 21 or 22, this **policy** will pay the claim under only one section.

## Section 23 – Personal liability

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for **your** legal liability (including legal costs and expenses awarded against **you**, if **we** agree to this in writing) that arises **overseas** as a result of:

- accidental death of or accidental **injury** to a person other than an **insured person**; or
- accidental loss of or damage to property owned by someone other than an **insured person**.

During any one **period of insurance**, the most **we** will pay in total for any one event or series of events that gives rise to legal liability is the maximum limit shown in the summary of benefits, regardless of the number of **insured persons** involved.

## Section 24 – Baggage loss

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to **baggage you** have taken on, or bought during, the **trip** (including clothing and personal belongings **you** are wearing or are carrying on **you** or in a trunk, suitcase or similar). Within the maximum limit, **we** will not pay more than the original cost of the items, up to a limit of:

- S\$1,000 in total for laptops and tablets, including accessories and batteries but not software;
- S\$500 in total for mobile phones (including any accessories) and glasses; and
- S\$500 for any one item, or a pair or a set of items (for example, a pair of shoes or a camera and its accessories), even if bought separately.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item (or set or pair of items) is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been totally destroyed.

Any loss of **baggage** must be reported to the local police at the place of the loss, or to the air or sea transport provider concerned, within 24 hours of the incident. **You** must get written confirmation of the loss from the police or the transport provider.

The most **we** will pay in total for claims under sections 24, 25 and 26 is the maximum limit that applies under this section.

If a claim relating to the same occurrence could be made under this section or section 34, this **policy** will pay the claim under either this section or section 34, not both.

## Section 25 – Personal money and travel documents

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If any of **your** money (banknotes, coins and traveller's cheques) is lost **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay the amount of the loss, up to the maximum limit that applies to this cover for **your selected plan** (as shown in the summary of benefits).

If **your** passport, travel tickets and other relevant travel documents are lost while **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay up to the maximum limit that applies to this cover for **your selected plan** (as shown in the summary of benefits) for the cost of getting replacements, and the necessary and reasonable costs of extra travel and accommodation needed as a result of the loss.

Identity cards, prepaid cards, and any cards issued by financial institutions, associations, government authorities or corporations, are not considered to be travel documents.

In the case of lost traveller's cheques, **you** must immediately report the loss to the local branch or agent of the issuer and get written confirmation of the reported loss from them.

**You** must report the loss to the local police at the place of the loss within 24 hours and get written confirmation (a police report) from them.

The most **we** will pay in total under sections 24, 25 and 26 is the maximum limit that applies under section 24 (Baggage loss).

## Section 26 – Jewellery cover (does not apply to Basic plans)

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of **jewellery** due to robbery, theft or burglary during **your trip**.

The **jewellery** must belong to **you** and not have been rented by or lent to **you**, or placed in **your** care.

**You** must take all reasonable steps and precautions to protect the jewellery and make sure it is not left unattended in a public place.

**You** must report the robbery, burglary or theft to the police, or another relevant authority at the place where the incident happened, within 24 hours. **You** must get a police report or a report from the relevant authority as evidence of the reported loss.

The most **we** will pay in total under sections 24, 25 and 26 is the maximum limit that applies under section 24 (Baggage loss).

This section does not cover jewellery owned by a **child**.

## Section 27 – Baggage delay

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If **your** checked-in **baggage** is delayed, misdirected or temporarily misplaced by the provider of the air or sea **public transport you** are travelling on during the **trip**, **we** will pay the amount shown for **your selected plan** in the summary of benefits for every full six hours **you** are without **your baggage** from the time **you** arrive at the **baggage** pick-up point at the scheduled destination.

If the **baggage** delay took place in Singapore, **we** will only pay up to S\$200.

**You** must report the problem to the transport provider within 24 hours of arriving at the **baggage** pick-up point, and get written confirmation of the length and cause of the delay from them.

If **your baggage** is permanently lost, any amount **we** pay under this section will be taken off the amount to be paid under section 24 (Baggage loss).

## Section 28 – Kidnap and hostage (does not apply to Basic plans)

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This section provides cover if **you** are held hostage after being seized, detained or taken away, by force or deception and against **your** will, for the purpose of demanding a ransom or collecting a reward. This cover does not apply to any **child** kidnapped or held hostage by their own parents.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every six hours that **you** are held hostage **overseas** during a **trip**.

Before **we** pay a claim under this section **we** must:

- receive satisfactory proof that **you** are being held hostage; and
- be given immediate notice of, and regular updates on, the incident.

If it is to **your** advantage, **you** may tell the appropriate local or national law-enforcement agency about the kidnap and hostage situation.

## Section 29 – Home contents (does not apply to Basic plans)

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This section provides cover for contents – household furniture, furnishings, clothing and personal belongings owned by **you**, members of **your family** or domestic servants who permanently live with **you**, and fixtures and fittings which **you** own or are responsible for (except landlord's fixtures and fittings) – in **your** home in Singapore.

Home contents does not include furs, deeds, currency, cheques, traveller's cheques, securities for money or documents of any kind (including identity cards, driving licences, debit or credit cards, any cards issued by associations, government authorities or corporations, and documents with a financial value, such as deeds, bonds and share certificates).

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to contents in **your** home as a result of a fire while **you** are **overseas**.

**We** will decide whether to make a payment or to replace or repair any damaged article.

**We** will reduce the value of the contents to allow for age and wear and tear.

If any damaged item is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been totally destroyed.

The cover under this section does not apply to contents owned by a **child**.

## Section 30 – Child education grant (does not apply to Basic plans)

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If an accidental **injury you** suffer while **overseas** results in **your** death, and **you** have a **child** (or **children**), **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for each biological or legally adopted **child**, for up to four **children**.

**We** will only pay one claim per **child**, even if the **child** is covered by more than one travel insurance policy with **us** for the same **trip**.

The cover under this section does not apply to any **insured person** who is a **child**.

## Section 31 – Fraudulent use of a card (does not apply to Basic plans)

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for financial loss that arises while **overseas** as a direct result of **your** credit, charge or bank card being lost or stolen and subsequently used by any person other than **you**, as long as **you**:

- had taken every possible step to protect **your** card against being lost, stolen or misused;
- reported the loss or theft to the card company within six hours of **you** discovering the loss or theft and got a written report of the loss or theft from them; and
- reported the loss or theft to the police or the relevant authority in the place where the loss or theft happened, within 24 hours of **you** discovering the loss or theft.

The cover under this section does not apply to any **insured person** who is a **child**.

## Section 32 – Domestic cat and dog (does not apply to Basic plans)

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If **you** cannot return to Singapore on the scheduled return date due to any accidental **injury**, **illness** or delay of **public transport** which is covered under this **policy**, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for **your** dog or cat to continue to stay at the kennel or cattery it is in.

**You** must provide **us** with the following documents, as appropriate:

- Written confirmation from the **public transport** provider, stating the length of and reasons for the delay.
- Written confirmation from the kennel or cattery, stating the original collection date arranged before **your trip** and the period of the extended stay.
- A medical report or certificate, from a **medical practitioner**, confirming that the delay was necessary for medical reasons covered under section 3 (Medical expenses while overseas).

## Section 33 – Rental vehicle excess (does not apply to Basic plans)

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If, during a **trip** outside Singapore:

- **you** rent or hire a car or a camper van from a licensed rental agency; and
- the rental agreement includes an excess (or a similar condition) which makes **you** liable for loss or damage to the rental vehicle;

**we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** become liable for paying this excess, as long as:

- it is as a result of accidental loss of or damage caused by a collision or theft while the vehicle is in **your** control;
- **you** have kept to the rental agreement, the conditions of the insurance, and the laws, rules and regulations of the country **you** are in at the time of the loss or damage; and
- at the time of the **accident you** had a licence needed to drive the vehicle and **you** were not speeding.

**We** will not pay for loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, or any existing fault, defect or damage.

The cover under this section does not apply to any **insured person** who is a **child**.

## Section 34 – Golfer's cover

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### a) **Damage to or loss of golf equipment**

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to golf equipment (golf clubs and bags that **you** own, have rented or borrowed, or are in **your** care) caused by an **accident** or theft during **your trip overseas**, except for any loss or damage arising during play or practice, as long as the **accident** or theft happened in a **public place** and was due to circumstances beyond **your** control.

The maximum limit **we** will pay applies to any one item or pair or set of items.

**You** must take every possible step to make sure the golf equipment is not left unattended in a **public place** and is safe at all times.

When **we** pay a claim, **we** will reduce the value of the golf equipment to allow for age and wear and tear, unless **you** can provide evidence that the golf equipment was bought within the previous 12 months. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been destroyed.

**You** must report the loss, damage or theft to the police, or another relevant authority at the place where the incident happened, within 24 hours. **You** must get a police report or a report from the relevant authority as evidence of the reported loss.

If the loss or damage happened while the golf equipment was with a transport provider or their handling agent, **you** should claim for the loss or damage from them first. **We** will not make any payment under the **policy** until **we** receive proof:

- that the transport provider or handling have refused to pay compensation; or
- of the amount of compensation **you** received.



b) **Green fees**

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for green fees, hire fees for golf equipment or tuition fees for golf coaching which **you** have paid, and cannot get a refund for, if **you** cannot use the golf course, golf equipment or coaching on the dates **you** booked due to an **injury** or **illness** that arose after **you** made the booking.

c) **Hole-in-one**

If **you** get a hole-in-one at any 18-hole golf course during **your trip**, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) to cover the cost of one round of celebratory drinks.

**You** must give **us**:

- written confirmation of the hole-in-one from the golf club's professional; and
- the original receipt for the round of drinks on the day **you** got the hole-in-one.

The cover under this section does not apply to any **insured person** who is a **child**.

If a claim relating to the same occurrence could be made under this section or section 24, this **policy** will pay the claim under either this section or section 24, not both.

## Section 35 – Automatic extension of cover (does not apply to Basic plans)

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The **policy** will be automatically extended, without **you** having to pay an extra premium:

- for up to 30 days if **you** are hospitalised and quarantined **overseas** on the advice of a **medical practitioner**;  
or
- for up to seven days if:
  - o the transport **you** are travelling in is delayed through no fault of **your** own; or
  - o the airport or port is closed due to adverse weather, strike, riot, civil unrest or commotion, rebellion, revolution, uprising or overthrowing of power, and this prevents **you** from returning to Singapore during the **period of insurance**.

## Section 36 – Terrorism extension

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Sections 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 are extended to cover terrorism. For claims under any of those sections that relate to terrorism, the total amount **we** will pay, regardless of how many policies **you** have covering the **trip**, is limited to:

- the maximum limit that applies to that section for **your selected plan** (as shown in the summary of benefits);  
or
  - S\$100,000 per **insured person**;
- whichever is lower.

For the purpose of this extension, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

'Terrorism' does not include the following.

- Using nuclear weapons of mass destruction (that is, using any explosive nuclear weapon or device, or releasing any radioactive material at a level that could disable or kill people or animals).
- Using chemical weapons of mass destruction (that is, releasing or distributing any solid, liquid or gaseous chemical compound that could disable or kill people or animals).
- Using biological weapons of mass destruction (that is, releasing or distributing any pathogenic (disease-producing) micro-organism or biological toxin that could disable or kill people or animals).

## Section 37 – Adventurous leisure activities (does not apply to Basic plans)

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This section extends the **policy** to cover death or **injury** resulting from taking part in or practising any of the activities below.

- a) Bungee jumping
- b) Canoeing or white-water rafting with a qualified guide and below grade 4 of the International Scale of River Difficulty
- c) Dog sledding
- d) Hang-gliding
- e) Helicopter or airplane rides for sightseeing
- f) Hot-air-balloon rides for sightseeing
- g) Jet-skiing
- h) Mountaineering or mountain trekking at heights of below 4,000 metres above sea level
- i) Paragliding
- j) Parasailing
- k) Skiing or snowboarding within official approved areas of a ski resort
- l) Skydiving
- m) Underwater activities involving breathing apparatus for diving up to a depth of 30 metres, as long as you have a PADI certificate (or similar recognised diving qualification) and are diving with either a 'buddy' who has a PADI certificate (or similar recognised diving qualification) or a qualified diving instructor.
- n) Zip-lining or zip-riding

This cover only applies if the activities are for leisure purposes only and **you** are under the guidance and supervision of qualified guides or instructors provided by a licensed tour operator.

### Overall limit of liability

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The maximum amount **we** will pay for any single event leading to a claim is S\$5,000,000 in total for all **insured persons**, under all policies issued by **us**.

If the total amount of a claim involving more than one **insured person** is more than S\$5,000,000, the S\$5,000,000 will be divided among the **insured persons** involved, in proportion to the maximum limit for each **insured person**, as set out in the summary of benefits.

### General exclusions that apply to the whole policy

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1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
  - a) War, invasion and hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising or overthrowing of power.  
In any legal action or other proceedings where **we** think that this exclusion prevents the **policy** from covering any loss or damage, the loss or damage will not be covered unless **you** can prove that this exclusion does not apply.
  - b) Ionizing radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
  - c) Any strike, riot, civil commotion, dangerous health threat (for example, outbreak of a contagious disease), **natural disaster** or any events in the destination **you** are traveling to which a government or any relevant authority issued a public warning or statement about before **you** left Singapore.
  - d) **You** being detained, or **your** property being held back, confiscated, destroyed or altered by or under the order of customs or other officials or authorities.
  - e) **You** acting in an illegal or unlawful way or taking part in any criminal activity.

- f) Any claims arising from any government action, prohibition, regulation or sanction, or that could expose **us** to any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, or laws or regulations of the European Union, the United Kingdom or the United States of America.
- g) Mental and nervous disorders, including but not limited to sleeping disorders, depression, insanity and anxiety.
- h) Self-inflicted injury, suicide or attempted suicide (whether sane or insane), or **you** deliberately putting yourself in danger.
- i) Dental surgery or treatment, unless it is needed as a result of an **accident** and so covered under section 6 of the policy.
- j) Pregnancy or childbirth, and any injury, condition or complications associated with pregnancy or childbirth, unless the claim is covered under section 7 of this **policy**.
- k) Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping line, and not as a member of the crew, when taking part in expeditions, or for the purpose of any trade or technical operation on the aircraft or sea vessel.
- l) **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations.
- m) Travel relating to **your** job as a licensed tour guide or staff of a travel agency.
- n) Taking part in, practising or training in any sport which **you** could receive earnings, financial rewards, donations or sponsorship of any kind for.
- o) Taking part in, practising or training in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or football (as part of an official team), extreme sports, rafting or canoeing involving white-water rapids, bungee jumping, jet skiing, scuba diving, underwater activities involving breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, using a bobsleigh or skeleton, expeditions, ocean yachting, potholing, mountaineering, rock climbing or trekking activities, hunting, riding or driving in any kind of race, motor sports or any sports activity involving **you** being airborne (whether suspended or not). This exclusion does not apply if **you** are covered under section 37 of the **policy**.
- p) Motorcycling (unless **you** have a motorcycle licence recognised by the country **you** are in and **you** wear a helmet at all times while motorcycling and keep to all road laws of that country) except motorcycle racing.
- q) **Manual work** or any kind of dangerous work, using machinery or tools, testing any kind of transport, off-shore activities, mining, aerial photography, or handling explosives, ammunition or firearms.
- r) Consequential loss or damage of any kind.
- s) Loss or damage insured under any other insurance policy or reimbursed by any other party.
- t) Any loss or damage caused as a result of **you** being involved in or choosing to allow any deliberate, fraudulent, dishonest or criminal act, or a failure to act.
- u) Terrorism, which is any action or threat of action, whether or not it involves force or violence, that is:
  - committed for political, religious, ideological or similar purposes;
  - intended to influence any government; and
  - designed to scare or intimidate the public or any section of the public.

This exclusion also applies to any loss, damage, cost or expense directly or indirectly caused by or in connection with any action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exclusion prevents the **policy** from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exclusion cannot be enforced, the rest of it will stay in force and can be enforced.

## 2. Contracts (Rights of Third Parties) Act

The **policy** conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

### 3. **Communicable disease**

Regardless of anything to the contrary set out in this **policy**, this **policy** does not cover any actual or alleged loss, liability, damage, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

For the purpose of this exclusion, a communicable disease is any disease which can be spread from one organism to another by a substance or agent, including (but is not limited to) a virus, bacterium, parasite or organism, whether living or not, and where:

- the method the disease spreads by, whether directly or indirectly, includes (but is not limited to) through droplets or particles in the air, bodily fluids or contact with any surface or object – solid, liquid or gas; and
- the disease, substance or agent can cause bodily injury, illness, emotional distress, damage to health or well-being, or damage to property.

### 4. **Cyber loss**

Regardless of anything to the contrary set out in this **policy** or any endorsement, this **policy** does not cover cyber loss. Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or accident; or
- act of not meeting legal or regulatory requirements; involving any person or group of people having access to or using any data or computer system.

For the purpose of this exclusion, a computer system is any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

### 5. **Damage to data or software**

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the **policy**.

- Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss), unless the loss of or damage to data or software is a direct result of physical damage to the property.
- Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

### 6. **Sanctions**

**We** will not be considered to have provided cover, and will not be responsible to pay any claim or provide any benefit under this **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulation set out by any state, country or organisation that operates across national borders (sanctions).

If **you** or any party associated with this **policy**, such as a beneficial owner, life insured or beneficiary (an associated party):

- is marked or listed as a party that sanctions apply to; or
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to the sanctions;

**we** may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment

- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any step or action necessary to remove, reduce or minimise the possibility of us breaking or going against any sanctions

**You** and or any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

## Exclusions that apply to specific sections

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### Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 15, 16, 17, 32, 34, 35 and 37

These sections do not cover any claims directly or indirectly caused by or in connection with the following.

1. **Pre-existing conditions**
2. Cosmetic or beauty treatment of any kind.
3. Services and supplies that are:
  - not recommended, approved or performed by a **medical practitioner**;
  - not necessary for treating an **illness** or **injury**; or
  - for preventive care or a routine physical check-up, including health supplements and vaccinations.
4. Treatment at a health spa or nature-care clinic.
5. The effect or influence of alcohol or drugs not prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.
6. Sexually transmitted diseases, AIDS, HIV or any injury or condition that first appears after a seropositive test for HIV (that is, a test that detects antibodies to HIV), and related diseases.
7. **You** travelling against the advice of a **medical practitioner** or any travel for the purpose of getting medical care or treatment of any kind.

### Section 7

This section does not cover any claims directly or indirectly caused by or in connection with the following.

1. Events during the first trimester of pregnancy (that is, 0 to 12 weeks).
2. Ectopic pregnancy, childbirth (including premature childbirth) or stillbirth.
3. Abortion or miscarriage, except if it is related to an accidental **injury** and cannot be attributed to any natural cause or condition relating to pregnancy or childbirth.
4. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital conditions.
5. Any depressive, psychological or psychiatric illness, including post-natal depression.
6. **Pre-existing conditions.**

### Section 21

This section does not cover any delay which:

- **you** do not give **us** the necessary written confirmation for; or
- which was known about publicly at the time **you** booked the **trip** or took out the **policy**, whichever is later.

### Section 23

This section does not cover any liability arising directly or indirectly from or in connection with the following.

1. Employer's liability, contractual liability or liability to a member of **your family**.
2. Acts of animals or property which **you** own or are responsible for at the time.
3. Any wilful, malicious or unlawful act.
4. **Your** employment, trade, business or profession.
5. **You** owning or occupying land or buildings (other than any temporary home).
6. **You** owning or using vehicles, aircraft, water vessels or firearms.
7. Legal costs resulting from any criminal proceedings.
8. **You** taking part in any motor rallies.
9. Judgments which are not first made by an appropriate court in Singapore.
10. Damages that are meant to punish or set an example, not just to compensate, or damages to provide compensation for mental distress or hurt feelings.
11. Pollution or contamination.
12. Asbestos, or any actual or alleged asbestos-related injury or damage.

### Sections 24, 25, 26, 27, 31 and 34

These sections do not cover any claims arising directly or indirectly from or in connection with the following.

1. **You** not taking all reasonable steps to protect **your** property, avoid **injury** or keep any claim under the **policy** to a minimum.
2. The cost of any lost or damaged items which are covered by any other person, organisation or insurance policy.
3. Contact lenses, stamps of any kind, food or any perishable goods, household goods, dentures, artificial limbs, cosmetics and skincare products.
4. Any form of medication, health supplement, tonic or herbs with medicinal properties.
5. Cash and shopping vouchers, bank or currency notes, postal or money orders, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards and documents of any kind (including but not limited to identity cards, driving licences, prepaid cards and credit cards, traveller's cheques or travel documents), unless covered under section 24.
6. Medals, coins, antiques, precious metals and **jewellery**, unless covered under section 26 or 27.
7. Camping equipment, skiing equipment, surfing equipment, fishing equipment and diving equipment.
8. Golf clubs and balls during play or practice.
9. Crockery, china, sculptures, curios, pictures, musical instruments or any kind of fragile item.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snowmobiles and any other transport.
11. Information recorded on tapes, cards, discs or in any other way, business goods or samples, and any items used in connection with **your** work.
12. Any items sent by freight.
13. Wear and tear, scratches and nicks to **baggage**, reduction in value over time or with use, insects, vermin or other deterioration, mechanical or electrical breakdown or any process of cleaning, restoring or renovating an item.
14. A consequence of lawful acts carried out by any government, public, municipal, local or customs authority.
15. Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
16. Loss which is not reported to either the police or the transport carrier within 24 hours of the loss being discovered.
17. Any unattended **baggage**, or any personal belongings that are misplaced or missing without good reason.
18. Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate or loss of value over time or with use.
19. Property insured under any insurance policy or any amount reimbursed by the public-transport provider, hotel or any third party.
20. **Your** wilful actions, negligence or carelessness.

## Section 26

This section does not cover loss of **jewellery**.

- resulting from **you** failing to take reasonable care and precautions to protect your **jewellery** and keep it secure;
- not carried by hand or kept under **your** supervision; or
- while in the custody of an airline or other carrier.

## Section 28

This section does not cover the following.

1. Events which take place in Singapore or **your home country**, any country located in central America, South America or Africa, or any country United Nations armed forces are active in.
2. Actual loss of or damage to property of any description as a result of kidnap and being held hostage.
3. Any loss or damage suffered during travel that does not meet the definition of a **trip**.

## Section 29

This section does not cover the following.

1. Shortage due to mistakes, negligence, exchange, wear and tear, general loss of value, the process of cleaning, dyeing, repairing or restoring any items, damage caused by light, heat, cold, moisture or drying out, moth, insects, vermin or any other gradual cause over time.
2. Electrical or mechanical breakdown.
3. Water or oil leaking from any washing machine, dishwasher or fixed domestic water or heating system.
4. Business or professional use of photographic or sports equipment, accessories and musical instruments.
5. Motor vehicles, boats, livestock, bicycles and any equipment or associated accessories.

## General conditions that apply to the whole policy

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### 1. Awareness of circumstances

Before the **policy** is taken out (in the case of a **single-trip policy**), or before **you** book the **trip** (in the case of an **annual multi-trip policy**), **you** must not know about any circumstances, facts or risks which could give rise to a claim under the **policy**.

### 2. Cancellation

#### a) Single-trip policy

**You** can cancel the **policy** at any time before the date the cover starts. The cancellation will apply from the date we receive notice of cancellation from **you**.

**We** will refund the premium **you** have paid, less a S\$25 administration charge. **We** will not give any refund if **we** receive your notice to cancel on or after the date the cover starts.

#### b) Annual multi-trip policy

**You** or **we** can cancel the **policy** by giving the other one month's notice in writing. If **we** cancel the **policy**, **we** will refund the amount of premium for the remaining **period of insurance**. If **you** cancel the **policy**, the refund will be based on the following scale.

| How long the policy has been in force | How long the policy has been in force |
|---------------------------------------|---------------------------------------|
| Up to 60 days                         | 60%                                   |
| Between 61 and 120 days               | 40%                                   |
| Between 121 and 180 days              | 20%                                   |
| More than 180 days                    | 0%                                    |

**We** will not pay any refund for cancellation if a claim has been made under the **policy**.

### 3. Currency

All amounts shown are in Singapore dollars.

### 4. Deciding your age

If **you** make a claim, the age **you** were when cover started will be based on **your** date of birth.

5. **Disclaimer**

**We** will do everything reasonably possible to make sure that the **appointed assistance company** provides high-quality services. However, **we** are not the supplier of the services and **we** will have no liability relating to the services provided by the **appointed assistance company**, or for any of the consequences of using the services.

6. **Duplication of cover**

If **you** are covered for the same **trip** under more than one travel policy from **us**, **we** will consider **you** to be insured only under the policy with the highest benefit limits.

7. **Ending cover**

The entire **policy** and all cover under it will end immediately if:

- **you** do not pay any premium when it is due; or
- the **policy** is cancelled as described in general condition 2.

Unless **we** have agreed otherwise in writing, the **policy** will end immediately on **your** 75th birthday.

8. **Fitness for travel**

When **you** took out the **policy** **you** must have been medically fit to travel and not have known about any circumstances which could lead to the **trip** being cancelled or disrupted.

9. **Governing law**

The **policy** will be governed by and interpreted in line with Singapore law.

10. **Interpretation**

The **policy** and the **schedule** or **certificate of insurance** should be read together. Any word or expression which has a specific meaning in this policy document has the same meaning in the **schedule** and the **certificate of insurance**.

11. **Keeping to the policy**

**We** will only be liable under the **policy** if **you** keep to all the terms, conditions and endorsements.

12. **Non-contribution clause (does not apply to sections 1 and 2)**

This insurance does not cover any amount which is insured by (or would have been if **you** did not have this policy) any other policy or policies. This insurance does cover any amount over that which would be paid under the other policy or policies if **you** did not have this **policy**.

13. **Notice of important changes**

**You** must immediately give **us** written notice of any change in any **insured person's** details, including their name, address, and occupation, and any **injury**, disease, disability or condition an **insured person** has. **You** must also give **us** details of any other insurance (except motor insurance that does not pay benefits for injury) that covers accidental **injury** or **illness**.

14. **Premium warranty**

14.1. **Payment before cover warranty (for non-corporate insured)**

- a) The premium for the **policy** must be paid to **us**, or the intermediary **you** took the **policy** out through, on or before the start date of the **policy**. The premium will be considered to have been paid when:
  - cash for the premium is handed over to **us** or the intermediary;
  - a cheque for the premium is handed over to **us** or the intermediary **you** took out this **policy** through, and is not returned unpaid;
  - a credit-card or debit-card payment for the premium is approved by the card issuer;
  - an electronic transfer or online payment goes through.
- b) If the premium is not paid on or before the start date of the **policy**, no cover will be provided, regardless of any payment **you** make after the start date.



- c) For insurance cover with free-look provision (that is, a provision which allows **you** to cancel the **policy** within a specific number of days and get a full refund), **you** can cancel the cover by returning this original **policy** document to **us** or intermediary within the free-look period. **We** will refund the premium **you** have paid, as long as **you** have not made a claim, and the cover will be considered to never have been in place.

#### 14.2. Premium payment warranty (for corporate insured)

- a) If the **period of insurance** is 60 days or more, any premium due must be received in full by **us** or the intermediary **you** took the **policy** out through within 60 days of:
  - the start date of the **policy**; or
  - the date each endorsement (if any) that applies to the policy comes into force.
- b) If any premium due is not received in full by us or the intermediary within 60 days, as referred to above, then:
  - cover will automatically end from that point; and
  - **you** will be entitled to a refund of a proportion of the premium (after we have taken a fee of up to S\$25) for the 60-day period before the cover ended.
- c) If the **period of insurance** is less than 60 days, any premium must be received in full by **us** or the intermediary within the **period of insurance**.

#### 14.3. Essential condition for cover (for corporate insured) The cover under the **policy** only applies if the following are true.

- a) **You** have not had any insurance cover cancelled in the last 12 months due, totally or partly, to **you** breaking any condition relating to paying the premium.
- b) If **you** have told us that in the previous 12 months **you** have had insurance cover cancelled due, totally or partly, to **you** breaking any condition relating to paying the premium:
  - **you** have since paid all the premium due for time **you** were covered, as calculated by the relevant insurer; and
  - **you** provide written confirmation of this from the insurer before cover under this **policy** starts.

#### 15. Reasonable care

**You** must take all reasonable care and precautions to protect the safety of each **insured person** and the insured property.

#### 16. Using your information

**We** can use any information **we** have about **you**, and give it to associated people or companies, or any independent third parties (within or outside Singapore), for any purpose in the normal course of arranging and managing the **policy** and any claim.

#### 17. Taking out cover

**You** must take out this cover before **you** leave Singapore for **your trip**.

### Claim conditions that apply to the whole policy

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#### 1. Arbitration

Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English.

2. **Conduct of proceedings**

Nobody must admit any liability or give any assurance or promise without **our** permission in writing. **We** can conduct all proceedings relating to claims in **your** name and instruct solicitors of **our** choice for this purpose. **You** must give all the information and help **we** ask **you** for.

3. **Fraud**

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

4. **Medical examination**

**We** have the right and opportunity to examine **you**, at **our** own expense, when and as often as **we** reasonably need to while assessing a claim and to have an autopsy carried out when this is not forbidden by law.

5. **Payment of benefits**

All amounts due under this **policy** would be paid to **you** or **your** legal representatives, except that:

- in the case of **your** death, the benefit will be paid to **your** estate or **your** legal personal representative;
- benefits under sections 9 and 10 will be paid directly to the **appointed assistance company**; and
- benefits under section 23 will be paid direct to the person **you** are legally liable to.

The maximum **we** will pay per **insured person** is S\$5,000,000 in total for all policies issued by **us**.

6. **Proof of loss**

Within 60 days of discovering any loss covered by the **policy** **you** must provide **us** with:

- written proof of the loss;
- the original policy document, **schedule** or **certificate of insurance**;
- original receipts and invoices; and
- all other relevant documents;

at **our** Singapore office.

If it is not reasonably possible to provide all the necessary proof within 60 days, this will not affect **your** claim as long as **you** provide the proof as soon as reasonably possible and not later than one year from the date of the loss.

**You** or **your** legal representatives must pay the cost of providing all the proof **we** need.

7. **Rights of recovery**

**We** can recover, from **you** or **your** legal representatives, the full amount which **we** (or the **appointed assistance company**) paid for any claim which **we** were not liable to pay.

**We** will take over all **your** rights to recover amounts from any person, company or organisation, and **you** must give **us** any help, information or documents **we** need for this. After any loss, **you** must not do anything that could damage **your** right to recover any amount from others.

8. **Written notice**

**You** must give **us** written notice as soon as reasonably possible after, and no later than 30 days after, any event that gives rise to, or is likely to give rise to, a claim under the **policy**. If property insured under sections 24, 25, 26, 27, 31 or 34 is lost or damaged, **you** must report this to the police, hotel, **public transport** company, or port or airport authority, within 24 hours and take all reasonable measures to protect, save and recover it.

### Policy Owners' Protection Scheme

This **policy** is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for your **policy**, **you** do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website ([www.gia.org.sg](http://www.gia.org.sg)) or the SDIC web-site ([www.sdic.org.sg](http://www.sdic.org.sg)).

## Summary of Benefits

### 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

| SECTION  | MAXIMUM LIMITS<br>(All amounts are in Singapore Dollars)   |   |   |  |   |   |   |
|--|--|---|---|--|---|---|---|
|  | ELITE PLAN   |   | CLASSIC PLAN  |  | BASIC PLAN  |   |   |
|  | Individual Cover   | Family Cover                                | Individual Cover                                      | Family Cover                                 | Individual Cover                                      | Family Cover                                |   |
| 1  | <b>Accidental death, permanent disability and permanent loss</b>   |   |   |  |   |   |   |
|  | Each <b>adult insured person</b> under 70  | S\$500,000                                  | S\$1,200,000 in total                                 | S\$250,000                                   | S\$650,000 in total                                   | S\$100,000                                  | S\$250,000 in total                                   |
|  | Each <b>adult insured person</b> aged 70 or above  | S\$150,000                                  |   | S\$100,000                                   |   | S\$50,000                                   |   |
|  | Each <b>child insured person</b>   | S\$100,000                                  |   | S\$75,000                                    |   | S\$30,000                                   |   |
| 2  | <b>Public transport double indemnity</b>   |   |   |  |   |   |   |
|  | Each <b>adult insured person</b> under 70  | S\$1,000,000                                | S\$2,300,000 in total                                 | S\$500,000                                   | S\$1,250,000 in total                                 | Not Covered                                 |   |
|  | Each <b>adult insured person</b> aged 70 or above  | S\$300,000                                  |   | S\$200,000                                   |   |   |   |
|  | Each <b>child insured person</b>   | S\$200,000                                  |   | S\$150,000                                   |   |   |   |
| 3  | <b>Medical expenses while overseas</b>   |   |   |  |   |   |   |
|  | Each <b>adult insured person</b> under 70  | S\$500,000                                  | S\$2,000,000 in total                                 | S\$300,000                                   | S\$1,000,000 in total                                 | S\$100,000                                  | S\$300,000 in total                                   |
|  | Each <b>adult insured person</b> aged 70 or above  | S\$150,000                                  |   | S\$100,000                                   |   | S\$30,000                                   |   |
|  | Each <b>child insured person</b>   | S\$300,000                                  |   | S\$200,000                                   |   | S\$60,000                                   |   |
| 4  | <b>Medical expenses while in Singapore</b>   |   |   |  |   |   |   |
|  | Each <b>adult insured person</b> under 70  | S\$25,000                                   | S\$100,000 in total                                   | S\$15,000                                    | S\$50,000 in total                                    | S\$5,000                                    | S\$20,000 in total                                    |
|  | Each <b>adult insured person</b> aged 70 or above  | S\$7,500                                    |   | S\$5,000                                     |   | S\$1,500                                    |   |
|  | Each <b>child insured person</b>   | S\$15,000                                   |   | S\$10,000                                    |   | S\$3,000                                    |   |
| 5  | <b>Traditional Chinese medical (TCM) treatment</b>   |   |   |  |   |   |   |
|  | Each <b>insured person</b>   | S\$600                                      |   | S\$500                                       |   | S\$350                                      |   |
| 6  | <b>Emergency dental treatment</b>  |   |   |  |   |   |   |
|  | Each <b>insured person</b>   | S\$5,000                                    |   | S\$2,000                                     |   | Not Covered                                 |   |
| 7  | <b>Medical treatment overseas – pregnancy-related sickness</b>   |   |   |  |   |   |   |
|  | Each <b>female insured person</b>  | S\$5,000                                    |   | S\$2,000                                     |   | Not Covered                                 |   |
| <b>Overall limits for all claims under sections 3 to 7</b> |  |   |   |  |   |   |   |
|  | Each <b>adult insured person</b> under 70  | S\$500,000                                  | S\$2,000,000 in total                                 | S\$300,000                                   | S\$1,000,000 in total                                 | S\$100,000                                  | S\$300,000 in total                                   |
|  | Each <b>adult insured person</b> aged 70 or above  | S\$150,000                                  |   | S\$100,000                                   |   | S\$30,000                                   |   |
|  | Each <b>child insured person</b>   | S\$300,000                                  |   | S\$200,000                                   |   | S\$60,000                                   |   |
| 8  | <b>Hospital cash</b>   |   |   |  |   |   |   |
|  | Hospital stay <b>overseas</b> :<br>Each <b>insured person</b> , for each full day in <b>hospital</b> as an inpatient   | S\$200 per day, up to a maximum of \$40,000 | S\$200 per day, up to a maximum of S\$80,000 in total | S\$200 per day, up to a maximum of S\$30,000 | S\$200 per day, up to a maximum of S\$60,000 in total | S\$200 per day, up to a maximum of S\$5,000 | S\$200 per day, up to a maximum of S\$10,000 in total |
|  | Hospital stay in Singapore immediately after returning from <b>overseas</b> :<br>Each <b>insured person</b> , for each full day in <b>hospital</b> as an inpatient | S\$100 per day up to a maximum of S\$1,000  | S\$100 per day up to a maximum of S\$2,000 in total   | S\$100 per day up to a maximum of S\$1,000   | S\$100 per day up to a maximum of S\$2,000 in total   | Not covered                                 |   |
| 9  | <b>Emergency medical evacuation</b>  |   |   |  |   |   |   |
|  | Emergency medical-evacuation expenses charged by the <b>appointed assistance company</b>   | S\$1,000,000 in total                       |   | S\$1,000,000 in total                        |   | S\$100,000 in total                         |   |

## Summary of Benefits

### 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

| SECTION  | MAXIMUM LIMITS<br>(All amounts are in Singapore Dollars)   |                     |   |                     |  |                    |
|--|--|---------------------|---|---------------------|--|--------------------|
|  | ELITE PLAN   |                     | CLASSIC PLAN  |                     | BASIC PLAN   |                    |
|  | Individual Cover   | Family Cover        | Individual Cover  | Family Cover        | Individual Cover   | Family Cover       |
|  | <b>Repatriation</b>  |                     |   |                     |  |                    |
| 10   | Expenses charged by the <b>appointed assistance company</b> for transporting an <b>insured person's</b> body back to Singapore (repatriation) if he or she passes away <b>overseas</b> during the trip   |                     |   |                     |  |                    |
|  | S\$100,000   | S\$250,000 in total | S\$50,000   | S\$100,000 in total | S\$10,000  | S\$20,000 in total |
|  | <b>Compassionate expenses</b>  |                     |   |                     |  |                    |
| 11   | Reasonable funeral expenses if an <b>insured person</b> suffered an <b>injury</b> during the <b>trip overseas</b> and this is the sole cause of his or her death within 90 days of the <b>injury</b>   |                     |   |                     |  |                    |
|  | S\$3,500   | S\$10,000 in total  | S\$2,000  | S\$5,000 in total   | Not Covered  |                    |
|  | <b>Hospital visit or compassionate visit</b>   |                     |   |                     |  |                    |
| 12   | One <b>relative's</b> or friend's extra travel expenses and accommodation costs if an <b>insured person</b> passes away, or has to stay in <b>hospital</b> as an inpatient for more than five days, while <b>overseas</b>                          |                     |   |                     |  |                    |
|  | S\$10,000  | S\$25,000 in total  | S\$6,000  | S\$15,000 in total  | S\$1,500   | S\$4,000 in total  |
|  | <b>Child companion</b>   |                     |   |                     |  |                    |
| 13   | One <b>relative's</b> or friend's extra travel expenses and accommodation costs that are necessary to accompany an <b>insured person's children</b> home when an <b>insured person</b> is in <b>hospital</b> as an inpatient while <b>overseas</b> |                     |   |                     |  |                    |
|  | S\$10,000  | S\$25,000 in total  | S\$6,000  | S\$15,000 in total  | S\$1,500   | S\$4,000 in total  |
|  | <b>Emergency phone charges</b>   |                     |   |                     |  |                    |
| 14   | Emergency mobile-phone charges relating to communicating with our <b>appointed assistance company</b> in connection with a claim covered under section 1, 2, 3, 9 or 10 of the policy  |                     |   |                     |  |                    |
|  | S\$200   |                     | S\$150  |                     | S\$100   |                    |
| <b>Overall limit for all claims under sections 9 to 14</b> |  |                     |   |                     |  |                    |
|  | S\$1,000,000 for each <b>insured person</b>  |                     | S\$1,000,000 for each <b>insured person</b>   |                     | S\$1,000,000 for each <b>insured person</b>  |                    |
|  | <b>Trip cancellation</b>   |                     |   |                     |  |                    |
| 15   | If the <b>trip</b> is cancelled, travel expenses and accommodation costs that were paid in advance and cannot be recovered   |                     |   |                     |  |                    |
|  | S\$15,000  | S\$50,000 in total  | S\$10,000   | S\$25,000 in total  | S\$2,000   | S\$5,000 in total  |
|  | <b>Trip postponement</b>   |                     |   |                     |  |                    |
| 16   | If the <b>trip</b> is postponed, administration fees and charges relating to travel expenses and accommodation costs that were paid in advance and cannot be recovered   |                     |   |                     |  |                    |
|  | S\$2,000   | S\$5,000 in total   | S\$1,000  | S\$2,500 in total   | S\$500   | S\$1,250 in total  |
|  | <b>Trip disruption</b>   |                     |   |                     |  |                    |
| 17   | If the <b>trip</b> is disrupted, extra travel expenses or the cost of the unused portion of non-recoverable travel expenses, accommodation costs and entertainment tickets   |                     |   |                     |  |                    |
|  | S\$15,000  | S\$50,000 in total  | S\$10,000   | S\$25,000 in total  | S\$2,000   | S\$5,000 in total  |
|  | <b>Overbooked flight</b>   |                     |   |                     |  |                    |
| 18   | If an <b>insured person</b> cannot board the aircraft while <b>overseas</b> due to the flight they have a reservation on being overbooked, and no alternative transport is available   |                     |   |                     |  |                    |
|  | S\$300   | S\$1,000 in total   | S\$250  | S\$600 in total     | Not Covered  |                    |
|  | <b>Missed travel connection</b>  |                     |   |                     |  |                    |
| 19   | If a travel connection <b>overseas</b> is missed due to the late arrival of the incoming <b>public transport</b> and no alternative transport is available   |                     |   |                     |  |                    |
|  | S\$300   | S\$1,000 in total   | S\$250  | S\$600 in total     | Not Covered  |                    |
|  | <b>Flight diversion</b>  |                     |   |                     |  |                    |
| 20   | If a flight is diverted due to events specified in the policy document and this results in their arrival at the planned destination being delayed by at least six hours  |                     |   |                     |  |                    |
|  | S\$100 per <b>insured person</b> for every six-hour period, up to a maximum of S\$800  |                     | S\$100 per <b>insured person</b> for every six-hour period, up to a maximum of S\$500 |                     | S\$50 per <b>insured person</b> for every six-hour period, up to a maximum of S\$250 |                    |

## Summary of Benefits

### 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

| SECTION   |  | MAXIMUM LIMITS<br>(All amounts are in Singapore Dollars)   |  |  |   |   |   |
|---|--|--|--|--|---|---|---|
|   |  | ELITE PLAN   |  | CLASSIC PLAN   |   | BASIC PLAN  |   |
|   |  | Individual Cover   | Family Cover   | Individual Cover   | Family Cover  | Individual Cover  | Family Cover  |
| <b>Travel delay</b>   |  |  |  |  |   |   |   |
| 21  | If the departure of <b>your public transport</b> is delayed by at least six hours due to events specified in the policy document | S\$100 per <b>insured person</b> for every six-hour period while <b>overseas</b> , up to a maximum of S\$1,200<br><br>S\$100 per <b>insured person</b> for every six-hour period while in Singapore, up to a maximum of S\$500 |  | S\$100 per <b>insured person</b> for every six-hour period while <b>overseas</b> , up to a maximum of S\$1,200<br><br>S\$100 per <b>insured person</b> for every six-hour period while in Singapore, up to a maximum of S\$500 |   | S\$50 per <b>insured person</b> for every six-hour period while <b>overseas</b> , up to a maximum of S\$1,000<br><br>\$50 per <b>insured person</b> for every six-hour period while in Singapore, up to a maximum of S\$500 |   |
| <b>Delay due to hijack</b>                                  |  |  |  |  |   |   |   |
| 22  | The air or sea transport which the <b>insured person</b> is travelling in is hijacked for at least six hours                     | S\$500 per <b>insured person</b> for every six-hour period, up to a maximum of S\$5,000  |  | S\$500 per <b>insured person</b> for every six-hour period, up to a maximum of S\$5,000  |   | S\$200 per <b>insured person</b> for every six-hour period, up to a maximum of S\$2,500   |   |
| <b>Overall limit for all claims under sections 17 to 22</b> |  |  |  |  |   |   |   |
|   |  | S\$15,000 for each <b>insured person</b>   | S\$50,000 in total   | S\$10,000 for each <b>insured person</b>   | S\$25,000 in total  | S\$2,000 for each <b>insured person</b>   | S\$5,000 in total   |
| <b>Personal liability</b>                                   |  |  |  |  |   |   |   |
| 23  | Legal liability to third party   | S\$1,000,000 per event   |  | S\$1,000,000 per event   |   | S\$500,000 per event  |   |
| <b>Baggage loss</b>   |  |  |  |  |   |   |   |
| 24  | Loss of or damage to <b>baggage</b> , clothing and personal belongings   | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$5,000 for all items  | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$10,000 for all items | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$5,000 for all items  | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$7,500 for all items | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$2,500 for all items                                     | S\$500 per item (or pair or set of items)<br>S\$1,000 in total for laptop, netbook or tablet<br><br>S\$500 in total for phones and glasses<br>Up to a maximum of S\$5,000 for all items |
| <b>Personal money and travel documents</b>                  |  |  |  |  |   |   |   |
| 25  | Loss of money due to robbery, burglary, theft or <b>natural disaster</b> and costs of getting replacement travel documents       | S\$500 for loss of money<br><br>S\$5,000 for replacement travel documents  | S\$1,000 in total for loss of money<br><br>S\$10,000 in total for replacement travel documents   | S\$250 for loss of money<br><br>S\$5,000 for replacement travel documents  | S\$500 in total for loss of money<br><br>S\$7,500 in total for replacement travel documents   | S\$100 for loss of money<br><br>S\$2,500 for replacement travel documents   | S\$200 in total for loss of money<br><br>S\$5,000 in total for replacement travel documents   |
| <b>Jewellery cover</b>                                      |  |  |  |  |   |   |   |
| 26  | If <b>jewellery</b> is stolen during a robbery, theft or burglary while <b>overseas</b>  | S\$500   | S\$1,000 in total  | S\$100   | S\$200 in total   | Not Covered   |   |
| <b>Overall limit for all claims under sections 24 to 26</b> |  |  |  |  |   |   |   |
|   |  | S\$5,000 for each <b>insured person</b>  | S\$10,000 in total   | S\$5,000 for each <b>insured person</b>  | S\$7,500 in total   | S\$2,500 for each <b>insured person</b>   | S\$5,000 in total   |

## Summary of Benefits

### 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

| SECTION                               | MAXIMUM LIMITS<br>(All amounts are in Singapore Dollars)  |  |   |  |   |  |   |
|---------------------------------------|---|--|---|--|---|--|---|
|                                       | ELITE PLAN  |  | CLASSIC PLAN  |  | BASIC PLAN  |  |   |
|                                       | Individual Cover  | Family Cover   | Individual Cover  | Family Cover   | Individual Cover  | Family Cover   |   |
| <b>Baggage delay</b>                  |   |  |   |  |   |  |   |
| 27                                    | If checked-in <b>baggage</b> is delayed for at least six hours  | S\$200 for every six-hour period while <b>overseas</b> , up to a maximum of S\$1,200<br><br>S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while <b>overseas</b> , up to a maximum of S\$2,500<br><br>S\$200 in total while in Singapore | S\$200 for every six-hour period while <b>overseas</b> , up to a maximum of S\$1,000<br><br>S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while <b>overseas</b> , up to a maximum of S\$2,000<br><br>S\$200 in total while in Singapore | S\$200 for every six-hour period while <b>overseas</b> , up to a maximum of S\$200<br><br>S\$200 in total while in Singapore | S\$200 per insured person for every six-hour period while <b>overseas</b> , up to a maximum of S\$400<br><br>S\$200 in total while in Singapore |
| <b>Kidnap and hostage</b>             |   |  |   |  |   |  |   |
| 28                                    | For every six hours that an <b>insured person</b> is held hostage while <b>overseas</b>   | S\$250 for every six-hour period, up to a maximum of S\$5,000  | S\$250 per <b>insured person</b> for every six-hour period, up to a maximum of S\$12,500  | S\$250 for every six-hour period, up to a maximum of S\$5,000  | S\$250 per <b>insured person</b> for every six-hour period, up to a maximum of S\$12,500  | Not covered  |   |
| <b>Home contents</b>                  |   |  |   |  |   |  |   |
| 29                                    | For damage caused by fire to contents in an <b>insured person's</b> home which was left vacant during the trip  | S\$10,000 in total   |   | S\$7,500 in total  |   | Not Covered  |   |
| <b>Child education grant</b>          |   |  |   |  |   |  |   |
| 30                                    | For each of an <b>insured person's</b> biological or legally adopted <b>child</b> (up to a maximum of four <b>children</b> ) if an <b>insured person</b> passes away due to an <b>accident</b> while <b>overseas</b>                                      | S\$5,000 per <b>child</b> , up to a maximum of S\$20,000   |   | S\$2,000 per <b>child</b> , up to a maximum of S\$8,000  |   | Not covered  |   |
| <b>Fraudulent use of a card</b>       |   |  |   |  |   |  |   |
| 31                                    | For financial losses due to unauthorized use of a payment card while <b>overseas</b>  | S\$1,000 in total  |   | S\$1,000 in total  |   | Not Covered  |   |
| <b>Domestic cat and dog</b>           |   |  |   |  |   |  |   |
| 32                                    | For an <b>insured person's</b> cat or dog to continue to stay in the pet hotel, kennel or cattery if an <b>insured person</b> cannot return to Singapore on the scheduled return date due to <b>injury, illness</b> or a delay of <b>public transport</b> | S\$250 in total  |   | S\$100 in total  |   | Not Covered  |   |
| <b>Rental vehicle excess</b>          |   |  |   |  |   |  |   |
| 33                                    | The insurance excess of a car rented by an <b>insured person</b> if it is involved in an <b>accident</b>  | S\$800   |   | S\$750   |   | Not Covered  |   |
| <b>Golfer's Cover</b>                 |   |  |   |  |   |  |   |
| 34                                    | For damage to or loss of golf equipment   | S\$500 in total  |   | S\$500 in total  |   | S\$500 in total  |   |
|                                       | For unused green fees due to an <b>insured person's injury</b> or <b>illness</b>  | S\$250 in total  |   | S\$250 in total  |   | S\$250 in total  |   |
|                                       | Hole-In-One   | S\$250   |   | S\$250   |   | S\$250   |   |
| <b>Automatic extension of cover</b>   |   |  |   |  |   |  |   |
| 35                                    | Extended period of cover due to specified reasons   | Up to 30 Days  |   | Up to 30 Days  |   | Not Covered  |   |
| <b>Terrorism extension</b>            |   |  |   |  |   |  |   |
| 36                                    | Total for claims under section 1, 2, 3, 4, 5, 6, 7, 9, 15, 16 and 17 arising as a result of terrorism   | The maximum limit for the section or S\$100,000 per <b>insured person</b> , whichever is lower                                 |   | The maximum limit for the section or S\$100,000 per <b>insured person</b> , whichever is lower                                 |   | The maximum limit for the section or S\$100,000 per <b>insured person</b> , whichever is lower                               |   |
| <b>Adventurous leisure activities</b> |   |  |   |  |   |  |   |
| 37                                    | Covers the list of activities under this section  | Covered  |   | Covered  |   | Not Covered  |   |

Please see the relevant sections in the policy document for full details.