

**TM XPLORA**  
**TRAVEL PERSONAL ACCIDENT**  
**INSURANCE COVER**

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**Thank You** for taking up the **TM Xplora** Policy with Us.

Please read this Policy carefully together with Your Policy Schedule to ensure that You understand the terms and conditions and that the cover You require is being provided.

**HOW YOUR INSURANCE OPERATES**

Your **TM Xplora** Policy is a contract between You and **Tokio Marine Insurance Singapore Ltd.** This Policy is issued based on the information provided to Us, which can be in the form of written proposal or declaration, which shall form the basis of this contract. If You find any information which is incorrect, please notify Us immediately.

In exchange for the premium You have paid or have agreed to pay, We agree to insure the Insured Person(s) against loss covered by this insurance subject to and in accordance with the exclusions, limitations, provisions and terms described in the Policy.

**YOUR DUTY OF DISCLOSURE**

Before commencing this contract of insurance, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to Us before You extend or vary this contract. Otherwise You may not receive any benefit from Your Policy.

**PAYMENT OF PREMIUM**

This Policy carries a Premium Warranty clause which requires the premium to be paid in full before the cover commences for non-group Policy or within a specific period for Group Policy. Otherwise You may not receive any benefit from Your Policy.

**24 HOURS MEDICAL & EMERGENCY ASSISTANCE**

We have appointed Allianz Global Assistance, a worldwide travel assistance service company, to administer all emergency assistance services and benefits of this insurance.

For emergency assistance anywhere in the world at any time the Allianz Global Assistance medical team is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, arrange for Your evacuation, locating nearest embassies and consulates, as well as keeping You in touch with Your family and work in an emergency.

You may contact them in an emergency 24 hours a day, 7 days a week.

**Contact details as follows:**

**(65) 6535 5833** – Allianz Global Assistance (reverse charge from overseas)

**WARRANTY**

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

## POLICY DEFINITIONS

1. **“Accident”** or **“Accidental”** means sudden, unforeseen and fortuitous event, solely and independently of any other causes.
2. **“Adventure Sports & Activities”** means sports &/or activities undertaken on a non competitive, leisure basis with a licensed local operator &/or licensed qualified guides or instructors.
  - (a) Bungee jumping;
  - (b) Helicopter or Hot air balloon rides for sightseeing purposes;
  - (c) Hiking or Trekking up to 4500 meters above sea level;
  - (d) Mountaineering that does not necessitate the use of specific climbing equipments or ropes;
  - (d) Rock climbing;
  - (e) Parachuting, sky diving, hand gliding;
  - (f) Winter or Snow Sports within approved areas;
  - (g) White water rafting up to Grade 3;
  - (h) Water Skiing or Jet Skiing;
  - (i) Scuba diving (You must hold a PADI certification and provided the dive is not beyond 30 meters & accompanied by a qualified divemaster)
  - (j) Marathons
3. **“Age”** means age on the next birthday.
4. **“AIDS”** have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a zero-positive test for HIV.
5. **“Child/Children”** means unemployed and unmarried person (either legitimate or adopted) above the age of 6 months and under the age of **21** years or up to **25** years if he/she is studying full time in a recognized institution of higher learning.
6. **“Chinese Physician”** or **“Chiropractor”** including herbalist, acupuncturist and bonesetter means a person qualified as a Chinese medicine practitioner **and/or chiropractic** and duly licensed or registered to practice in the geographical area of his practice, and is practicing within the scope of his/**her** licensing and training, but excluding a **person** who is the Insured Person or Your spouse or Relative or business partner or employee or Your Travel Companion.
7. **“Country of Origin”** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
8. **“Entertainment Tickets”** means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events, or non refundable deposits made for reservations at restaurant paid for in advance by You.
9. **“Expedition”** means any excursion, journey or voyage made to remote, high risk, inaccessible &/or inhospitable locations for scientific, research, exploration or political purposes.
10. **“Family”** means
  - (i) **For Single Trip policies** – one (1) or two (2) adults travelling with at least one accompanied child. The two adults need not be related, but the child(ren) must be the legal child or ward in the case of a legal guardian, grandchild, siblings, nephew, niece or cousin of either one of the adults. You must depart from and return to Singapore together at the same time as a family;

- (ii) **For Annual Cover policies** - a legal family nucleus of up to 2 adult persons with unlimited number of children who is/are related to one of the adult person by legal adoption or biological kinship.

11. **“Golf Equipment”** means golf clubs and golf bags.

12. **“Group”** means a formal organized grouping of persons who are:-

- (i) Relatives or Travel Companion, and/or
- (ii) Related to or connected with by the same association, club, profit or non-profit organization.

These persons must:-

- (i) go on the insured trip with the same main purpose or objective, and
- (ii) to the same destination(s).

13. **“Hospital”** means an establishment legally constituted and registered in the geographical area in which it is located as a hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:

- (a) has organized facilities for diagnosis and surgery;
- (b) provide twenty-four (24) hours nursing services by registered nurses;
- (c) is under the supervision of one or more physicians at all times; and
- (d) is not primarily a clinic, a mental hospital, a place for alcoholics or drug addicts, an institution for the aged, chronically ill or convalescent rest or rehabilitation home or nursing home or similar establishment.

14. **“Hospital Confinement”** means being confined in a Hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement means a continuous 24-hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.

15. **“Hostage”** means You (except a minor held hostage by his or her parents or guardian) being taken or held by another person by force or against Your will as a prisoner.

16. **“Infectious Diseases”** means a disease which results in the World Health Organisation or relevant health authority issuing a travel advisory against travel to and/or from the affected destination.

17. **“Injury”** means injury sustained by You resulting solely, directly and independently of all other causes from an Accident which happened during the Trip, resulting within 90 consecutive days from the date of such Accident. It excludes all medical conditions, Sickness, bacteria infections or viral infections even if such conditions resulted from or were in some way connected with the Accident.

18. **“Insolvency”** means the inability of an individual or entity to pay his/its debts when they are due resulting in total cessation or complete suspension of operations, both following the filing of a bankruptcy petition.

19. **“Jewellery”** means valuable objects worn on the body which have inclusions of precious or semi-precious metals or precious or semi-precious stones.

20. **“Kidnap”** means an event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents or guardian) against Your will for the purpose of demanding a ransom.

21. **“Laptop Computer”** means a small portable personal computer including its standard components. Desktop computers and components are excluded under this category.

22. **“Medical Expenses”** means expenses incurred within 90 consecutive days of sustaining Injury or Sickness and paid by You to a legally qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment only where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
23. **“Medical Practitioner”** means a person qualified as a medical practitioner and duly licensed or registered to provide medical or surgical service in the geographical area of his practice, and who in rendering treatment, is practicing within the scope of his licensing and training, but excluding a Medical Practitioner who is the Insured Person or Your spouse or Relative or business partner or employee or Your Travel Companion.
24. **“Pre-existing Medical Condition”** means an ongoing medical or dental condition, or related complication You have for which You have received medical treatment, diagnosis consultation or prescribed drugs or a condition which a reasonable person in the circumstances would be expected to be aware of within a 12 month period preceding the effective date of Your travel or, a condition for which medical advice or treatment was recommended by a qualified Medical Practitioner within the 12 month period preceding the effective date of Your travel or a condition which a reasonable person would have sought medical consultation for any signs or symptoms manifesting prior to the application for your policy.  
If your policy with Us is an Annual Coverage, Pre-existing Medical Condition further includes a condition for which You have made a claim and/or could have made a claim on any previous Trip during the first and subsequent renewal periods when You were insured by Us.
25. **“Public Place”** means any place to which the general public has access, for example but not limited to airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
26. **“Public Transportation”** means any regularly scheduled mode of transportation provide and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognized by respective countries (for example but not limited to bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) This excludes rental vehicles, private hired vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled. Common air carrier is treated as Public Transport in this Policy.
27. **“Relative”** means Your spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, uncle, aunt, nephew, niece, step parent, step child, step brother, step sister or adopted child.
28. **“Residents of Singapore”** means Singapore citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students’ passes or dependant’s passes.
29. **“Selected Plan”** means the choice of Premier or Classic Plan for the Geographical Area made by You or Your representative at the time of application.
30. **“Serious Injury”** or **“Serious Sickness”** whenever applied to You, means You requiring treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your planned Trip. When applied to the Relative or Travel Companion, it shall mean Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your planned Trip.

31. “**Sickness**” means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting during the Trip in which You seek the care of a Medical Practitioner to treat the sickness for which the claim is made provided the sickness does not arise out of or is not in connection with a Pre-existing Medical Condition and the sickness is not excluded under this Policy.
32. “**Travel Agent**” means a travel agent, including its subsidiaries that is registered in Singapore and licensed member of the Singapore Tourism Board (STB).
33. “**Travel Companion**” means a person who has travel bookings made before commencement of the insured Trip with intention to accompany You on the Trip.
34. “**Trip**” means a planned journey departing from Singapore to the insured Geographical Area and returning to Singapore. In the event of One-Way Trip coverage, it means a planned journey departing from Singapore to the insured Geographical Area.
35. “**War**” means war, whether declared or not, or any warlike activities including use of military force by an sovereign nation to achieve nationalistic, political, economic, geographic, racial, religious or other ends.
36. “**We/Our/Us**” means Tokio Marine Insurance Singapore Ltd.
37. “**You/Your/Insured Person**” means the individual(s) whose name(s) are shown in the Policy Schedule as Insured Person(s) who are insured under this Policy.

#### SUMMARY OF BENEFITS

	<b>Maximum Benefit (\$\$)</b>	
<b>PERSONAL ACCIDENT PROTECTION</b>	<b>Premier</b>	<b>Classic</b>
1. <b>Accidental Death &amp; Permanent Disablement</b> Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	300,000 175,000 75,000	200,000 75,000 50,000
2. <b>Double Indemnity for travelling in a Public Transportation</b> Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	600,000 350,000 150,000	400,000 150,000 100,000
3. <b>Child Education Grant</b> Lump sum payable for Your dependant Child/Children as a result of Your Accidental death	7,000	3000
<b>MEDICAL COVERAGE</b>	<b>Premier</b>	<b>Classic</b>
4. <b>Medical Expenses incurred Overseas</b> Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan <b>Aggregate Limit Per Family</b>	500,000 350,000 150,000 <b>\$1,000,000</b>	300,000 150,000 100,000 <b>\$500,000</b>
5. <b>Medical Expenses incurred in Singapore</b> Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan <b>Aggregate Limit Per Family</b>	25,000 17,500 7,500 <b>50,000</b>	15,000 7,500 5,000 <b>30,000</b>

<b>MEDICAL COVERAGE</b>		<b>Premier</b>	<b>Classic</b>
6.	<b>Medical Expenses – Pregnancy Related Expenses</b> Reimburses medical expenses incurred overseas due to pregnancy-related sickness <b>after the first trimester of pregnancy.</b>	5,000	3,000
7.	<b>Treatment by Chinese Physician / Chiropractor</b> Covers Chinese Physician treatment overseas and/or in Singapore (each visit capped at max. \$50.00)	500	500
8.	<b>Overseas Hospital Confinement Allowance</b> Pays S\$200 for every complete day You are hospitalized overseas	25,000	15,000
9.	<b>Hospital Visit</b> Pays for one Relative or friend to visit You if You are hospitalized overseas for more than 5 consecutive days	7,000	3,000
10.	<b>Compassionate Visit</b> Pays for one Relative or friend to assist in the final arrangement in the event of Your death whilst overseas	7,000	3,000
11.	<b>Child Care</b> Pays for one Relative or friend to accompany Your Children covered under the Family Plan back to Singapore following Your hospitalization whilst overseas	25,000	15,000
12.	<b>Emergency Medical Assistance &amp; Evacuation</b> Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan	1,000,000 500,000 500,000	500,000 250,000 250,000
13.	<b>Repatriation Expenses</b> Pays for transporting the mortal remains back to Singapore or Your Country of Origin	30,000	20,000
14.	<b>Special Grant</b> Lump sum payable as a result of Your death due to an Injury or Sickness whilst overseas	2,500	1,500
15.	<b>Emergency Telephone Charges</b> Reimburses You for telephone charges incurred in contacting Allianz Global Assistance for 24 hours medical assistance	250	150
<b>TRAVEL INCONVENIENCE</b>		<b>Premier</b>	<b>Classic</b>
16.	<b>Trip Cancellation</b> Reimburses You for unredeemable travel & accommodation expenses paid in advance and occurring within 60 days before the Trip commences <i>Aggregate Limit Per Family</i>	10,000 20,000	5,000 10,000
17.	<b>Trip Postponement</b> Reimburses additional administrative charges incurred for postponing the Trip occurring within 30 days before the Trip commences <i>Aggregate Limit Per Family</i>	10,000 20,000	5,000 10,000
18.	<b>Trip Cancellation due to Insolvency of Travel Agency</b> Reimburses You for travel deposits paid in advance in the event of Insolvency of travel agency <i>Aggregate Limit Per Family</i>	15,000 30,000	7,500 15,000
19.	<b>Trip Curtailment</b> Reimburses You for additional travel & accommodation expenses incurred or forfeited, if it is necessary for You to curtail the Trip <i>Aggregate Limit Per Family</i>	15,000 30,000	7,500 15,000

<b>TRAVEL INCONVENIENCE</b>		<b>Premier</b>	<b>Classic</b>
20.	<b>Disruption/Withdrawal of Hotel Services</b> Pays \$100 for each full 24 hours in the event of disruption or withdrawal of services at a hotel overseas as a result of strike or riot	200	200
21.	<b>Personal Baggage and Effects</b> Covers loss or damage to Your Personal Baggage and Effects (sub-limits applicable) <i>Aggregate Limit Per Family</i>	7,500 15,000	5,000 10,000
22.	<b>Travel Documents</b> Pays for the cost of replacing Your travel documents including the additional travel and hotel accommodation expenses incurred <i>Aggregate Limit Per Family</i>	5,000 8,000	3,000 5,000
23.	<b>Loss of Personal Money</b> Covers loss of money due to robbery, burglary or theft <i>Aggregate Limit Per Family</i>	750 1,500	300 600
24.	<b>Travel Delay</b> Pays S\$100 for each full 6 hours of delay overseas & in Singapore <i>Aggregate Limit Per Family</i>	1,200 2,000	1,200 2,000
25.	<b>Alternative Travel Arrangement</b> Reimburse You for expenses incurred for rebooking of alternative mode of transport or travel routing <i>Aggregate Limit Per Family</i>	1,000 2,000	1,000 2,000
26.	<b>Replacement of Traveller Benefit</b> Reimburse You for expenses incurred to make a one-time change of traveller <i>Aggregate Limit Per Family</i>	300 600	150 300
27.	<b>Baggage Delay</b> Pays S\$200 for each full 6 hours of delay overseas & in Singapore <i>Aggregate Limit Per Family</i>	1,200 2,400	1,200 2,400
28.	<b>Emergency Purchases</b> Pays for emergency purchase of essential personal items if your baggage is stolen or permanently lost	250	150
29.	<b>Overbooked Flight/Voyage/Train</b> Reimburses You for expenses incurred for additional accommodation, meals and refreshments due to overbooked flight, voyage or train for at least 6 consecutive hours	150	150
30.	<b>Missed Flight Connection</b> Reimburses You for expenses incurred for additional accommodation, meals and refreshments due to missed connecting flight for at least 6 consecutive hours	200	200
31.	<b>Flight Diversion</b> Pays S\$100 for each full 6 hours of delay <i>Aggregate Limit Per Family</i>	1,000 2,000	1,000 2,000
32.	<b>Travel Interruption</b> Reimburses the unused portion of the Trip if You are hospitalized overseas for more than 5 consecutive days	7,000	3,000
33.	<b>Personal Liability</b> Covers You against legal liability to third party	1,000,000	500,000
34.	<b>Aircraft Hijacking</b> Pays S\$500 (Premier) or S\$300 (Classic) for each full 6 hours <i>Aggregate Limit Per Family</i>	7,500 15,000	5,000 10,000

35. <b>Kidnap and Hostage</b> Pays S\$200 (Premier) or S\$100 (Classic) for each full 24 hours <i>Aggregate Limit Per Family</i>	7,500 15,000	5,000 10,000
<b>MISCELLANEOUS COVER</b>	<b>Premier</b>	<b>Classic</b>
36. <b>Golfer's Benefits</b> (i) Loss or damage to Golf Equipment (ii) Hole In One Celebration Expenses (iii) Unused Green Fees (in event of sickness or injuries)	1,000 300 100	500 100 50
37. <b>Loss of Use of Entertainment Ticket or Frequent Flyer Points</b> Reimburse You for the non-refundable portion of Your Entertainment Ticket or non-refundable Frequent Flyer Points	300	100
38. <b>Rental Vehicle Excess &amp; Return</b> Reimburses You for any excess or deductible payable by You due to Accidental loss or damage to Your rental vehicle	1,500	700
39. <b>Rental Vehicle Return</b> Reimburse You for the cost of returning Your rental vehicle to nearest depot in the event of Your hospital confinement	200	200
40. <b>Home Care</b> Covers loss or damage to Your household contents due to fire to Your residence which was left vacant during Your Trip	5,000	2,500
41. <b>Pet Dog &amp;/or Pet Cat Care Benefit</b> Reimburses You for the cost incurred in extending pet boarding service. Pays \$50 (Premier) or \$30 (Classic) per day	500	300
42. <b>Quarantine Following Infectious Diseases</b> Pays \$50 for each full 24 hours of quarantine	750	350
43. <b>Full Terrorism Cover</b> (including use of Nuclear, Chemical and Biological weapon) aggregate limit for Sections 1, 3 to 37 and 39. Cover for Insured Person (below 70 years old) Cover for Insured Person (70 – 79 years old) Cover for each Child included in Family Plan Group Policy – Maximum Limit per Policy	250,000 175,000 75,000 1,000,000	150,000 75,000 50,000 500,000
44. <b>Loss of Credit Card</b> Pays for fraudulent usage on Your credit card	300	200
45. <b>Adventure Sports &amp; Activities</b>	Covered	

## GROUP POLICY

We provide Group Policy subject to payment of additional premium and the terms and exclusions of this Policy.

Persons insured under Group Policy are members of a Group whose names must be declared to us before the commencement of the insured Trip. They must be aged between 21 and 70 years (inclusive).

Where more than one insured person in the Group suffer any loss or losses covered under Sections 1 to 45 of this Policy, the benefits payable by us with respect to all such losses of these insured persons, shall be aggregated and the maximum aggregate sum payable by us for any insured Trip shall not exceed S\$10,000,000. In the event of losses arising directly or indirectly from an Act of Terrorism, such maximum aggregate benefits shall be reduced to S\$1,000,000.

## FAMILY PLAN

We provide Single Trip Coverage or Annual Coverage policy to Family but each insured Child must be accompanied by either of the adults insured under this Family Plan for any Trips(s) made during the Policy Period.



## **TRIP COVERAGE**

**Single Trip Coverage:** The maximum length of each insured Trip is 183 consecutive days.

**Annual Coverage:** The Insured Person(s) will be covered for an unlimited number of Trips made during the policy period. The maximum length of each insured Trip is 90 consecutive days. The cover shall cease from Day One of the trip if this condition is not complied with.

**“One-way” Trip Coverage:** Provided the Insured Person has purchased the Policy in Singapore and the original point of departure is Singapore, this Policy may cover “one-way” Trips. During the “one-way” Trip, transits in other countries are allowed if the Insured Person is confined to the transit area of the airports of these countries. The cover shall cease to operate immediately if this condition is not complied with.

## **TRIP LIMITS**

With the exception of Section 16, 17 and 18, this Policy shall commence three (3) hours before You leave Singapore and ceasing on whichever of the following occurs first:

### **For Round Trip:**

- (a) The expiry of the period of insurance specified in the Policy;
- (b) You arrive at Your permanent place of residence or business in Singapore;
- (c) Within three (3) hours upon Your arrival in Singapore.

### **For One-way Trip:**

- (a) The expiry of the period of insurance specified in the Policy;
- (b) You arrive at Your place of residence;
- (c) Within three (3) hours upon Your arrival in Your destination.

## **FREE EXTENSION OF YOUR POLICY**

Your policy will be automatically extended without any additional premium if Your return to Singapore has been delayed because of one or more of the following:

- If any scheduled Public Transport (which is bound for Singapore) in which You are travelling on, is delayed through no act or omission of Yours, or
- If the delay is due to a reason for which You can claim under Your policy.

This extension is for a maximum of 14 consecutive days.

## **ELIGIBILITY AND AGE LIMIT**

- 1) This Policy covers Insured Persons only if they depart from Singapore or are Residents of Singapore.
- 2) This Policy will be available only for Insured Persons 6 months old & above. Insured Persons above the age of 6 months and below 18 years old can only be covered under Family Plan and not under individual policies.
- 3) The age limit of the Insured Persons under Group Policy shall be between 21 to 70 years old (inclusive).

## **SECTION 1 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT**

If You are involved in an Accident during the Trip and sustain Injury, and such Injury results in Permanent Disablement or death within 90 consecutive days from the date of such Accident, We will pay You or Your legal personal representative(s) the benefits as specified in the Table of Compensation below.

<u>Scale of Compensation</u>	<u>Percentage of Sum Insured</u>
1. Accidental Death	100%
2. Permanent & Total Disablement	100%

3. Loss of or Total Loss of Use of two or more limbs	100%
4. Loss of or Total Loss of Use of one limb	100%
5. Total Loss of Sight of both eyes	100%
6. Total Loss of Sight of one eye	100%
7. Total Loss of Speech and Hearing	100%
8. Total Loss of Hearing in (a) both ears	75%
(b) one ear	15%
9. Third Degree Burns	
(i) Head	
(a) Burns of 8% or more of the total head surface area	100%
(b) Burns of 5% or more, but less than 8% of the total head surface area	75%
(c) Burns of 2% or more, but less than 5% of the total head surface area	50%
(ii) Rest of Body	
(a) Burns of 20% or more of the total body surface area	100%
(b) Burns of 15% or more, but less than 20% of the total body surface area	75%
(c) Burns of 10% or more, but less than 15% of the total body surface area	50%

The maximum amount of all benefits payable for one or more injuries sustained by You during the period of insurance shall not exceed the maximum limit as stated in Section 1 of the Selected Plan.

**“Permanent Disablement”** shall mean disablement which falls into one of the categories in the Table of Compensation; and has lasted for a continuous and uninterrupted period of at least 12 consecutive months from the date of Accident and at the expiry of such 12-month period, is beyond hope of improvement certified by the Medical Practitioner appointed by Us.

**“Permanent & Total Disablement”** shall mean total and permanent disablement which has resulted from Injury and which occurred within 90 consecutive days from the date of the Accident and which lasted for a continuous and uninterrupted period of at least 12 consecutive months from the date of Accident and which will in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and from which there is no hope of improvement.

**“Total Loss”** shall mean lasting 12 calendar months from the date of Accident and at the expiry of the 12-month period being beyond hope of improvement.

**“Loss of Limb”** shall mean total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

**“Loss of Sight”** shall mean the total and permanent irrecoverable loss of sight.

**“Loss of Speech”** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

**“Loss of Hearing”** shall mean the total and permanent irrecoverable loss of hearing where

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

1/6 of (a+2b+2c+d) are above 80 dB

**“Third Degree Burns”** shall mean burns from the outer layer of skin (epidermis) and the entire layer beneath (or dermis).

N.B. This Policy will only pay for any claim either under Section 1 or 2 for the same event, but not both.

For the avoidance of doubt, this Policy will not pay any claim either under Section 1 or 2 for loss caused by or resulting from Sickness.

## **SECTION 2 - DOUBLE INDEMNITY TRAVELLING IN A PUBLIC TRANSPORTATION**

In the event an Accident occurs whilst You are overseas and You are riding as a fare-paying passenger in Public Transport, resulting in Your death, the benefits payable under Section 1 will be doubled, subject to the limit specified in Section 2 of the Selected Plan.

N.B. This Policy will only pay for any claim either under Section 1 or 2 for the same event, but not both. For the avoidance of doubt, this Policy will not pay any claim either under Section 1 or 2 for loss caused by or resulting from Sickness.

## **SECTION 3 – CHILD EDUCATION GRANT**

If an indemnity becomes payable upon Your Accidental death and at the date of the Accident, You have a dependant child or children, We will pay the lump sum as specified in Section 3 of the Selected Plan.

N.B. Section 3 covers Your dependant child/children, unemployed and unmarried (either legitimate or adopted) under the age of 21 years or up to 25 years if he/she is studying full time in a recognized institution of higher learning.

## **SECTION 4 - MEDICAL EXPENSES INCURRED OVERSEAS**

We will reimburse You up to the limit specified in Section 4 of the Selected Plan, the Medical Expenses as defined, reasonably and necessarily incurred whilst overseas as a direct, sole and independent result of Injury or Sickness suffered by You.

Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

### **We will not pay for the following:**

- (a) Any Medical Expenses for Injury or Sickness associated with pregnancy or childbirth.
- (b) Prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Medical Practitioner for treatment of Injury or Sickness.

N.B. This Policy will only pay for Pregnancy Related Expenses under Section 6 and not Section 4.

## **SECTION 5 - MEDICAL EXPENSES INCURRED IN SINGAPORE**

We will reimburse You up to the limit specified in Section 5 of the Selected Plan, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore as a direct, sole and independent result of Injury or Sickness which You had sustained during the Trip. The time limit for seeking such medical treatment is as follows:

- (i) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days upon return to Singapore. From the date of the first treatment in Singapore, You have up to a maximum of 60 consecutive days to continue medical treatment in Singapore or up to the maximum benefit, whichever occurs first.
- (ii) If medical treatment had already been sought overseas, You have up to a maximum of 60 consecutive days upon return to Singapore to continue medical treatment in Singapore or up to the maximum benefit, whichever occurs first.

Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

**We will not pay for the following:**

- (a) Any Medical Expenses for Injury or Sickness associated with pregnancy or childbirth.
- (b) Prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Medical Practitioner for treatment of Injury or Sickness.

**SECTION 6 - MEDICAL EXPENSES - PREGNANCY RELATED EXPENSES**

We will reimburse You up to the limit specified in Section 6 of the Selected Plan, the Medical Expenses necessarily incurred whilst overseas for pregnancy-related sickness.

This section does not apply to pregnancy-related sickness or treatment which You sought in Singapore or upon return to Singapore and does not apply to one-way Trip cover.

Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

**We will not pay for** the following pregnancy-related sickness or treatment or losses suffered as a result of pregnancy-related sickness:

- (a) Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks).
- (b) Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
- (c) Abortion or miscarriage, except if related to Accidental Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
- (d) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
- (e) Any depressive, psychological or psychiatric illness, including post-natal depression.
- (f) Travelling overseas or participation in activities whilst overseas against medical advice from Your Medical Practitioner in Singapore.

**SECTION 7 - TREATMENT BY CHINESE PHYSICIAN / CHIROPRACTOR**

We will reimburse You up to the limit specified in Section 7 of the Selected Plan, the expenses incurred in relation to treatment by a Chinese Physician or Chiropractor, which are necessarily incurred whilst overseas as a direct, sole and independent result of Injury or Sickness suffered by You.

This section also covers expenses incurred for treatment or follow-up treatment in Singapore by a Chinese Physician or Chiropractor for Injury or Sickness which You had sustained while overseas. The time limit for seeking such treatment is as follows:

- (i) If prior treatment has not been sought overseas, You must seek treatment in Singapore within one week of return to Singapore. From the date of the first treatment in Singapore, You have up to a maximum of 60 consecutive days to continue treatment in Singapore or up to the maximum benefit, whichever occurs first.
- (ii) If treatment had already been sought overseas, You have up to a maximum of 60 consecutive days upon return to Singapore to continue treatment in Singapore or up to the maximum benefit, whichever occurs first.

Provided that in the event You become entitled to a refund of all or part of such expenses from any other source, We will only be liable for the excess of the amount recoverable from such other source up to the applicable limits.

N.B. The maximum We will pay for each treatment by a Chinese Physician or Chiropractor is S\$50. In no event shall the total expenses for treatment by a Chinese Physician or Chiropractor incurred overseas and in Singapore exceed the maximum limit provided in Section 7 of the Selected Plan.

#### **SECTION 8 - OVERSEAS HOSPITAL CONFINEMENT ALLOWANCE**

In the event that You are admitted to a licensed Hospital abroad for Hospital Confinement due to an Injury or Sickness sustained whilst overseas, We will pay an allowance of S\$200 for every complete day You are hospitalized whilst overseas up to the limit specified in Section 8 of the Selected Plan. Payment shall be made after the period of Hospital Confinement.

#### **SECTION 9 - HOSPITAL VISIT**

In the event You are hospitalized overseas for more than 5 consecutive days due to an Injury or Sickness sustained whilst overseas, and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay up to the limit specified in Section 9 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses (of up to a 3 star hotel class or its equivalent) necessarily incurred by one Relative or friend to visit and stay with You until You are medically fit to return to Singapore.

#### **SECTION 10 - COMPASSIONATE VISIT**

In the event of Your death due to an Accident or Sickness sustained whilst overseas and no adult member of Your family was present at Your death, We will pay up to the limit specified in Section 10 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses (of up to a 3 star hotel class or its equivalent) necessarily incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 9 or 10, but not both.

#### **SECTION 11 - CHILD CARE**

In the event You are hospitalized overseas and there is no other adult to accompany the Child/Children below the age of 21 and covered under the Family Plan, We will pay up to the limit specified in Section 11 of the Selected Plan, reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses (of up to a 3 star hotel class or its equivalent) for a Relative or friend to accompany the Child/Children back to Singapore.

#### **SECTION 12 - EMERGENCY MEDICAL ASSISTANCE AND EVACUATION**

In the event of Injury or Sickness commencing while You are overseas and if in the opinion of Allianz Global Assistance or an authorized representative of Allianz Global Assistance or any service provider appointed by Us, it is medically appropriate to move to a location decided by Allianz Global Assistance, or their authorized representative or our appointed service provider for medical treatment, or to return to Singapore, Allianz Global Assistance, or their authorized representative or our appointed service provider shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay directly to Allianz Global Assistance, or their authorized representative or our appointed service provider, the covered expenses for such evacuation up to the limit specified in Section 12 of the Selected Plan.

The means of evacuation arranged by Allianz Global Assistance, or their authorized representative or our appointed service provider, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Allianz Global Assistance, or their authorized representative or our appointed service provider and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Allianz Global Assistance, or their authorized representative or our appointed service provider for the transportation, medical services and medical supplies necessarily incurred as a result of Your emergency medical evacuation and is subject to the following exclusions: -

**We will not pay for the following:**

- (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- (b) Any expenses for a service not approved and arranged by Allianz Global Assistance, or their authorized representative or our appointed service provider except that We reserve the right to waive this exclusion in the event You or Your Travel Companion(s) cannot for reasons beyond Your control notify Allianz Global Assistance, their authorized representative or our appointed service provider during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for services which Allianz Global Assistance, their authorized representative or our appointed service provider would have provided under the same circumstances and up to the limit stated in the Selected Plan.

**SECTION 13 - REPATRIATION EXPENSES**

In the event of Your death within 30 consecutive days from the date of the Injury or Sickness commencing while overseas, Allianz Global Assistance or an authorized representative of Allianz Global Assistance shall make the necessary arrangements for the return of the mortal remains to Singapore or Your Country of Origin. We will pay directly to Allianz Global Assistance the covered expenses for such repatriation up to the limit specified in Section 13 of the Selected Plan.

In addition to the transportation of the remains, We will reimburse the expenses reasonably incurred, for services and supplies provided by the mortician or the undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

**We will not pay for the following:**

- (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- (b) Any expenses incurred for the transportation of the mortal remains not approved and arranged by Allianz Global Assistance, or an authorized representative of Allianz Global Assistance.

**SECTION 14 – SPECIAL GRANT**

We will pay the benefit specified in Section 14 of the Selected Plan in the event of Your death from an Injury or Sickness commencing whilst overseas provided that such death occurs during Your Trip.

**SECTION 15 – EMERGENCY TELEPHONE CHARGES**

We will reimburse You up to the limit specified in Section 15 of the Selected Plan, the telephone charges incurred for using Your personal mobile phone for the sole purpose of engaging the services of Allianz Global Assistance during a medical assistance/emergency, and for which a claim has been submitted under Section 1, 2, 4, 6 or 7.

**We will not pay for** any reimbursement for telephone calls made via standard land line and public telephones using an International Calling Card (ICC).

**SECTION 16 - TRIP CANCELLATION**

We will reimburse You up to the limit specified in Section 16 of the Selected Plan for loss of travel and/or accommodation expenses paid in advance by You which cannot be recovered from any other source consequent upon the cancellation of the Trip necessitated by the following occurring within 60 days (except item (iii)) before the date of commencement of the Trip:

- (i) death or Serious Injury or Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion.
- (ii) unexpected outbreak of strike, riot or civil commotion, natural disaster, or events arising out of circumstances beyond Your control preventing travel at Your planned destination.
- (iii) serious damage to Your residence in Singapore from fire, flood or similar natural disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.
- (iv) witness summons or jury service which were not made known to You prior to the purchase of this Policy.
- (v) outbreak of Infectious Disease at Your planned destination.
- (vi) closure of airspace or airport closure which prevents You from commencing Your scheduled Trip.
- (vii) advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination

The maximum amount We will pay for Item (v) outbreak of Infectious Disease at Your planned destination is 20% of the limit specified in Section 16 of the Selected Plan.

**We will not pay for any loss:**

- (a) that is covered by any other existing insurance scheme or government program; or
- (b) which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)).
- (d) if before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 16, 17 or 18 for the same event but not more than one section.

**SECTION 17 – TRIP POSTPONEMENT**

We will reimburse You up to the limit specified in Section 17 of the Selected Plan for resulting administrative charges incurred for postponement of the Trip which cannot be recovered from any other source due to any of the following occurring within 30 days (except item (iii)) before the date of commencement of the Trip:

- (i) death or Serious Injury or Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion.
- (ii) unexpected outbreak of strike, riot or civil commotion, natural disaster, or events arising out of circumstances beyond Your control preventing travel at Your planned destination.
- (iii) serious damage to Your residence in Singapore from fire, flood or similar natural disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.
- (iv) witness summons or jury service which were not made known to You prior to the purchase of this Policy.
- (v) outbreak of Infectious Disease at Your planned destination.
- (vi) closure of airspace or airport closure which prevents You from commencing Your scheduled Trip.
- (vii) advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination

The maximum amount We will pay for Item (v) outbreak of Infectious Disease at Your planned destination is 20% of the limit specified in Section 17 of the Selected Plan.

**We will not pay for any loss:**

- (a) that is covered by any other existing insurance scheme or government program; or

- (b) which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)).
- (d) if before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 16, 17 or 18 for the same event but not more than one section.

### **SECTION 18 – TRIP CANCELLATION DUE TO INSOLVENCY OF TRAVEL AGENCY**

We will reimburse You up to the limit specified in Section 18 of the Selected Plan for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled because of Insolvency of a Travel Agency to whom You made such payments, if such Insolvency occurs within sixty (60) days before the commencement date of Your Trip overseas.

#### **We will not pay for any loss:**

- (a) that is covered by any other existing insurance scheme or government program; or
- (b) which will be paid or refunded by any other source including any government programs, insurance schemes, hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) insolvency which occurred, or for which a petition for bankruptcy was filed before the effective date of Your policy; or
- (d) caused by failure of any airline, cruise-line, tour operator, or Travel Agent, person or agency to provide the travel arrangements for reasons other than Insolvency; or
- (e) should this insurance be purchased less than 7 consecutive days before the date of departure.
- (f) if before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim under Section 16, 17 or 18 for the same event but not more than one section.

### **SECTION 19 – TRIP CURTAILMENT**

This benefit pays, whilst You are overseas, for additional travel (economy airfare, rail or sea transport fare) and/or additional accommodation expenses (of up to a 3 star hotel class or its equivalent) and loss of travel and/or accommodation expenses paid in advance or forfeited by You and which cannot be recovered from any other source after the commencement of the Trip consequent upon the following occurring and leading to You having to return directly to Singapore whilst abroad: -

- (i) Your Serious Injury or Serious Sickness and You have received written medical advice from the Medical Practitioner to curtail the Trip.
- (ii) unexpected death, Serious Injury or Serious Sickness of Your Relative or Travel Companion.
- (iii) unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your control.
- (iv) hijacking of the aircraft in which You are on board as a passenger.
- (v) natural disasters which prevent You from continuing with Your scheduled Trip.
- (vi) outbreak of Infectious Disease at Your planned destination.
- (vii) closure of airspace or airport closure which prevent You from continuing with Your scheduled Trip.
- (viii) advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination

The maximum amount We will pay for Item (vi) outbreak of Infectious Disease at Your planned destination is 20% of the limit specified in Section 19 of the Selected Plan.

**We will not pay for any loss** if before the commencement of the Trip, You are aware of any circumstances which could lead to the disruption of Your Trip.



N.B. This Policy will only pay for any claim either under Section 19 or 32 for the same event, but not both.

## **SECTION 20 – DISRUPTION/ WITHDRAWAL OF HOTEL SERVICES**

We will pay S\$100 for each full 24 hours up to the limit specified in Section 20 of the Selected Plan, during which You suffer disruption or withdrawal of services at a hotel in which You are staying overseas as a result of strike or riot, natural disasters, outbreak of Infectious Disease at the hotel providing that such disruption or withdrawal exists continuously for at least twenty-four (24) hours during Your Trip.

## **SECTION 21 – PERSONAL BAGGAGE AND EFFECTS**

We will pay for loss or damage sustained overseas to Your Personal Baggage and Effects which is stolen, lost or damaged during the period between the date of departure and the date of return to Singapore or when the policy expires as stated whichever occurs first.

We may make payment or at its option reinstate, replace or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one year old.

The maximum amount We will pay for any article is:

- S\$1,000 for Laptop Computer, camera and video camera and tablet computer;
- Personal Baggage and Effects left in a motor vehicle must be locked in the boot or a locked compartment, out of sight from the public and forced entry must have been made. The most We will pay if Your Personal Baggage and Effects are stolen from the locked storage compartment of an unoccupied vehicle is S\$250 for each article and S\$1,500 in total for all stolen articles;
- S\$500 for all other unspecified articles, pair or related set of articles;

and is limited to the maximum limit specified in Section 21 of the Selected Plan in total for all articles.

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

### **We will not pay for the following:**

- (a) The following classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, bicycles, any other conveyances, snow skis, fruits, foodstuff, household effects, computers (including software and accessories) other than Laptop Computer, antiques, artifacts, paintings, objects of art, musical instruments, manuscript, contact or corneal lenses, dentures, artificial limbs, souvenirs, business goods or samples, cash & bank notes, cash card, credit cards, EZ link cards, driving licenses, identity cards, employment passes, or any type of passes; money orders, tickets, coupons, stamps, securities, negotiable instruments and title deeds or damage to fragile articles, including glass and porcelain articles.
- (b) Loss of data recorded on tapes, cards, discs or any other electronic storage devices.
- (c) Loss to Your baggage sent in advance, mailed or shipped separately.
- (d) Loss or damage caused by wear & tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom.
- (e) Loss or damage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter.
- (f) Loss, damage or theft of property left unsupervised in a Public Place or as a result of Your failure to take due care and precautions for the safeguard and security of such property.
- (g) Loss, damage or theft of property left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.
- (h) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other source.

- (i) Loss or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Government Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade.

“**Personal Baggage and Effects**” shall mean personal tangible goods which are taken by You on Your Trip or acquired by You during Your Trip, both for Your personal use and enjoyment.

“**Locked Storage Compartment**” shall mean a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a station wagon, hatchback, van or motor home which must be out of sight from the public.

N.B. This Policy will only pay for any claim under Section 21, 27 or 36 for the same event but not more than one section.

## **SECTION 22 – TRAVEL DOCUMENTS**

We will pay You the cost of replacing passports, travel tickets and other relevant travel documents lost including the additional travel (economy airfare, rail or sea transport fare) and accommodation expenses (of up to a 3 star hotel class or its equivalent) necessarily incurred whilst overseas for the purpose of obtaining the replacement documents, up to the limit specified in Section 22 of the Selected Plan. We will not be liable for any loss which is not reported to the police within 24 hours of the occurrence. Any claim must be accompanied by written documentation from the police.

## **SECTION 23 - LOSS OF PERSONAL MONEY**

We will pay You for any loss of money belonging to You arising out of robbery, burglary or theft whilst overseas, up to the limit specified in Section 23 of the Selected Plan. We will not be liable for any loss which is not reported to the police within 24 hours of the occurrence. Any claim must be accompanied by written documentation from the police.

## **SECTION 24 - TRAVEL DELAY**

We will pay \$100 for each full 6 hours of delay up to the limit specified in Section 24 of the Selected Plan in the event of a delay in the departure of the scheduled Public Transport for at least 6 consecutive hours from the time specified in the itinerary. The delay must result from strike/industrial action, adverse weather condition, **natural disaster**, mechanical breakdown/derangement or structural defect of the Public Transport or closure of airspace/airport.

**We will not be liable for delay arising directly or indirectly from:**

- (a) Your failure to check in as according to the time specified in the itinerary supplied to You or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- (b) strike/industrial action existing on the date this insurance is purchased by You; or
- (c) Your late arrival at the airport or port or station after check-in or boarding time.

N.B. This Policy will only pay for any claim under Section 24, 25, 29 or 32 for the same event but not more than one section.

## **SECTION 25 – ALTERNATIVE TRAVEL ARRANGEMENT**

We will reimburse You up to the limit specified in Section 25 of the Selected Plan for resulting administrative charges &/or additional economy fare for air, land or sea travel in the event of a delay in the departure of the scheduled Public Transport for at least 6 consecutive hours from the time specified in the itinerary overseas. The delay must result from strike/industrial action, adverse weather condition, **natural disaster**, mechanical breakdown/derangement or structural defect of the Public Transport or closure of airspace/airport.

You book an alternative mode of transport or travel routing to continue with Your planned trip and it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider.

The maximum amount We will pay shall not exceed Section 24 – Travel Delay benefit payable, calculated from the original scheduled departure time to the next available re-scheduled departure time offered by the same Public Transport provider, minus the following:-

- (a) any benefit You receive from Section 24 – Travel Delay benefit; and
- (b) any refund You receive from the original Public Transport provider.

N.B. This policy will only pay for any claim under Section 19, 24, 25 or 29 for the same event but not more than one section.

### **SECTION 26 – REPLACEMENT OF TRAVELLER BENEFIT**

We will reimburse You up to the limit specified in Section 26 of the Selected Plan for resulting administrative charges or fees incurred in making necessary changes in travel &/or accommodation arrangements to allow substitution of traveller to take over Your place on the trip which cannot be recovered from any other source due to the any of the following occurring within 30 days before the date of commencement of the Trip:

- (i) death or Serious Injury or Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion.
- (ii) serious damage to Your residence in Singapore from fire, flood or similar natural disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.
- (iii) witness summons or jury service which were not made known to You prior to the purchase of this Policy.

#### **We will not pay for any loss:**

- (a) that is covered by any other existing insurance scheme or government program; or
- (b) which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- (c) should this insurance be purchased less than 7 consecutive days before the date of departure (with the exception of item (i)); or
- (d) if before the purchase of this Policy, You are aware of any circumstances which could lead to the disruption of Your Trip; or
- (e) expenses that would have been incurred by You including budgeted Trip expenditure or
- (f) the cost of first class or business class airfares unless You have originally purchased first class or business class airfare for Your Trip; or
- (g) non-essential expenses incurred in the transportation of the substitute person.

N.B. This Policy will only pay for any claim under Section 16, 17, 18 or 26 for the same event but not more than one section.

### **SECTION 27 - BAGGAGE DELAY**

We will pay \$200 for each full 6 hours of delay up to the limit specified in Section 25 of the Selected Plan in the event that the checked-in luggage accompanying You has been delayed, misdirected or temporarily misplaced by any Public Transport for a period exceeding 6 consecutive hours from the time of arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore.

N.B. This Policy will only pay for any claim under Section 21, 27 or 36(i) for the same event but not more than one section.

N.B. This Policy will only pay for any claim under Section 27 or 28 for the same event but not both.

## **SECTION 28 – EMERGENCY PURCHASES**

We will pay for the emergency purchase of essential personal items up to the limit specified in Section 26 of the Selected Plan if whilst on a Trip overseas, Your baggage is stolen or it has been declared by the transport provider that Your baggage is permanently lost and You cannot recover the expenses from any other source.

Any claim must be accompanied by official receipts for the purchases made and written proof of loss from the police or relevant authorities or the transport provider that Your baggage is lost whilst in transit.

N.B. This Policy will only pay for any claim under Section 27 or 28 for the same event but not both.

## **SECTION 29 - OVERBOOKED FLIGHT/VOYAGE/TRAIN**

We will reimburse expenses for reasonable hotel accommodation (of up to a 3 star hotel class or its equivalent), meals and refreshments up to the limit specified in Section 27 of the Selected Plan, in the event of Your failure to board the aircraft/sea vessel/train arising from the overbooking of the flight/voyage/train in which You had received a confirmed reservation from the Travel Agent or the airline and no alternative transportation is made available to You within 6 hours of the scheduled departure time provided You are not compensated by the operator(s) of the airline/shipping line/railway or their handling agent(s) or any third party.

The failure to board the aircraft/ sea vessel/ train and the overbooking of the flight/ voyage/ train must be verified in writing by the operator(s) of the airline/ shipping line/ railway or their handling agent(s).

N.B. This Policy will only pay for any claim either under Section 29 or 30 for the same event, but not both.

## **SECTION 30 - MISSED FLIGHT CONNECTION**

We will reimburse expenses for reasonable hotel accommodation (of up to a 3 star hotel class or its equivalent), meals and refreshments up to the limit specified in Section 28 of the Selected Plan, in the event You miss Your confirmed onward connecting scheduled flight at the transfer point arising from the late arrival of Your incoming confirmed connecting scheduled flight and no alternative onward transportation is made available to You within 6 consecutive hours on Your arrival provided You are not compensated by the operator(s) of the airline or their handling agent(s) or any third party. The missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s).

N.B. This Policy will only pay for any claim either under Section 29 or 30 for the same event, but not both.

## **SECTION 31 – FLIGHT DIVERSION**

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents You from continuing Your Trip and You are delayed from arriving at Your planned destination by at least 6 consecutive hours, We will pay \$100 for each full 6 hours of delay up to the limit specified in Section 29 of the Selected Plan.

N.B. This Policy will only pay for any claim under Section 24, 31 or 34 for the same event but not more than one section.

## **SECTION 32 – TRAVEL INTERRUPTION**

This benefit pays, whilst You are overseas, for additional travel (economy airfare, rail or sea transport fare) and/or additional accommodation expenses (of up to a 3 star hotel class or its equivalent) and loss of travel and/or accommodation expenses paid in advance or forfeited by You and which cannot be

recovered from any other source after the commencement of the Trip consequent upon the following occurring and leading to You having to change any part of the journey whilst abroad: -

- (i) Your Serious Injury or Serious Sickness which You have received written medical advice from the Medical Practitioner and is hospitalized for more than 5 consecutive days.
- (ii) unexpected death, Serious Injury or Serious Sickness of Your Relative or Travel Companion.
- (iii) unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your control.
- (iv) natural disasters which prevent You from continuing with Your scheduled Trip.
- (v) outbreak of Infectious Disease at Your planned destination.
- (vi) closure of airspace or airport closure which prevent You from continuing with Your scheduled Trip.

The maximum amount We will pay for Item (vi) outbreak of Infectious Disease at Your planned destination is 20% of the limit specified in Section 32 of the Selected Plan.

**We will not pay for any loss** if before the commencement of the Trip, You are aware of any circumstances which could lead to the disruption of Your Trip.

N.B. This Policy will only pay for any claim either under Section 19 or 32 for the same event, but not both.

### **SECTION 33 - PERSONAL LIABILITY**

We will indemnify You up to the limit specified in Section 31 of the Selected Plan, the expenses including legal expenses incurred with Our written consent in the event You become legally liable to compensate a third party in damages for any Accidental bodily injury, death or loss of or damage to property arising during the Trip, which judgement against You is first obtained in the courts of Singapore.

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

- (a) injury to and loss of or damage to the property of any person who is Your Relative, or employee or deemed by law to be Your employee;
- (b) loss of or damage to property which belongs to You or is in Your custody or control;
- (c) any wilful, malicious, intentional, reckless or unlawful act or omission;
- (d) ownership, possession or use of vehicles, aircraft or water craft or any other conveyance, firearms, animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
- (e) transmission of any communicable disease by You;
- (f) specific pursuit of any trade, business or profession;
- (g) legal costs resulting from any criminal proceedings;
- (h) ownership or occupation of land or buildings (other than occupation only of any temporary residence); or
- (i) punitive, aggravated or exemplary damages.
- (j) liability which attaches by agreement but which would not have attached in the absence of such agreement;
- (k) liability in respect of death or bodily injury to any person employed by You or any Insured Person(s);
- (l) liability to a member of Your or any Insured Person(s) Family;
- (m) liability to any Insured Person(s)

### **SECTION 34 - AIRCRAFT HIJACKING**

We will pay an amount of S\$500 (Premier Plan) or S\$300 (Classic Plan) for each full 6 hours up to the limit specified in Section 34 of the Selected Plan consequent upon aircraft hijacking in which You are on board as a passenger during Your Trip.

“**Aircraft Hijacking**” shall mean any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft.

N.B. This Policy will only pay for any claim under Section 24, 31 or 34 for the same event but not more than one section.

### **SECTION 35 – KIDNAP AND HOSTAGE**

In the event that You are kidnapped and held Hostage for more than 24 hours, as a result of the use of criminal force while You are travelling overseas, We will pay S\$200 (Premier Plan) or S\$100 (Classic Plan) for each full 24 hours up to the limit specified in Section 35 of the Selected Plan.

The Hostage/Kidnap must be reported to the police having jurisdiction at the place within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities. For this purpose, the Hostage/Kidnap cannot be by one of the Insured Person(s) or the spouse, Relative or employee of the Insured Person(s) whether acting alone or in collusion with others.

**We will not pay for the following:**

- (a) any benefit under this Section if the Kidnap is due to Your fraudulent, dishonest or criminal acts;
- (b) events which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active;
- (c) actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.

### **SECTION 36 – GOLFER’S BENEFIT**

(i) Loss or damage to Golf Equipment

We will reimburse You up to the limit specified in Section 36(i) of the Selected Plan for loss or damage to Golf Equipment belonging to (and not hired by or loaned or entrusted to) You occurring in a Public Place, up to the limit specified in Section 34 of the Selected Plan.

If as a result of any damage, the Golf Equipment is proven to be beyond economical repairs, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit applicable for the Selected Plan, in respect of any one article or pair or set of articles.

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

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

**We will not pay for the following:**

- (a) loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- (b) loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
- (c) loss of or damage resulting from Your wilful act or negligence.
- (d) loss of or damage arising from confiscation or retention by customs or other officials.
- (e) loss of or damage to Golf Equipment left unattended in a Public Place.
- (f) loss of or damage covered by any other policy.

N.B. This Policy will only pay for any claim under Section 21, 25 or 34 for the same event but not more than one section.

(ii) Hole In One Celebration Expenses

We will pay You up to the limit specified in Section 36(ii) of the Selected Plan if You successfully complete a hole-in-one in an organized event at any 18-hole golf course whilst overseas to cover the cost of one round of celebratory drinks.

You must provide Us with a properly authenticated certificate issued by the Golf Club Professional that the hole-in-one was achieved and the original receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

(iii) Unused Green Fees

We will pay You to the limit specified in Section 36(iii) of the Selected Plan for the cost of pre-paid & unused green fees which cannot be recovered from any other source if whilst overseas You are prevented from playing golf as a result of Serious Injury or Serious Sickness.

You must provide Us with a copy of a medical report from a registered medical practitioner substantiating the Serious Injury or Serious Sickness during the period for which the indemnity is being claimed.

**SECTION 37 – LOSS OF USE OF ENTERTAINMENT TICKET OR FREQUENT FLYER POINTS**

We will pay You up to the limit specified in Section 37 of the Selected Plan for the cost of any non-refundable portion of Your Entertainment Ticket to be used during a Trip which You have purchased in advance Or any non-refundable Frequent Flyer Points that were used for redemption of benefits, which you are not able use during your Trip and cannot be recovered from any other source due to any of the following occurring:-

- (i) death or Serious Injury or Serious Sickness or compulsory quarantine of You, Your Relative or Travel Companion, resulting in a Hospital Confinement;
- (ii) unexpected outbreak of strike, riot or civil commotion, natural disaster, or events arising out of circumstances beyond Your control preventing travel at Your planned destination.
- (iii) serious damage to Your residence in Singapore from fire, flood or similar natural disaster within 7 days before the departure date and Your presence is required on the premises on the departure date.
- (iv) witness summons or jury service which were not made known to You prior to the purchase of this Policy.
- (v) outbreak of Infectious Disease at Your planned destination.
- (vi) closure of airspace or airport closure which prevents You from commencing or continuing Your scheduled Trip.

**SECTION 38 - RENTAL VEHICLE EXCESS**

We will indemnify You for any excess or deductible which You become legally liable to pay in respect of loss or damage to rental vehicle caused by an Accident during the rental period while overseas subject to the following conditions:

- 1) The rental vehicle must be rented from a licensed rental agency.
- 2) As part of the hiring agreement, You must take up all comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- 3) You must comply with all requirements of the rental organization under the hiring agreement and of the insurer of the rental vehicle as well as the laws, rules and regulations of the country.
- 4) The rental vehicle must be driven by You or Your authorized driver where You are a named driver listed on the hiring agreement. Provided the vehicle is driven in accordance with the licensing or other laws or regulations and You or Your authorized driver is not disqualified by order of Court of Law or by reason of any enactment or regulation from driving the rental vehicle.

**We will not pay for the following:**

- (a) loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
- (b) loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

### **SECTION 39 – RENTAL VEHICLE RETURN**

We will reimburse You up to \$200 for the cost of returning Your rental vehicle to the nearest rental vehicle depot whilst overseas in the event if You are not able to return Your rental vehicle during Your Trip due to Your hospital confinement.

- 1) The rental vehicle must be rented from a licensed rental agency.
- 2) As part of the hiring agreement, You must take up all comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- 3) You must comply with all requirements of the rental organization under the hiring agreement and of the insurer of the rental vehicle as well as the laws, rules and regulations of the country.
- 4) The rental vehicle must be driven by You or Your authorized driver where You are a named driver listed on the hiring agreement. Provided the vehicle is driven in accordance with the licensing or other laws or regulations and You or Your authorized driver is not disqualified by order of Court of Law or by reason of any enactment or regulation from driving the rental vehicle.

**We will not pay for the following:**

- (a) loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
- (b) loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

### **SECTION 40 - HOME CARE**

We will indemnify You against physical loss or damage to the household contents, valuables and/or stamp, coin, medal collections, works of art based within Your residence in Singapore that was left vacant because of Your Trip, caused by fire occurring during the period of insurance and after Your Trip commences.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability will not exceed a proportionate part of the value on the pair or set. We will not be liable for more than S\$500 in respect of any one article or pair or set of articles.

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

**We will not pay for the following:**

- (a) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (b) Any loss or damage occasioned through Your wilful act or with Your connivance.
- (c) Fire caused by You or Your family or domestic servants.
- (d) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments.
- (e) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (f) Loss or damage insured under any other insurance policy or reimbursed by any other party.

“**Household contents**” means household furniture and furnishing, clothing and personal effects belonging to You or members of Your family or domestic servants permanently residing with You and fixtures and fittings belonging to You (or for which You are responsible) not being landlord’s fixtures and



fittings. Household contents shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes and credit cards. "Valuables" means articles of gold, silver or other precious metal, jewellery, furs and precious or semi-precious gems.

#### **SECTION 41 – PET DOG OR PET CAT CARE BENEFIT**

We will pay an amount of \$70 (Supreme Plan), \$50 (Premier Plan) or \$30 (Classic Plan) for each 24 hours up to the limit specified in Section 40 of the Selected Plan for additional cost incurred in extending Your Pet Dog or Pet Cat's boarding service with registered pet hotels, kennel or cattery as a result of your Serious Injury or Serious Sickness or delay of Your final inbound Public Transportation back to Singapore.

You must provide Us with written confirmation from the pet hotel, kennel or cattery stating the period of stay, the collection date arranged prior to Your Trip and the actual pet pick-up date & time and either of the following:-

- (a) Medical report or Certificate from a Medical Practitioner advising delay of the planned travel on medical grounds covered under Section 4 – Medical Expenses incurred Overseas or;
- (b) Written confirmation from the Public Transportation carrier or handling agent stating the reasons and length of delay.

#### **SECTION 42 – QUARANTINE FOLLOWING INFECTIOUS DISEASES**

In the event You are placed under quarantine by the government or relevant health authority as a result of close contact with confirmed cases of an infectious disease which requires quarantine whilst on a Trip overseas or within 7 days upon returning to Singapore, We will pay S\$50 for each complete day of quarantine as certified by the government or relevant health authority, up to the limit specified in Section 37 of the Selected Plan.

#### **SECTION 43 – FULL TERRORISM COVER**

We will pay You the benefits under Sections 1, 3 to 42, 44 & 45 for losses arising directly or indirectly from an Act of Terrorism during the insured Trip subject to respective limit of the Selected Plan under each Section and further subject to the following maximum aggregate limit:-

- (i) For individual policy and Family Plan, where Insured Person(s) suffer more than one loss arising directly or indirectly from an Act of Terrorism during the insured Trip covered under Sections 1, 3 to 42, 44 & 45 of this Policy, the benefits payable by Us with respect to all such losses shall be aggregated and the maximum aggregate sum payable by us for any insured Trip shall not exceed the respective aggregate limit set out under Section 43 in the Selected Plan.
- (ii) For Group Policy, where more than one Insured Person in the Group suffer any loss or losses arising directly or indirectly from an Act of Terrorism during the insured Trip covered under Sections 1, 3 to 42, 44 & 45 of this Policy, the benefits payable by Us with respect to all such losses of all these Insured Persons, shall be aggregated and the maximum aggregate sum payable by us for any insured Trip shall not exceed S\$1,000,000.

The benefit under Section 2 (Double Indemnity for travelling in a Public Transportation) is not payable under this Section Terrorism Cover.

Furthermore, no benefit is payable under this Policy at all when the Act of Terrorism is committed by the Insured Person(s) or Relative(s) or Travel Companion.

All the terms and exclusions of the Policy apply.

**“Act of Terrorism”** shall mean an act of using force or violence and/or the threat thereof by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear using weapons and / or Nuclear, Biological , or Chemical weapons. This Act of Terrorism has to be declared officially by the authority in the country that the incident occurred.

#### **SECTION 44 – LOSS OF CREDIT CARD**

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following its loss or theft during the Trip, We will pay for such loss up to the limit specified in Section 39 of the Selected Plan.

The loss must be reported to the card company(s) within six (6) hours of the incident. Any claim must be accompanied by a written proof of loss issued by the card company(s). The benefits under this Section do not apply to an Insured Person who is a Child.

#### **SECTION 45 – ADVENTURE SPORTS & ACTIVITIES**

We will pay You benefits relating to your Injury or Accidental Death from the relevant sections of the policy resulting from participating in Adventure Sports & Activities a non competitive, leisure basis with a licensed local operator &/or licensed qualified guides or instructors.

#### **GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)**

We do not cover for loss or liability directly or indirectly caused by or arising from or in connection with:

1. Any willful or intentional act or omission, whether sane or insane.
2. Any pre-existing medical conditions or congenital conditions or infirmities.
3. Any consequence of war, military act of foreign nations, revolution, insurrection, civil war, armed rebellion or other similar disturbance or riot.
4. Suicide or attempted suicide or intentional self-injury.
5. Any act of aggressive violence provoked by You, or any Accident occurring while You are under detention or in prison.
6. Any unlawful, illegal act and/or any action or omission in breach or contravention of the law, legislation, regulation of Singapore and/or the country of Your destination.
7. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or from nuclear weapons material, except when as part of an Act of Terrorism Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
8. Any brain disease or mental or nervous disorders (including but not limited to insanity).
9. Any costs of treatment in respect of pregnancy (except for pregnancy-related sickness which is covered under Section 6), childbirth, premature birth, miscarriage, abortion or menopause.
10. Any Injury, Sickness, death, loss, expense or other liability attributable to any venereal disease, HIV (Human Immune Deficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations of this however caused.

11. Air travel other than as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
12. Any Injury sustained by You engaging in motor rallies or any kind of race or competition, or sports or games in a professional capacity where You would or could earn income or remuneration, donation, sponsorship, certificate or award of any kind.
13. Your participation in expeditions &/or hunting trips.
14. Your participation in Extreme Sports Activities which involve speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts. This includes but not limited to off-piste skiing; white water rafting grade 4 or above; ocean yachting; pot holing; caving; abseiling; hiking/trekking above 4,500 meters above sea levels; ultra marathons; biathlons; triathlons & etc.
15. Any prohibition or regulations by any government.
16. Not being fit to travel or are travelling against the medical advice of a qualified Medical Practitioner.
17. Any Trip which is made solely for the purpose of obtaining medical care or treatment of any kind.
18. You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as manual worker or whilst engaging in offshore activities, mining, aerial photography or handling of explosives, firearms or ammunition.
19. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority and/or organization, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act (Cap 93, Singapore).
20. Any dental applications including dentures, dental crowns, implants, bridges and similar appliances.
21. Plastic/cosmetic surgery and cosmetic dental treatment.
22. Death, Injury, Sickness or disablement resulting from the influence of intoxicating liquor or drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).
23. Stress, travel exhaustion.
24. Any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion, or advisory against traveling to the destination through or by general mass media.
25. Any failure by You to take reasonable precaution to safeguard Your property or to avoid Injury or minimize any claim under the Policy.
26. You travelling against the travel advice of any government authorities by Singapore or country of Your destination, unless the Trip had already commenced prior to the issuance of the travel advice.
27. Confiscation, detention, destruction by customs or other lawful authorities.
28. Any unexplained loss or mysterious disappearance.
29. Travel in to or through country(ies) sanctioned by the United Nations, or the government of United States of America, or the government of Singapore, or the government of Japan against provision of good or service(s) at the time of inception of this Policy.

## **GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)**

### **1. Due Observance**

The due observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy in regard to anything to be done or not to be done by You and the truth of the information supplied by You in connection with the risk shall be a condition precedent to Our liability.

### **2. Interpretation**

This Policy and the Schedule shall be read together as one document and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

### **3. Reasonable Care**

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your property and to prevent loss, damage, Accident, Injury or Sickness.

### **4. Duty of Disclosure**

Before commencing this Policy, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decisions whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to Us before You extend or vary this Policy.

This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure or concealment of any material circumstances, such as but not limited to Your health conditions. We may be entitled to avoid or reduce liability under the Policy in respect of a claim.

### **5. Alteration Of Document**

Any amendment made to this Insurance will not be valid unless endorsed in writing by Our authorized officer.

### **6. Notification of claims**

In the event of any occurrence which may give rise to a claim for indemnity under this Policy, You (or Your Relative in the case of death) shall:

- (a) give notice to Us in writing with full details within 14 consecutive days after the completion of the Trip or 48 consecutive hours from date of Accident in the case of death or disablement if practicable,
- (b) give us at Your own expense all medical evidence, certificates, reports, original receipts, proof of ownership, documentation and any other evidence, verified by oath if necessary, which We may require from You to support Your claim.

### **7. False or Exaggerated Claims**

No payment will be made under this Insurance if :

- (a) the claim is in any respect fraudulent,
- (b) the claim is intentionally exaggerated,
- (c) the claim is supported by false declaration, or
- (d) any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy.

We shall be entitled to terminate this Policy with immediate effect.

### **8. Multiple Policies**

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim

under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void.

9. Other Insurances

If at the time any claim arises under this Policy, there is any other insurance covering same liability, We shall not be liable to pay or contribute more than its rateable proportion of such liability. This will be applicable to only Sections 3 to 45.

10. Arbitration

All disputes or differences arising out of this Policy shall be referred to arbitration in accordance with the Arbitration Act (Cap 10, Singapore) or any statutory re-enactment thereof and the making of an Award shall be a condition precedent to Our liability.

10. Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this Policy.

11. Determination of Age

In the event of any claim, the age of Insured Person will be determined as at the date of Injury or Sickness with reference to the date of birth.

12. Subrogation

In the event of any payment under this Policy, We shall be subrogated to all Your rights of recovery against any person or organization and You shall execute and deliver documents and papers and do whatever else is necessary to enable us to subrogate any claim against third parties. You shall take no action after the loss to prejudice such rights.

13. Refund of Premium

Single Trip: You may at any time prior to commencement of the period of insurance cancel the Policy by giving written notice of cancellation to Us. We will refund Your paid premium less an administrative charge of S\$25.00, provided a claim has not arisen. If You cancel this insurance after the commencement date of the period of insurance, You will not be entitled to any refund of premium.

Annual: You may cancel this Policy within 3 months from the policy effective date by giving seven (7) days' written notice to us and provided no claim has arisen during the period which the Policy had been in force, we will refund 80% of the pro-rata premium for the unexpired period subject to a minimum premium payment of S\$25.00. There will be no refund for cancellation of a policy after 3 months from the policy effective date.

14. Cancellation

We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown by Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We shall return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

15. Disappearance

If during the period of cover and whilst on the insured Trip, an Insured Person disappears following the disappearance, sinking or wrecking of a conveyance in which they were traveling and their body has not been found within twelve (12) months after the date of disappearance, they will be deemed to have died as a result of an Injury at the time of disappearance, sinking or wrecking of the conveyance. If benefit under Section 1 is payable because of a disappearance, We will only pay provided the Insured Person's estate give Us a signed undertaking that the amounts will be repaid to Us if the Insured Person is subsequently found to be alive.

16. Physical Examination and Autopsy

In the event of Injury or Sickness, We will be entitled to request You to have a medical examination by Medical Practitioners appointed by Us. In the event of death, We will be entitled to make an autopsy and/or post-mortem examination where it is not forbidden by law.

17. To whom payments are to be made

Payment for death of the insured person is payable to the beneficiary nominated by the insured person, and if there is no nomination received by the company, payment shall be made to the estate of the insured person. All other indemnities of this Policy are payable to You, except for Section 12 and 13 where the benefits will be paid directly to the provider of services, as indicated in each section. Under Section 4 and 6, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare services by Allianz Global Assistance or an authorised representative of Allianz Global Assistance, indemnities shall be payable directly to the provider of healthcare services. Indemnity for expenses under Section 4 and 6 incurred directly by you will be payable to you.

18. Rights of recovery

In the event authorization of payment and/or payment is made by Us or Allianz Global Assistance or an authorized representative of Allianz Global Assistance for a medical claim whereby policy liability is not engaged, We or Allianz Global Assistance or an authorized representative of Allianz Global Assistance reserves the right to recover against the Insured Person for the full sum which We or Allianz Global Assistance or an authorized representative of Allianz Global Assistance is liable to the medical institution for which the Insured Person was admitted to.

19. Governing Law

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

20. Jurisdiction

The indemnity provided in the Policy shall not apply to:

- (a) compensation for damages in respect of judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore;
- (b) costs and expenses of litigation recovered by any claimant from You which are not incurred in and recoverable in the Republic of Singapore.

21. Time Limitation

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of one year from the date of rejection of claim.

22. Payment Before Cover Warranty

(Applicable only If the Policyholder is an Individual)

1. The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate or Cover Note.
2. In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate or Cover Note.

24. Premium Payment Warranty

(Applicable only if the Policyholder is a Business or Commercial Establishment)

1. If the period of insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then
  - (a) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (c) We shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.