

Important. Please read and keep it safe.



Travel Insurance Policy

Guide to your

Aviva Travel Policy

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Your Aviva Travel Policy

Assistance before and while you're away.

If **You** require assistance, please refer to the phone numbers below.

Travel Assistant from Singapore 6322 2022

Travel Assistant & Emergency Medical Assistant from overseas +65 6322 2022

For non-emergency claims and general advice on **Your** policy, please visit www.aviva.com.sg

Travel assistant

Travel assistant is a helpline service that helps **You** sort out all kinds of travel problems.

Before **You** go, and while **You** are away, Travel Assistant can help **You** with a wide range of travel advice, from information on the country or countries **You** are visiting to sorting out emergencies aboard.

The Travel Assistant helpline service is available 24 hours a day.

To use the service, please call 6322 2022 or +65 6322 2022 from overseas.

Advice before you travel

The Travel Assistant helpline service will give **You** advice on:

- Any visa and entry permits **You** may need;
- Any necessary vaccination and inoculation requirements, and where **You** can get them done;
- What **You** should take with **You** regarding first aid and health;
- What currencies and travellers' cheques to take with **You**, and what the current exchange rates are; and
- The languages spoken, the time zones and details of countries **You** plan to visit.

While travelling

Your Travel assistant will also be able to help **You** while **You** are on a **Trip** by giving advice and guidance:

- On how to replace lost or stolen passports, driving licences, air tickets or other travel documents;
- On how to trace **Your** luggage with the airline operator if it is delayed or lost;
- On why, how, where and when **You** should contact local Embassies or Consulates;
- On how and where to cancel **Your** credit cards if they are lost or stolen;
- On how to transfer money out to **You** if **You** need it; and
- To relatives, friends or employers if **You** are unfortunate enough to go into hospital.

Other emergency services

Note: There may be charges for some services and **You** will have to pay these, together with travel costs resulting from the advice **You** are given.

24-hour worldwide medical emergency assistance service

The cost of the Medical Emergency Assistance Service will be met under this insurance within the designated limits. The service will be governed by the terms, conditions and exclusions in this Travel Insurance Policy and will be operated by **Our** appointed Medical Emergency Assistance provider.

If **You** need help, please call +65 6322 2022.

An experienced Medical Emergency Assistance coordinator will deal with **Your** enquiry and make sure that:

- Where necessary, hospitals are contacted;
- Necessary medical fees are guaranteed; and
- Medical advisers are consulted.

If any illness or injury means that **You** need to go into hospital as an in-patient, it is very important that **You** contact the helpline before **You** make any admission arrangements. If this is not possible because the condition is serious, **You** must contact the helpline as soon as possible after **You** go into hospital.

If **You** need to return to Singapore for any reason, it is also important that **You** contact the helpline before **You** make any return journey arrangements.

It may affect **Your** claim if **You** do not contact the Medical Emergency Assistance Service helpline.

What is not covered

- This is not a general health insurance policy;
- It only covers **You** if there is a sudden and unexpected accident or if **You** become ill.
- It does not cover non-emergency treatment.
- **We** do not cover any payment, which **You** would normally have made during **Your** travels and/or which does not fall within the events insured under the terms of this policy.

Definitions

The words or phrases below have the following meanings wherever they appear in this policy document.

Close Business Associate

Someone **You** work with in Singapore who has to be in work in order for **You** to be able to go on or continue a **Trip**. A senior manager or director of the business must confirm this.

Close Relative

Your mother, father, sister, brother, marital/civil partner or partner who lives with **You**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

Doctor

A registered practising member of the medical profession who is not related to **You** or anyone **You** are travelling with.

Home

Your home address in Singapore.

Local Police

The police force or any equivalent authority within the country where the event giving rise to **Your** claim occurred.

Loss of one or more limbs

Loss of **Your** hand or foot, at or above the wrist or ankle, or the total and permanent loss of use of **Your** entire hand, arm, foot or leg.

Travelling Companion

A person **You** travel with, without whom **You** cannot make or continue **Your Trip**.

Trip(s)

A holiday or business (clerical or administrative tasks only) **Trip** outside Singapore.

Permanent Total Disablement

A permanent and total disability that means **You** cannot do any kind of job.

Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets and hotel vouchers.

Total Loss of Sight

Complete and permanent loss of sight.

Unattended

Where **You** are not in full view of or in a position to prevent unauthorised taking of **Your** property unless it is in a locked room, safe, in a locked boot/trunk of a locked vehicle or in the luggage space at the back of a locked estate car or hatchback under a top cover and out of view.

We, Us, Our

Aviva Ltd (unless otherwise shown for any policy section).

You, Your

The person (or people) named on **Your** policy schedule.

Important information

This is **Your** Travel Insurance Policy. This policy booklet and **Your** policy schedule form the contract of insurance and will give **You** full details of what is covered, what is not covered and the conditions of cover. Please read them carefully, keep them in a safe place and take them with **You** when **You** travel.

Important information

Please read this information carefully:

We will only cover insured persons if:

- Their main **Home** is in Singapore.
- The journey is a round **Trip**, beginning and ending in Singapore, and is either:
 - A holiday outside Singapore; or
 - A business **Trip** (clerical or administrative tasks only) outside Singapore.

Health

It is very important that **You** read the Medical general warranties on page 4. This applies to all insured persons and anyone else upon whose good health **Your Trip** depends, whether travelling or not.

Policy cancellation – single trip policy

A single **Trip** policy can only be cancelled in advance of the due start date. **You** will be entitled to a refund of the premium paid provided **You** have not travelled, and there has been no claim or incident likely to give rise to a claim.

If **You** do not cancel **Your** policy, it will continue in force and **You** will be required to pay the premium.

Policy cancellation – annual policy

You have the right to cancel **Your** annual policy without penalty within 14 days from the day of purchase. If **You** wish to do so and **You** have not made a claim, **You** will be entitled to a full refund of the premium paid. If **Your** policy has been in effect for more than 14 days, **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered. This will be calculated on a short period basis for the period **You** have received cover. If **You** do not exercise **Your** right to cancel **Your** policy, it will continue in force and **You** will be required to pay the premium.

Children

Persons under 18 years of age or those up to the age of 23 who are studying full-time in a recognised institute of higher learning and are not married, will be covered but only when they are travelling with, dependent upon and directly related to, an adult that is named on **Your** policy schedule.

Period of insurance

Cover will only apply for **Trips** which begin after the effective date of **Your** policy. Please check **Your** policy schedule to see what type of policy **You** have.

For an annual policy, cover will only apply to **Trips** not more than 90 days duration.

Policy limits

Each section of **Your** policy has a limit on the amount **We** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for Valuables in total. Check if **Your** policy cover is adequate if **You** want to take expensive items away with **You**.

Reasonable care

You need to take reasonable care to protect yourself and **Your** property, as **You** would if **You** were not insured.

Leisure or sports activities

You are automatically covered for claims arising from **Your** participation in the leisure activities listed on page 4 on a recreational basis.

Motorcycling

Your policy does not exclude motorcycling as a rider or passenger on a machine 125cc or under so long as **You** wear a crash helmet and, as a rider, **You** hold a valid motorcycle license. No cover exists for motorcycling as a rider or passenger on a machine over 125cc.

No personal liability cover exists under this policy for motorcycling.

Law

The law of Singapore will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Please make sure that **You** read **Your** policy carefully. **You** may not receive any cover or cover may be reduced if **You** do not keep to the policy conditions.

Trip cancellation and periods of cover

Single-trip policies

Cancellation cover under this policy begins from the date the policy and schedule are issued and ends at the beginning of **Your Trip**.

Cover under all other sections applies for the duration of **Your Trip** as shown on **Your** policy schedule. In addition, **You** will also be covered while travelling to **Your** Singapore departure point and returning from **Your** Singapore arrival point, so long as each journey does not take more than 3 hours.

Annual multi-trip policies

Cancellation cover under this policy begins from the start date of the period of insurance shown on **Your** policy schedule or the date of booking of each **Trip** (whichever is later) and ends at the beginning of each **Trip**.

In addition, **You** will also be covered while travelling to **Your** Singapore departure point and returning from **Your** Singapore arrival point so long as each journey does not take more than 3 hours.

We will cover **Trips** booked during a period of insurance and continuing into the next period of insurance if **Your** contract has been renewed and is still in force at the time of the incident resulting in a claim.

Automatic extension of the period of insurance

If **You** cannot get **Home** before **Your** cover ends, **Your** policy will remain in force without any extra premium as follows:

- Up to 14 days if any vehicle, vessel, train or aircraft in which **You** are travelling as a ticket-holding passenger is delayed; or
- Up to 30 days if **You** cannot return **Home** due to **Your** accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by **Our** Medical Emergency Assistance provider.

Medical and general warranties

Medical warranty

Please read this carefully as it may affect **Your** cover:

- At the time of buying or renewing **Your** policy or when booking a **Trip** (whichever is later), each insured person must guarantee the following:
 - **You** have told **Us** if **You** have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the last 12 months.
 - **You** have told **Us** if **You** are under investigation or awaiting results for any diagnosed or undiagnosed medical condition.
 - **You** have told **Us** if **You** are on a waiting list for, or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition.
 - **You** are not travelling against **Your Doctor's** advice.
 - **You** have told **Us** if any **Close Relative, Close Business Associate, Travelling Companion**, or person **You** plan to stay with (and upon whose good health **Your Trip** depends) has a serious, chronic or recurring illness, injury or disease which could have an effect on **Your** decision to take or continue **Your Trip**.
 - **You** have told **Us** if **You** have a terminal illness.
- If, between booking a **Trip** and the departure date or the renewal date (whichever is sooner) **You** receive medical advice for a potentially serious illness or injury **Your** policy will cover **You** for cancellation of **Your Trip**. However if **You** still wish to travel **We** will advise **You** if **You** will be covered for Emergency Medical and Associated Expenses and Hospital Benefit.
- If, between booking a **Trip** and the departure date or the renewal date (whichever is sooner) anyone upon whose good health **Your Trip** depends, such as a **Close Relative** or **Your Travelling Companion**, receives medical advice for a potentially serious illness or injury **Your** policy will cover **You** for cancellation of **Your Trip**.

General warranty

At the time of buying or renewing **Your** policy or when booking a **Trip** (whichever is later), each insured person must guarantee that they have told **Us** of any non-medical reason why the proposed **Trip** could be cancelled.

If **You** cannot guarantee the above **You** must phone **Us** at 6827 9966.

Leisure and sports activities

Please note that **Your** policy automatically covers **You** for all the following activities if **You** take part in them on a recreational basis during **Your Trip**.

Archery (under supervision), badminton, beach cricket, football and volleyball, body boarding[†], bowls, canoeing, kayaking and rafting (grades 1 & 2 only), clay-pigeon shooting (under supervision), curling, cycling (no bicycle motor cross, mountain biking or racing), dinghy sailing*[†] (inland or coastal waters only and no racing), fell walking, fencing (protective gear must be worn), fishing (no deep sea fishing), go-karting[†] (crash helmet must be worn), golf, hiking (up to 2,000 metres altitude), hill walking (up to 2,000 metres altitude), horse riding/hacking (no hunting, jumping or polo), hot air ballooning (passenger only and organised through **Your** tour operator), jet skiing[†], motorcycling up to 125cc[†] (see Important notes), parascending (over water), pony trekking, racquetball, rambling (up to 2,000 metres altitude), roller blading or skating (protective gear must be worn), rounders, rowing (inland waters only), safari (camera only and organised through **Your** tour operator), sail boarding[†], snorkelling, squash, surfing[†], swimming, table tennis, tennis, trampolining, trekking (up to 2,000 metres altitude) tug of war, water polo, water skiing[†], wind surfing[†], yachting*[†] (inland or coastal waters only and no racing)

[†] No Personal Accident or Personal Liability cover

* Coastal waters are defined as within a 5-mile limit of the coastline for dinghy sailing and within a 12-mile limit for yachting

Important notes

If **You** take part in leisure and sport activities that are not listed, cover will be excluded.

This insurance does not cover **You** while **You** are taking part in any leisure and sport activities:

- Either as a professional or where **You** receive any financial reward or gain.
- Where **You** are competing in or practising for speed or time trials, sprints or racing of any kind.

Summary of cover and limits

Policy feature	Maximum amount payable per person per trip	
	Travel Plus	Travel Lite
Travel cover		
Trip cancellation (Health): Loss of irredeemable travel and accommodation expenses paid in advance and occurring within 30 days prior to departure from Singapore due to death or serious injury/sickness of insured or immediate family member; unexpected outbreak riot, serious damage to insured residence from fire or natural disaster or a witness summons or jury service.	S\$15,000	S\$5,000
Trip cancellation (Insolvency): Loss due to carrier or agency insolvency. Covers trip costs and/or deposits that cannot be recovered following the insolvency of an IATA carrier or NATAS approved travel agent.	S\$5,000	S\$1,000
Trip interruption: Cover if hospitalised for the remaining part of your overseas trip.	S\$8,000	S\$3,000
Delayed departure: S\$100 for each full 6-hour consecutive delay	S\$1,000	S\$1,000
Missed departure or connection: Expenses incurred due to the misconnection of scheduled IATA flights that have been booked within the airlines' recommended MCT.	S\$500	S\$200
Theft of jewellery, valuables or personal money	S\$750	Not applicable
Loss of passport/travel documents: Covers administrative and other associated costs with the replacement of your travel documents.	S\$5,000	S\$3,000
Delayed baggage: Pays S\$200 per insured for delay of all or partial baggage per consecutive 6 hours both overseas and in Singapore when on a scheduled carrier.	S\$1,000	S\$1,000
Loss of baggage: Up to S\$700 for any one article (or set of articles if grouped together) and S\$1,000 per laptop.	S\$5,000	S\$3,000
Personal accident protection	Travel Plus	Travel Lite
Accidental death & permanent disability	S\$100,000	S\$50,000

Emergency medical cover	Travel Plus	Travel Lite
Emergency medical & evacuation	S\$2,000,000	S\$250,000
Emergency medical & accidental dental expenses in Singapore	S\$50,000	S\$10,000
Emergency medical – pregnancy related	S\$5,000	S\$1,000
Chinese physician treatment (Registered)	S\$500	S\$100
Overseas hospital income: S\$200 for every 24 hours of hospitalisation overseas.	S\$50,000	S\$10,000
Hospital income in Singapore: S\$100 for every 24 hours of hospitalisation.	S\$1,000	S\$500
Repatriation: All expenses incurred in the repatriation of your remains in the event of your death whilst overseas to Singapore or your home country for third country nationals.	Unlimited	S\$30,000
Compassionate visit: Pays for incidental expenses for a friend or relative to assist in repatriation of your remains.	S\$10,000	S\$3,000
Hospital visit: Pays for the incidental expenses for a visit of one relative or friend if you cannot be evacuated and require hospitalisation for more than 5 days.	S\$10,000	S\$3,000
Emergency call charges: Covers all telephone call charges incurred whilst contacting Aviva's Medical Emergency Assistance Provider for medical assistance.	S\$250	S\$100
Child minder: Covers expenses for a friend or relative to accompany your children home after the insured's hospitalisation.	S\$10,000	S\$3,000
Additional benefits	Travel Plus	Travel Lite
Personal liability	S\$1,000,000	S\$500,000
Kidnap, hostage & mugging: S\$250 per 24 hours detained.	S\$10,000	S\$3,000
Golf cover: Loss or damage of equipment.	S\$750	S\$500
War cover: Accidental death and permanent disability.	S\$100,000	S\$50,000
Full terrorism cover (aggregate)	S\$100,000	S\$50,000

Travel cover

If **You** have paid **Your** premium, **We** will insure **You** for the following:

Trip cancellation

We will cover **You** for the following within the stipulated policy limits:

- (1) Deposits **You** have paid for **Your Trip** and cannot get back.
- (2) **Your** unused travel and accommodation costs which **You** have paid or legally have to pay and cannot get back if, after the date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably have to cancel **Your Trip** for one of the reasons below:
 - (a) One of the following people is injured, falls ill, is quarantined or dies:
 - **You.**
 - **Your Travelling Companion.**
 - Any person **You** were going to stay with.
 - (b) One of the following people is seriously injured, falls seriously ill or dies:
 - Any **Close Relative** of **Yours** or of **Your Travelling Companion.**
 - Any **Close Business Associate** of **Yours** or **Your Travelling Companion.**
 - (c) **You** or **Your Travelling Companion** are called for jury service or as a witness in a court of law which was not made known to **You** prior to taking out this policy.
 - (d) **Your Home** or **Your Travelling Companion's Home** is badly damaged by fire, storm or flood in the seven days prior to the departure of **Your Trip.**
 - (e) Unexpected outbreak of strike, riot and civil commotions.
 - (f) Insolvency of airline, approved tour operator or NATAS travel agent directly responsible for **Your Trip.**

Special condition

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **Your Trip.**

What is not covered

- Any claim for a medical condition if any of the following applied when **You** took out **Your** policy or booked **Your Trip** (whichever is later). **You:**
 - Had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us.**
 - Were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us.**
 - Were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us.**
 - Had been told **You** have a terminal illness.
- Any claim for a medical condition if any person upon whose good health **Your Trip** depends had a serious, chronic or recurring illness, injury or disease when **You** took out **Your** policy or booked **Your Trip** (whichever is later) unless the condition was disclosed to and accepted by **Us.**
- Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip.**
- Any claim that results from:
 - Any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **You** took out **Your** policy or booked **Your Trip** (whichever is later).
 - Pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **Your** planned return date.
- Any claim made because **You** don't feel like travelling.
- Any claim for unused travel or accommodation arranged by using Frequent Flyer Miles or similar promotions.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim for refund of any costs for persons not named on this policy.
- Anything mentioned in the General exceptions.

Trip interruption

We will provide cover within the stipulated policy limits if **You** or an immediate member of **Your** family that is travelling with **You** is hospitalised, **We** will cover **You** for:

- Unused accommodation costs that **You** have paid for before starting **Your Trip**, or legally have to pay, and cannot get back.

Special conditions

- If **You** need to return to Singapore and intend to make a claim under this section, **You** must call **Our** Medical Emergency Assistance provider immediately at 6322 2022 or +65 6322 2022 from overseas.
- All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon **Your Trip**.

What is not covered

- Any claim for a medical condition if any insured person has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had taken such advice.
- Any claim for a medical condition if any of the following applied when **You** took out **Your** policy, or booked **Your Trip** (whichever is later). **You**:
 - Had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**.
 - Were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**.
 - Were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**.
 - Had been told **You** have a terminal illness.
- Any claim for a medical condition if any person upon whose good health **Your Trip** depends had a serious, chronic or recurring illness, injury or disease when **You** took out **Your** policy or booked **Your Trip** (whichever is later) unless the condition was disclosed to and accepted by **Us**.
- Any claim for a medical condition where **You** or anyone upon whose good health **Your Trip** depends has received medical advice for a potentially serious illness or injury between booking **Your Trip** and the departure date unless disclosed to and accepted by **Us**.
- Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip**.
 - Any claim made because **You** did not enjoy **Your Trip**.
 - Any claim which was not authorised by **Our** Medical Emergency Assistance provider before **You** returned **Home**.
 - Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - Any claim that results from:
 - Any anxiety state, depression, mental or nervous disorder which had been diagnosed when **You** took out **Your Policy** or booked **Your Trip** (whichever is later).
 - Pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **You** planned return date.
 - **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
 - **You** motorcycling:
 - As a rider or passenger on a machine over 125cc; or
 - As a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a valid motorcycle licence.
 - **You** involvement in manual work of any kind.
 - **You** taking part in any organised team or contact sport not listed on page 4, any activity either as a professional or where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind.
 - **You** taking part in expeditions or being a crewmember on a vessel travelling from one country to another.
 - Any claim for unused travel or accommodation arranged by using Frequent Flyer Miles or similar promotions.
 - Any claim for management fees, maintenance cost or exchange fees associated with timeshares and similar arrangements.
 - Any claim for refund of any costs for persons not named on this policy.
 - Any claim for additional travelling expenses if **You** have not purchased a return ticket to Singapore.
 - Anything mentioned in the General exceptions.

Delayed departure

If the international ship, aircraft or train that **You** are booked to travel on is delayed in leaving Singapore at its scheduled time of departure on **Your** outward journey or on the final part of **Your** return journey to Singapore.

We will:

- Pay S\$100 for every full 6-hour period **You** are delayed up to the maximum amount shown in the summary of cover and limits section on page 5/6.

Special condition

We will work out the length of the delay from the date and time the international ship, aircraft or train should have left. **You** must check in at the specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

What is not covered

- Any claim caused by a strike or industrial action that was planned before **You** took out **Your** policy or booked **Your Trip**, whichever is later.
- Any claim for unused travel or accommodation arranged by using Frequent Flyer Miles or similar promotions.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim for refund of any costs for persons not named on this policy.
- More than one item under this section.
- Anything mentioned in the General exceptions.

Missed departure or connection

We will cover **You** within the stipulated policy limits for the extra accommodation and travel costs **You** have to pay to reach **Your** destination if **You** arrive at the final point of international departure too late to board the ship, aircraft or train in which **You** are booked to travel on **Your** outward journey from Singapore or on the final part of **Your** return journey to Singapore, as a direct result of:

- Failure of scheduled public transport services;
- Delay to a connecting scheduled flight; or
- Accidental damage to, or breakdown of, the vehicle in which **You** are travelling.

Special conditions

- **You** must do everything **You** can to get to the international departure point from or to Singapore for the time specified on **Your** ticket/itinerary.
- **You** must get a repairer's report if **You** are claiming because the vehicle **You** were travelling in had an accident or broke down.
- If **You** have missed or will miss **Your** international ship, aircraft or train due to one of the reasons listed above, contact **Our** claims assistance helpline at 6322 2022 or +65 6322 2022 from overseas and **We** will contact the carrier for **You** (if a late arrival is possible) or will make alternative travel arrangements for **You**, up to the limit payable. Any cost incurred may have to be paid by **You** and submitted to **Us** as a claim.

What is not covered

- Any claim caused by a strike or industrial action that was planned before **You** took out **Your** policy or booked **Your Trip**, whichever is later.
- Any claim where **You** have not done everything **You** can to reach **Your** international departure point from or to Singapore on time.
- Any claim where the carrier has offered reasonable alternative transport.
- Anything mentioned in the General exceptions.

Theft of jewellery, valuables or personal money

Under **Our** Travel Plus policy only, **We** will cover **You** for theft of **Your Personal Money** during **Your Trip**.

Special conditions

- **You** must always take reasonable care to keep **Your Personal Money**, Jewellery and Valuables safe. If **Your Personal Money**, Jewellery or Valuables are lost or stolen **You** must take all reasonable steps to get them back.
- **You** must be able to prove that **You** own the stolen **Personal Money**, Jewellery or Valuables and their value. If **You** do not, it may affect **Your** claim.

The most we will pay

The most **We** will pay for each insured person is S\$750, but no more than S\$300 for cash or bank notes.

A reduced limit of S\$200 for cash or bank notes applies to insured persons aged under 16 years.

What is not covered

- Any loss or theft of **Personal Money** which **You** do not report to the **Local Police** within 24 hours of discovery and get a written **Local Police** report.
- Any **Personal Money** which is delayed, detained or confiscated by customs or other officials.
- Bonds, securities or documents of any kind.
- Loss or theft of **Personal Money** not carried in **Your** hand baggage while **You** are travelling.
- Loss or theft of **Personal Money** while it is **Unattended**.
- Shortages due to a mistake, or loss due to a change in exchange rates.
- Anything mentioned in the General exceptions.

Loss of passport/ travel documents

Within the stipulated policy limits, **We** will cover **You** for loss or theft of **Your** passport and other travel documents while **You** are abroad.

We will pay reasonable extra travel, accommodation and communication expenses incurred if **You** have to get temporary travel documents. **We** will also cover the cost of any temporary replacement passport and other documents required for **Your Trip**.

Contact **Our** claims assistance helpline at +65 6322 2022 and **We** will advise **You** on how to replace lost or stolen passports and other travel documents.

Special condition

You must always take reasonable care to keep **Your** passport safe. If **Your** passport is lost or stolen **You** must take all reasonable steps to get it back.

What is not covered

- Any loss or theft of **Your** passport if **You** do not report it to the **Local Police** within 24 hours of discovery and get a written **Local Police** report.
- Any loss or theft of **Your** passport while it is **Unattended**.
- Anything mentioned in the General exclusions.

Delayed baggage

Within the stipulated policy limits **We** will cover **You** if **Your** baggage is delayed, misdirected or temporarily misplaced at **Your** scheduled destination or upon **Your** return to Singapore, on a scheduled carrier. To claim under this section, **You** must get written confirmation from the carrier of the number of hours **You** were without **Your** baggage.

We will:

- Pay S\$200 for every 6-hour period the baggage is delayed whether in full or partial.

What is not covered

- Any claim for baggage delayed or detained by customs or other officials.
- Anything mentioned in the General exceptions.

Loss of baggage

Within the stipulated policy limits, **We** will cover **You** for loss, theft or accidental damage to **Your** personal belongings or baggage during **Your Trip**.

We will:

- Pay up to S\$700 for any article (or set of articles if put together) and S\$1,000 per laptop.

Special conditions

- **You** must take reasonable care to keep **Your** personal belongings and baggage safe. If **Your** personal belongings or baggage is lost or stolen, **You** must take all reasonable steps to get it back.
- If **Your** personal belongings or baggage is lost or damaged by an authority, a transport company or hotel, **You** must report the details of the loss or damage to them in writing and get written confirmation.
- If **Your** personal belongings or baggage is lost or damaged by an airline, **You** must:
 - Get a lost/damage report.
 - Give written notice of the claim to the airline within the time limit in their conditions of carriage (**You** should also keep a copy).
 - Keep all travel tickets and tags if **You** make any claim under this policy.
- **You** must be able to prove that **You** were responsible for the lost, stolen or damaged items and how much they are worth. If **You** do not do this, it may affect **Your** claim.

- At **Our** option, **We** will settle any claim by payment or replacement. **We** will pay claims for personal belongings and baggage based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **We** will not pay more than the original purchase price of any lost or damaged item.
- If **You** have also made a claim under the Delayed Baggage section, this amount will be deducted from the amount claimed under this section.

What is not covered

- Loss or theft of personal belongings or baggage which **You** have left **Unattended**.
- Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.
- Bicycles, contact lenses, medical and dental fittings.
- Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
- Any loss or theft which **You** do not report to the **Local Police** within 24 hours of discovery and get a written report (where it is not possible to obtain a **Local Police** report **You** must provide other independent proof of loss such as a letter from **Your** transport company or hotel).
- Sports equipment that is damaged while it is being used.
- Winter sports equipment.
- Any goods delayed, detained or confiscated by customs or other officials.
- Items used in connection with **Your** job which are not owned by **You**.
- Bonds, securities or documents of similar kind.
- Loss or damage to Valuables not carried in **Your** hand baggage while **You** are travelling.
- Deliberate or malicious damage to personal belongings or baggage caused by an insured person.
- Anything mentioned in the General exceptions.

Emergency medical and evacuation

- (1) If **You** are injured, fall ill, are quarantined or die during **Your Trip**, **We** will pay for the following up to the limits detailed in **Your** summary of cover:
 - (a) Emergency medical treatment outside Singapore (including rescue services to take **You** to hospital).

- (b) Up to S\$800 for emergency pain relief dental treatment outside Singapore.
 - (c) Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **You** had booked for **Your Trip**) if **You** have to stay after the date **You** were going to return to **Your Home**. **We** will also pay travel costs, which **You** have to pay to get back to **Your Home** if **You** cannot use **Your** return ticket.
 - (d) Up to S\$12,000 for the cost of burying or cremating **You** in the country outside Singapore where **You** die.
 - (e) The cost of returning **Your** body or ashes to **Your Home** or **Your** home country for third country nationals.
- (2) Emergency Medical Evacuation: **We** will pay the cost of getting **You Home** if it is medically necessary because **You** are seriously injured or fall seriously ill during **Your Trip** and **You** cannot use **Your** return ticket.
 - (3) Emergency medical and dental expenses in Singapore: **We** will pay for the following up to the limits detailed in **Your** summary of cover:
 - (a) Follow-up medical and dental treatment within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
 - (b) Medical treatment within 5 days upon **Your** return when initial treatment was sought not during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.
 - (4) **We** will pay for **Your** emergency medical treatment outside Singapore related to pregnancy up to the limits detailed in **Your** summary of cover.
 - (5) **We** will pay for all telephone charges **You** incurred in order to call **Us** for medical assistance up to the limits detailed in **Your** summary of cover.
 - (6) If **You** are claiming for medical expenses, **We** will also pay **You** S\$200 for every 24 hours **You** are being treated as an in-patient in a hospital outside Singapore, S\$100 if in Singapore up to the limits detailed in **Your** summary of cover.

Under items (1)(c) and (2) above, **We** will also pay the reasonable travel and accommodation costs of one relative or friend who has to travel or stay with **You** if **Your** treating **Doctor** and **Our** Medical Emergency Assistance provider think that it is necessary.

Treatment by a Chiropractor or Chinese Physician must be from those officially certified and registered. **We** will only pay up to the limits detailed in **Your** summary of cover for such treatments.

Special conditions

- **You** must call **Our** Medical Emergency Assistance helpline at +65 6322 2022 immediately if **You** need to go into hospital as an in-patient or if **You** need to return to Singapore.
- If **You** are injured or fall ill during **Your Trip**, **Our** Medical Emergency Assistance provider may:
 - Move **You** from one hospital to another; and/or
 - Arrange for **You** to return to Singapore at any time. They will only do this if they and the treating **Doctor** think that it is safe for **You** to be moved or returned to Singapore. If **You** choose not to move hospital or return to Singapore **Our** liability will end on the date it was deemed safe for **You** to do so.

What is not covered

- Any claim for a medical condition if any insured person has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had taken such advice.
- Any claim for a medical condition if any of the following applied when **You** took out **Your** policy or booked **Your Trip** (whichever is later). **You**:
 - Had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**.
 - Were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**.
 - Were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for a diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**.
 - Had been told **You** have a terminal illness.
- Any claim for a medical condition where **You** have received medical advice for a potentially serious illness or injury between booking **Your Trip** and the departure date unless disclosed to and accepted by **Us**.
- Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip**.
- Any claim for:
 - The cost of in-patient hospital treatment or going **Home** early that **Our** Medical Emergency Assistance provider has not agreed beforehand.
 - The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **You** originally went to hospital for.
 - Any form of treatment that **Your** treating **Doctor** and **Our** Medical Emergency Assistance provider think can reasonably wait until **You** get back to Singapore.
 - Cosmetic surgery.
 - Medication which, at the time **Your Trip** started, **You** knew that **You** would need while **You** were away.

- Any extra cost because **You** have requested a single or private room.
- Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Any treatment after **You** have returned to Singapore.
- Costs incurred following **Your** decision not to move hospital or return to Singapore after the date when, in the opinion of **Our** Medical Emergency Assistance provider it was safe for **You** to do so.
- Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
- Any claim that results from:
 - Any anxiety state, depression, mental or nervous disorder which had been diagnosed when **You** took out **Your** policy or booked **Your Trip** (whichever is later).
 - Pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **Your** planned return date.
 - **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
 - **You** motorcycling:
 - As a rider or passenger on a machine over 125cc; or
 - As a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a valid motorcycle licence.
 - **Your** involvement in manual work of any kind.
 - **You** taking part in a leisure or winter sports activity not listed on page 4.
 - **You** taking part in any organised team or contact sport not listed on page 4, any activity either as a professional or where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind.
 - **You** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- Anything mentioned in the General exceptions.

Compassionate/hospital visit

If **You** sustain death or become hospitalised overseas during **Your Trip** which is claimable in this policy, **We** will pay for a compassionate/hospital visit by 1 relative or friend provided that:

- The **Doctor** deems it necessary through written advice.
- There is no adult **Travelling Companion** that is **Your** relative or friend.
- Travelling and accommodation expenses of the visitor are reasonable.

The maximum amount **We** will pay is detailed in **Your** summary of cover, and until **You** are able to resume **Your Trip** or return to Singapore or until the completion of **Period of Insurance**, whichever comes first.

Child minder

If **You** sustain death or become hospitalised overseas during **Your Trip** which is claimable in this policy, **We** will pay for additional accommodation and travelling expenses for **Your** relative or friend to accompany the children covered under this policy **Home** provided that:

- There is no other adult to accompany the children.
- Travelling and accommodation expenses of the relative or friend are reasonable.

The maximum **We** will pay is per detailed in **Your** summary of cover.

Personal accident

We will cover **You** if **You** suffer an accidental injury during **Your Trip** that leads directly to **Your**:

- Death;
- **Loss of One or More Limbs** and/or the **Total Loss of Sight** in one or both eyes; or
- **Permanent Total Disablement** after 104 weeks (except where compensation is paid under the death or loss of limb/sight benefits above).

Special conditions

- The death or disability must happen within 3 months of the accident.
- **You** can only claim for one item under this section.

The death benefit payable is reduced to 10% of the adult level shown in **Your** policy for insured persons aged under 16 years.

The benefit will be paid to **You** or **Your** legal representative.

What is not covered

- Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Any claim that results from:
 - **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
 - **You** motorcycling:
 - As a rider or passenger on a machine over 125cc; or
 - As a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a valid motorcycle licence.
- **Your** involvement in manual work of any kind.
- **You** taking part in a leisure or winter sports activity.
- **You** taking part in any organised team or contact sport not listed on page 4, any activity either as a professional, or
 - Where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind.
- **You** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- Anything mentioned in the General exceptions.

Personal liability

We will cover **You** up to the limit detailed in **Your** summary of cover against any legal liability to pay for damages, claimants' costs and expenses that **You** may legally have to pay relating to an accident during **Your Trip** which causes:

- Death or injury to any person; and/or
- Loss or damage to property.

What is not covered

- Any fine or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **You** have to pay.
- Any liability arising from death or injury of people who work for **You** or members of **Your** household.
- Any liability arising from the transmission of any illness or disease of any kind.
- Loss of or damage to property which belongs to or is under the control of **You**, a member of **Your** household or people who work for **You**.
- **Your** job (this exclusion still applies when **Your** policy has been extended to cover business travel.)
- **Your** involvement in manual work of any kind.
- **You** owning or occupying any land or building.
- **You** owning or using:
 - Animals (except domestic animals);
 - Firearms (except sporting guns used for clay pigeon shooting);
 - Motorised vehicles;
 - Vessels (except manually-propelled watercraft); or
- Aircraft of any description, including unpowered flight.
 - **You** taking part in any winter sports activity.
 - **You** taking part in any organised team or contact sport not listed on page 4, any activity either as a professional, or where **You** receive any financial reward or gain; or competing in or practicing for speed or time trials, sprints or racing of any kind.
 - **You** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- Anything mentioned in the General exceptions.

Kidnap, hostage and mugging

Within the stipulated policy limits, **We** will pay S\$250 for each full 24-hour period if:

- **You** cannot reach **Your** destination or **You** cannot reach Singapore on the return leg of **Your Trip** as a result of the transport on which **You** are travelling being kidnapped, or **You** are taken as hostage; or
- **You** are in hospital receiving in-patient treatment required following a mugging.

What is not covered

We will not pay any claim:

- If **You** do not report the mugging to the **Local Police** within 24 hours and get a written **Local Police** report.
- For anything mentioned in the General exceptions.

Golf cover

Cover only applies to insured person(s) named under this section on **Your** policy schedule.

We will cover **You** within the stipulated policy limits, for the following:

- If **Your** golf equipment (not including clothing) is lost, stolen or damaged by accident during **Your Trip**. **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below:
 - Up to one year old, 90% of the purchase price.
 - Up to two years old, 70% of the purchase price.
 - Up to three years old, 50% of the purchase price.
 - Up to four years old, 30% of the purchase price.
 - Over four years old, 20% of the purchase price.
- Up to S\$100 a day towards the cost of hiring replacement golf equipment if **Your** golf equipment is lost, stolen, damaged by accident during **Your Trip** or temporarily delayed for more than 12 hours on the outward journey. To claim under this item, **You** must get written confirmation from the carrier of the number of hours **You** were without **Your** golf equipment.
- Pre-booked green fees, which are not refundable, if **You** are not able to play golf due to injury or illness.

Special conditions

- **You** must take reasonable care to keep **Your** golf equipment safe. If **Your** golf equipment is lost or stolen, **You** must take all reasonable steps to get it back.
- If **Your** golf equipment is lost or damaged by an authority, a transport company or hotel, **You** must report the details of the loss or damage to them in writing and get written confirmation.
- If **Your** golf equipment is lost or damaged by an airline, **You** must:
 - Get a lost/damage report.
 - Give written notice of the claim to the airline within the time limit in their conditions of carriage (**You** should also keep a copy).
 - Keep all travel tickets and tags if **You** claim under this policy.
- **You** must be able to prove that **You** were responsible for the lost, stolen or damaged items and the purchase price. If **You** do not do this, it may affect **Your** claim.

What is not covered

- Deliberate or malicious damage to golf equipment caused by the insured person.
- Loss or damage to golf equipment caused by the insured person's carelessness or neglect.
- Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
- Losses from **Unattended** motor vehicles.
- Any loss or theft which **You** do not report to the **Local Police** within 24 hours of discovery and get a written report for (where it is not possible to obtain a **Local Police** report **You** must provide other independent proof of loss such as a letter from **Your** transport company or hotel management).
- Golf equipment that is damaged while it is being used.
- Anything mentioned in the General exceptions.

- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

General exceptions

These apply to all sections of the policy unless stipulated otherwise.

This policy does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a war-like operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or (2) Terrorism above.

3. Radioactivity

Loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

4. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

War cover

We will pay **You** or **Your** legal representative for the benefits provided under the Personal Accident section of this policy, provided that:

- **You** or **Your** legal representative proves that at the time of loss, **You** were in no way related to such acts, whether direct or indirect, except taking actions to protect yourself and **Your** property.
- No state of war existed in the respective country upon **Your** arrival and the country is not **Your** place of residence or **Your** home country.
- No benefits will be claimable under this policy after the expiry of 60 days following the initial outbreak of war or the expiry of Period of Insurance, whichever is earlier.

Full terrorism cover

We will pay **You** under this policy up to the aggregate amount detailed in **Your** summary of cover for the claims arising directly or indirectly from Terrorism.

Terrorism is defined as any act or acts including, but not limited to:

- The use or threat of force and/or violence and/or

5. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- A sudden and unexpected accident which can be identified; or
- Oil leaking from a domestic oil installation at **Home**.



These apply to the whole policy.

1. Claims

- **You** must pay **Us** back any amount which **We** have paid which **You** are not covered for.
- **You** must tell **Us** as soon as possible after any injury, illness, incident, or loss, or if **You** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **Us** if **You** are aware of any writ, summons or prosecution. **You** must send **Us** every communication relating to a claim immediately.
- **You**, or any person acting for **You**, must not negotiate, admit or reject any claim without **Our** permission in writing.
- **We** may refuse to pay any expenses for which **You** cannot provide receipts or bills.
- **You** or **Your** legal representative must pay for any certificates, information and evidence, which **We** may need. When there is a claim for injury or illness, **We** may ask for, and will pay for, any insured person to be medically examined on **Our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any insured person dies.

2. Other policies

- If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **We** are entitled to approach that insurer for a contribution towards the claim, and will only pay **Our** share. This condition does not apply to the Personal Accident and Hospital Benefit Sections.

3. Our rights

- **We** are entitled to take over and carry out in **Your** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

4. Access to your doctor

- If **You** make a medical claim **You** may be asked to supply **Your** Singapore **Doctor's** name to enable **Us** to access **Your** medical records. This will help the treating **Doctors**, and **Us**, to provide **You** with the most appropriate treatment and assess whether the cover applies. If **You** do not agree to provide this **We** may not deal with **Your** claim.

5. Fraud

- If **You**, or anyone acting for **You**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **You** give any false declaration or statement to support the claim, **We** will not pay the claim and all cover under the policy will end.
- **We** reserve the right to tell the **Local Police** about any dishonest claim.

Our promise of service

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:

The Head of Customer Relations
Aviva Ltd.
4 Shenton Way,
#01-01 SGX Centre 2,
Singapore 068807

We always welcome feedback so **We** can improve **Our** products and services.

Customer care Policy

At Aviva, **We** will make every effort to provide the high level of service expected by all **Our** policyholders. If on any occasion **Our** service falls below the standard of **Your** expectation, the procedure detailed below explains what **You** can do:

Your first point of contact should always be **Our** Customer Services Department. **You** can email **Us** at personal_insurance@aviva.com.sg. **We** will acknowledge receipt of **Your** feedback within 3 working days while **We** look into the matter **You** raised. **We** will contact **You** for further information if required within 7 working days and provide **You** with a full reply within 14 working days.

If the outcome of **Your** complaint is not handled to **Your** satisfaction, **You** can write to:

Chief Executive Officer
Aviva Ltd.
4 Shenton Way,
#01-01 SGX Centre 2,
Singapore 068807

We will respond to **Your** appeal within 3 working days of receiving **Your** communication.

If **You** are still dissatisfied with the CEO's response, **We** will refer **You** to an independent dispute resolution organization; the Financial Industry Disputes Resolution Centre Ltd. (FIDReC). FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
112 Robinson Road #13-03
HB Robinson
Singapore 068902
Telephone: 6327 8878
Fax: 6327 8488
Email: info@fidrec.com.sg
Website: <http://www.fidrec.com.sg>

Important - Please remember to quote **Your** policy reference in **Your** communication.

How to make a claim

To make a claim, please call 6322 2022 for **Our** claims assistance helpline or alternatively go to www.aviva.com.sg to access **Our** online claims form.

For Overseas Emergency Assistance, please call +65 6322 2022

Policy Owners' Protection Scheme (PPF)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for **Your** policy is automatic and no further action is required from **You**. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact **US** or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

**Learn more about our other
products and services at
www.aviva.com.sg**



Aviva Ltd., 4 Shenton Way, #01-01 SGX Centre 2, Singapore 068807, Tel: (65) 6827 9966 www.aviva.com.sg
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