



Corporate Travel Insurance Policy

Important. Please read and keep it safe.

Underwritten by:



contents

Assistance before and while you're away	1
Definitions	2
Important information	4
Period of insurance	5
Trip cancellation and periods of cover	5
Leisure and sports activities	5
Summary of cover and limits	6
Travel cover	7
1. Personal accident and permanent total disablement	7
2. Simple and other fractures	10
3. Legal assistance following an automobile accident	10
4. Personal liability	10
5. Child education benefit	11
6. Medical and medical evacuation	11
7. Employee replacement	13
8. Trip cancellation	13
9. Trip interruption	14
10. Trip re-arrangement	15
11. Delayed departure	16
12. Diversion of journey	17
13. Missed departure or connection	17
14. Overbooked flight, voyage or train	18
15. Theft of personal money, travel documents and credit cards	19
16. Credit card indemnity	19
17. Delayed baggage	19
18. Loss of baggage	20
19. Compassionate / hospital visit	21
20. Bail bond facility	21
21. Rental vehicle excess	21
22. Hijack, kidnap, hostage and mugging&	22
23. Full terrorism cover	22
Aggregate limit of liability	22
Premium warranty	23
Policy extensions	23
General exceptions	24
General conditions	25
Our promise of service	26
Customer care policy	27
How to make a claim	27

Guide to your Aviva Corporate Travel Policy

Your Aviva Corporate Travel Policy

Assistance before and while you're away.

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

Travel Assistant from Singapore 6460 9392

Travel Assistant & Emergency Medical Assistant from overseas +65 6460 9392

For non-emergency claims and general advice on the **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 your travel, 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 abroad.

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

To use the service, please call 6460 9392 or +65 6460 9392 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 your relatives, friends or employers if you are seeking medical services in a hospital.

Other emergency services

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

24-hour worldwide medical emergency assistance service

The cost of the Medical Emergency Assistance Service will be met under this **Policy** within the designated limits. The services provided will be subject to the terms, conditions and exclusions in this **Policy** and will be operated by **Our** appointed Medical Emergency Assistance provider.

If you need help, please call **+65 6460 9392**. 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 be admitted into hospital as an in-patient, you **must** contact the helpline before you make any admission arrangements. If this is not reasonably possible due to the seriousness of the situation, you must contact the helpline as soon as reasonably possible after your admission.

If you need to return to your **Country of Residence** for any reason any time during your treatment, you must also contact the helpline before you make any return journey arrangements.

Your claim may be affected if you do not contact the Medical Emergency Assistance Service helpline before seeking any emergency medical assistance.

Definitions

Wherever the following words or phrases below, or any form of them, appear in bold, they will have the following meanings wherever they appear in this **Policy**.

Accident

Means a sudden, or any form of them, unforeseen and unexpected event happening by chance that results in the **Insured Person** suffering death, disablement or bodily injury.

Automobile

Means a passenger vehicle owned, leased, or rented by the **Insured Person**, or provided without charge by another person for the **Insured Person's** personal use. It excludes vehicles with a gross vehicular weight greater than 2,650kg, commercial goods vehicles, taxis, any vehicle being used for commercial purposes (except personal transportation during a **Trip**) or a vehicle driven other than on a paved roadway.

Child / Children

Person(s) under 18 years of age or up to the age of 23 who are studying full-time in a recognised institute of higher learning and are not married. For the avoidance of doubt, **We** determine the age as at the date of policy inception with reference to the date of birth.

Close Business Associate

Someone the **Insured Person** works with in his/her **Country of Residence** who has to be at work in order for the **Insured Person** to be able to go on or continue a **Trip**. A senior manager or director of the **Policyholder** must confirm this.

Close Relative

The **Insured Person's** mother, father, sister, brother, legal partner or partner who lives with **Insured Person**, 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.

Country of Residence

The country in which the **Insured Person** is ordinarily residing at the start of **Policy**, or the country declared to **Us** where the **Insured Person** is working for a period of more than 182 days.

Doctor

A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to **Insured Person** or anyone the **Insured Person** is travelling with.

Emergency

A serious, unexpected situation requiring immediate action/attention.

Epidemic / Pandemic

Epidemic or a pandemic means any contagious disease which upon outbreak, is classified as such by the World Health Organisation or Ministry of Health of the Republic of Singapore.

Home

The **Insured Person's** home address in his/her **Country of Residence**.

Insured Person

Refers to **Policyholder's** permanent and / or contract staff at the time of loss and who is aged between 21 and 70 years on the first day of the period of insurance.

Local Police

The police force or any equivalent authority within the country where the event giving rise to the **Insured Person's** claim occurred.

Natural Disaster

Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, and volcanic eruption.

Other Fracture

Any fracture other than a **Simple Fracture**.

Permanent

Used in respect of disablement, means disability that lasts more than 365 days following which there is no hope of improvement.

Permanent Total Disablement

A disablement which continues for a period of 365 days, and is confirmed as total, continuous and **Permanent** by **Our** appointed **Doctor** after 365 days, and entirely prevents the **Insured Person** from engaging in or giving attention to gainful occupation or profession of any and every kind to earn or obtain wages, compensation or profit, for the remainder of the **Insured Person's** life.

Personal Money	Cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets and hotel vouchers.
Pre-existing Medical Conditions	Any condition or illness which the Insured Person has received advice, medication or treatment or been told of, or the Insured Person is under investigation or awaiting results for any diagnosed or undiagnosed medical condition, or the Insured Person is on a waiting list for, or is aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition within a 12-month period preceding the effective date of this Policy unless the Insured Person has already been insured for such condition or illness continuously for 12 months under this Policy or under any Group Hospital & Surgical type of Insurance Policy issued in Singapore immediately prior to the commencement of his/her insurance coverage under this Policy .
Policy	The terms and conditions as set out in this Travel Insurance Policy, including the application, the Schedule and any Endorsement issued by Us which forms part of this policy document.
Policyholder	The company or organisation shown in the Schedule .
Rules of Nines	A system used by doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.
Schedule	The document which gives details of the Policyholder and cover for the Insured Person .
Second Degree Burns	A burn in which both the epidermis and the underlying dermis are damaged.
Serious Injury or Serious Sickness	Injury or sickness which results in the Insured Person being unfit to travel or continue with his/her Trip .
Simple Fracture	A fracture in which there is a basic and uncomplicated break in the bone and which, in the opinion of a Doctor , requires minimal and uncomplicated medical treatment.
Temporary Total Disablement	Disablement that entirely disables and prevents the Insured Person entirely from attending to any part of the Insured Person's ordinary business, profession or occupation for a continuous and uninterrupted period of time.
Third Degree Burns	A burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
Trip(s)	A business trip made by the Insured Person in the course of his/her employment with the Policyholder outside the Insured Person's Country of Residence as set out in the Insured Person's original itinerary. The Insured Person's Trip begins when he/she leaves his/her Home and ends when he/she returns to his/her Home . The Policy covers personal vacation taken by the Insured Person as long as it is continuously before, during or immediately after a business Trip and within the geographical area. Trip is extended to include inter-states, inter-provinces and inter-cities travel within the Insured Person's Country of Residence , and shall not include the following: (i) the Insured Person's usual or normal place of employment; (ii) travel to and fro between the Insured Person's residence and his or her usual or normal place of employment; (iii) where the Trip is undertaken against the advice of a Doctor or for the purpose of obtaining medical treatment.
Unattended	Where the Insured Person is not in full view of or in a position to prevent unauthorised taking of his/her 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.
Valuables	Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.
We, Us, Our	Aviva Ltd (unless otherwise shown for any policy section).

Important information

This is the Travel Insurance Policy. This policy booklet and the **Schedule** form the contract of insurance and will give the 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:

- This is not a general health insurance policy.
- It covers the **Insured Person** if there is a sudden and unexpected accident or if he/she becomes ill.
- We do not cover any payment, which an **Insured Person** would normally have made during the travels and/or which does not fall within the events insured under the terms of this **Policy**.
- We will only cover if the journey is a round **Trip**, beginning and ending in the **Insured Person's Country of Residence**.

Policy cancellation – annual policy

The **Policyholder** has the right to cancel this Policy without penalty within 14 days from the day of purchase or renewal of the contract, or the day on which the **Policyholder** receives this Policy or renewal documentation, whichever is later.

If the **Policyholder** wishes to do so, the **Policyholder** will be entitled to a full refund of the premium paid. Alternatively, if the **Policyholder** wishes to do so and the insurance cover has already commenced, **We** will refund 80% of the premium to the **Policyholder** less a pro-rated amount to cover the period for which the **Insured Persons** were covered under this policy.

The **Policyholder** will not be entitled to a refund if a claim has been made or there has been an incident likely to give rise to a claim during the current period of insurance.

If the **Policyholder** does not exercise the right to cancel this **Policy**, it will continue to be in force and premium will be payable.

We may cancel this policy by sending 7 days' written notice to the **Policyholder's** last known address. The **Policyholder** will be entitled to a refund of the premium paid, subject to a deduction for the time for which the **Insured Persons** have been covered.

Please note that all refunds will be credited back to the original payment mode within 14 working days.

Period of insurance

Cover will only apply for **Trips** not more than 190 days in duration per **Trip** which begins after the effective date of this **Policy**. Please refer to the **Schedule** for policy effective and expiry dates.

Policy limits

Each section of the **Policy** has a maximum payout 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. Please check if the policy cover is adequate if any expensive items are being taken along.

Reasonable care

The **Insured Person** needs to take reasonable care to protect himself/herself and his/her property, as he/she would if he/she was not insured.

Leisure or sports activities

Participation in the leisure activities listed on page 6 on a recreational basis is covered.

Law

The law of the Republic of Singapore will apply to this policy.

Use of language

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

Please read this **Policy** carefully. Cover may be cancelled or reduced if the policy conditions are not being fulfilled.

Trip cancellation and periods of cover

Annual multi-trip policies

Cancellation cover under this **Policy** begins from the start date of the period of insurance shown on the **Schedule** or the date of booking of each **Trip** (whichever is later) and ends when the **Insured Person** departs for each booked **Trip**.

In addition, the **Insured Person** will also be covered while travelling to his/her **Country of Residence** departure point and returning from his/her **Country of Residence** 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 the **Policy** 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 the **Insured Person** is unable to get **Home** before the period of insurance ends, the **Policy** will remain in force without any extra premium as follows:

- Up to 14 days if any vehicle, vessel, train or aircraft in which the **Insured Person** is travelling as a ticket-holding passenger is delayed; or
- Up to 30 days if the **Insured Person** is unable to return **Home** due to an accidental injury, 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.

Leisure and sports activities

Please note that the **Policy** automatically covers the **Insured Person** for all the following activities if he/she takes part in them on a recreational basis during his/her **Trip**.

Archery (under supervision)	Go-karting† (crash helmet must be worn)	Sail boarding†
Badminton	Golf	Snorkelling
Beach cricket	Hiking (up to 2,000 metres altitude)	Squash
Body boarding†	Hill walking (up to 2,000 metres altitude)	Surfing†
Bowls	Horse riding/hacking (no hunting, jumping or polo)	Swimming
Canoeing	Hot air ballooning (passenger only and organised through a tour operator)	Table tennis
Kayaking and rafting (grades 1 & 2 only)	Jet skiing†	Tennis
Clay-pigeon shooting (under supervision)	Parascending (over water)	Trampoline
Curling	Pony trekking	Trekking
Cycling (no bicycle motor cross, mountain biking or racing)	Racquetball	Tug of war
Dinghy sailing*† (inland or coastal waters only and no racing)	Rambling (up to 2,000 metres altitude)	Water polo
Fell walking	Roller blading or skating (protective gear must be worn)	Water skiing†
Fencing (protective gear must be worn)	Rounders	Wind surfing†
Fishing (no deep sea fishing)	Rowing (inland waters only)	Yachting*† (inland or coastal waters only and no racing)
Football and volleyball	Safari (camera only and organised through your tour operator)	

† 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

Any leisure and sport activities that are not listed above will not be covered under any section of this **Policy**.

Important notes

This **Policy** does not cover any leisure and sport activities:

- Either engaged as a professional or for any financial reward or gain.
- Where in competition or practising for speed or time trials, sprints or racing of any kind unless as agreed by **Us** in writing.

Summary of cover

		Maximum amount payable per-insured person per trip in S\$		
Personal Accident Protection		Plan 1	Plan 2	Plan 3
Section 1A	Accidental Death	500,000	300,000	200,000
	Accidental Permanent Disablement			
	Accidental Burns Benefit			
Section 1B	Accidental Death & PD due to War	25,000	15,000	10,000
Section 2	Simple & Other Fractures	5,000	5,000	5,000
Section 3	Legal Assistance Following an Automobile Accident	15,000	15,000	15,000
Section 4	Personal Liability	5,000,000	2,000,000	1,000,000
Section 5	Child Education Benefit (S\$5,000 per year, up to 5) years)	25,000	25,000	25,000
Medical & Accidental Dental Expenses				
Section 6	Medical & Accidental Dental Expenses (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	1,000,000	500,000	300,000
	Hospital Allowance	10,000	10,000	5,000
		Double hospital confinement benefit in ICU paying up to S\$16,000 for Plan 1 to 2 and up to S\$8,000 for Plan 3 (with daily limit of S\$400). This is on top of the limits above.		
	Home Rehabilitation Allowance	5,000	5,000	5,000
	Return treatment (Inclusive of Physiotherapist, Chiropractor and/or Chinese Physician Expenses up to S\$1,000 per accident)	20,000	20,000	15,000
	Emergency Medical Evacuation Assistance	Unlimited	500,000	500,000
	Repatriation of mortal remains	Unlimited	500,000	500,000
	Reimbursement of coffin expenses	5,000	5,000	5,000
	Funeral benefits & related expenses	5,000	5,000	5,000
Emergency Telephone Charges	200	200	200	
Section 7	Employee replacement benefit	5,000	5,000	5,000
Travel Inconvenience				
Section 8	Trip Cancellation	10,000	10,000	5,000
Section 9	Trip Interruption	10,000	10,000	5,000
Section 10	Trip Re-arrangement	5,000	5,000	5,000
Section 11	Delayed Departure (S\$250 per full 6 hours of delay)	1,000	1,000	1,000
Section 12	Diversion of Journey (S\$250 per full 6 hours of delay)	1,000	1,000	1,000
Section 13	Missed departure or connection (S\$250 per full 6 hours of delay)	1,000	1,000	1,000
Section 14	Overbooked Flight, Voyage or Train	200	200	200
Section 15	Theft of Personal Money & Travel Documents	5,000	5,000	3,000
	Unauthorised Use of Credit Card	2,000	2,000	1,000
Section 16	Credit Card Indemnity	5,000	5,000	3,000
Section 17	Delayed Baggage (S\$250 per full 6 hours of delay)	1,000	1,000	1,000
Section 18	Loss of Baggage	5,000	5,000	3,000
Section 19	Compassionate/hospital visit	10,000	10,000	10,000
Section 20	Bail Bond Facility	15,000	15,000	15,000
Section 21	Rental vehicle excess	1,500	1,500	1,500
Section 22	Hijack, kidnap, hostage, mugging (S\$250 per full 6 hours of delay)	5,000	5,000	5,000
Section 23	Full Terrorism Cover (aggregate)	500,000	300,000	200,000

Note:

- Classic Cover includes Section 1-7 and Elite Cover includes Section 1-23
- Area of cover:
 - Regional** covers Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam, HongKong, Macau, People's Republic of China, Taiwan (Republic of China), Nepal, Mongolia, South Korea, Japan, India, Sri Lanka, Maldives, Australia and New Zealand.
 - International** covers all non-restricted countries. Restricted countries include Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.

1A. Accidental death, permanent disablement & burns benefit

We will cover the **Insured Person** for an **Accidental** injury during the **Trip** that leads directly to:

- Death;
- Permanent Disablement

based on the table of benefits below.

Table of Benefits

		% of Policy Limits stated in the summary of cover
1	Death	100%
2	Permanent Total Disablement	150%
3	Loss of or Total Permanent Loss of use of two limbs	150%
4	Loss of or Total Permanent Loss of use of one limb	125%
5	Permanent Loss of sight for both eyes	150%
6	Permanent Loss of sight for one eye	100%
7	Loss of or Total Permanent Loss of use of one limb and& loss of sight for one eye	150%
8	Permanent and independent Loss of Speech and	150%
9	Permanent and incurable insanity	100%
10	Permanent Loss of Hearing a) Both ears b) One ear	100% 30%
11	Permanent Loss of Speech	75%
12	Permanent total loss of the lens of one eye	75%
13	Loss of or Permanent total loss of use of four fingers and a) Right Hand b) Left Hand	85% 65%
14	Loss of or Permanent total loss of use of four fingers of a) Right Hand b) Left Hand	55% 45%
15	Loss of or Permanent total loss of use of one thumb a) Both right phalanges b) One right phalanx c) Both left phalanges d) One left phalanx	40% 25% 30% 20%
16	Loss of or Permanent total loss of use of fingers a) Three right phalanges b) Two right phalanges c) One right phalanx d) Three left phalanges e) Two left phalanges f) One left phalanx	20% 15% 10% 15% 10% 5%
17	Loss of or Permanent total loss of use of toes a) All-one foot b) Great toe-two phalanges c) Great toe-one phalanx d) Other than great toe, each toe	25% 10% 10% 2%
18	Fractured leg or patella with established non-union	20%
19	Shortening of leg by at least 5cm	10%

1A. Accidental death, permanent disablement & burns

		% of Policy Limits stated in the summary of cover
20	Second and Third Degree Burns - Head a) Third Degree Burns of 20% or more of the total head surface b) Second Degree Burns of 10% or more of the total head surface area	100% 50%
21	Second and Third Degree Burns - Rest of Body a) Third Degree Burns of 40% or more of the total body surface area b) Second Degree Burns of 40% or more of the total body surface area c) Third Degree Burns of 25% or more, but less than 40% of the total body surface area d) Second Degree Burns of 25% or more, but less than 40% of the total body surface area e) Third Degree Burns of 15% or more, but less than 25% of the total body surface area f) Second Degree Burns of 15% or more, but less than 25% of the total body surface area	100% 50% 80% 40% 60% 30%

Special conditions

- The death or disability must happen within 12 months from the date of the **Accident**.
- The **Permanent** disablement diagnosis must be confirmed by **Our** appointed **Doctor**.
- The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 150% of the **Policy Limit** under Section 1A and there shall be no further liability under this **Policy** in respect of the same **Insured Person** for any Injury sustained thereafter;
- In respect of any **Accident**, in the event that any benefit is payable under Section 1B, **We** will not pay under Section 1A for any **Accidental** injury due to the same **Accident**. If **We** pay a death benefit under Section 1A, there shall be no further liability in respect of the same **Insured Person** under Section 1;
- **We** shall in **Our** absolute discretion determine the percentage payable for any **Permanent** disablement not otherwise expressly provided in the Table of Benefits;
- In case where the **Insured Person** is left-handed, the compensation percentage in items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- Assessment of percentage of body affected by burns will be based on the **Rules of Nines** system.

What is not covered

- Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Any self-inflicted acts, suicide or attempted suicide.
- Any claim that results from:
 - Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial (activities).
- Anything mentioned in the General exceptions.

1B. Accidental death & permanent disablement due to war

If the **Insured Person** suffers death or **Permanent** disablement due to war during the **Trip**, **We** will pay up to the stipulated **Policy Limits** under Section 1B, based on the Table of Benefits in Section 1A, provided that:

- At the time of loss, it is proven to our satisfaction that the **Insured Person** was in no way related to such acts, whether direct or indirect, except taking actions to protect himself/herself and his/her property.
- No state of war existed in the respective country upon the **Insured Person's** arrival and the country is not a **Home** or the **Insured Person's** 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.

Special conditions

- The death or disability must happen within 12 months from the date of the **Accident**.
- The **Permanent** disablement diagnosis must be confirmed by Our appointed **Doctor**.
- The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 150% of the **Policy Limit** under Section 1B and there shall be no further liability under this **Policy** in respect of the same **Insured Person** for any injury sustained thereafter;
- In respect of any **Accident**, in the event that any benefit is payable under Section 1B, **We** will not pay under Section 1A for any **Accidental** injury due to the same **Accident**. If **We** pay a death benefit under Section 1A, there shall be no further liability in respect of the same **Insured Person** under Section 1;
- **We** shall in **Our** absolute discretion determine the percentage payable for any **Permanent** disablement not otherwise expressly provided in the Table of Benefits;
- In case where the **Insured Person** is left-handed, the compensation percentage in items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- Assessment of percentage of body affected by burns will be based on the **Rules of Nines** system.

What is not covered

- Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Any self-inflicted acts, suicide or attempted suicide.
- Any claim that results from:
 - Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial (activities).
- Anything mentioned in the General exceptions.

2. Simple or other fractures

If the **Insured Person** sustains **Accidental** injury during the **Trip** which results in a **Simple Fracture** or **Other Fractures** of the nature as specified herein, **We** will pay up to the **Policy Limits**, provided always that:

- This benefit shall not be payable if the **Insured Person** has been diagnosed as having osteoporosis prior to the effective date of this **Policy**;
- If the **Insured Person** is diagnosed as having osteoporosis after the effective date of this **Policy**, **We** will only be liable to pay this benefit in respect of the first occasion on which a **Simple Fracture** or **Other Fracture** is sustained, and this benefit shall not be payable in respect of subsequent incidents.

Simple & Other Fractures	
TABLE OF BENEFITS	
% of Policy Limits stated in section 2 of the summary of cover	
Neck, skull or spine (full break)	100%
Hip	75%
Jaw, pelvis, leg, ankle or knee (other fracture)	50%
Cheekbone, shoulder or hairline fracture of skull or spine	30%
Arm, elbow, wrist or ribs (other fracture)	25%
Leg, ankle or knee (simple fracture)	20%
Nose or collar bone	20%
Arm, elbow, wrist or ribs (simple fracture)	10%
Finger, thumb, foot, hand or toe	7.5%

The most **We** will pay during any one period of insurance is S\$5,000.

3. Legal assistance following an automobile accident

If the **Insured Person** is arrested or is in danger of being arrested as the result of an **Automobile** accident that does not involve any criminal act by the **Insured Person** during the **Trip**, **We** will reimburse any legal expenses up to the **Policy Limits** stated in the summary of cover.

4. Personal liability

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

- Death or injury to any person; and/or
- Loss or damage to property.
- Any fine or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) the **Insured Person** has to pay.
- Any liability arising from wilful, malicious or unlawful act.
- Any liability arising from death or injury of people who work for the **Insured Person** or members of his/her 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 the **Insured Person**, a member of his/her household or people who work for him/her.
- Contractual liability, employer's liability or any liability related to the **Insured Person's** job. The **Insured Person** owning or occupying any land or building.
- The **Insured Person** 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
- Anything mentioned in the General exceptions.

What is not covered

5. Child education benefit

If the **Insured Person** dies as a direct result of an **Accident** during the **Trip** and at the date of **Accident**, the **Insured Person** has **Child/Children**, **We** will pay up to the **Policy Limits** stated in the summary of cover.

- This benefit is only payable once every year, up to 5 years.
- This benefit is only payable as long as the **Child/Children** still fall under the definition of **Child/Children** on the anniversary date of the **Accident**.
- For **Child/Children** above 18 years of age, supporting document must be produced yearly to prove that the **Child/Children** is studying full-time in a recognised institute of higher learning and are not married.
- **We** will pay S\$5,000 per year regardless of the number of **Child/Children**.

6. Medical and medical evacuation

Within the stipulated **Policy Limits**, **We** will cover the **Insured Person** for the following:

- (1) If the **Insured Person** is injured, falls ill, is quarantined or dies during the **Trip**, **We** will pay for the following:
 - (a) **Emergency** medical treatment outside his/her **Country of Residence** (including rescue services to take the **Insured Person** to hospital).
 - (b) **Accidental** pain relief dental treatment outside his/her **Country of Residence**.
 - (c) Following injury or sickness, any reasonable extra charges for half board accommodation (of a similar standard to the accommodation the **Insured Person** had booked for the **Trip**) if the **Insured Person** has to stay after the date he/she was going to return to his/her **Home**. **We** will also pay travel costs, which the **Insured Person** has to pay to get back to his/her **Home** if the return ticket cannot be used.
 - (d) Up to S\$5,000 for the cost of burying or cremating the **Insured Person** in the country outside his/her **Country of Residence** where he/she dies. This does not include the cost of coffin expenses.
 - (e) Up to S\$5,000 for the cost of coffin expenses.
 - (f) The cost of returning the **Insured Person's** body or ashes to his/her **Home** or his/her home country.
- (2) **Emergency** Medical Evacuation: **We** will pay the cost of getting the **Insured Person** to his/her **Home** if it is medically necessary due to the **Insured Person** sustaining **Serious Injury or Serious Illness** during the **Trip** and the return ticket cannot be used.
- (3) Medical and dental expenses in his/her **Country of Residence**. **We** will pay for the following up to the limits detailed in the summary of cover:
 - (a) Follow-up medical and **Accidental** dental treatment up to 21 days upon the **Insured Person's** return to his/her **Country of Residence** if initial treatment took place during the **Trip**.
 - (b) Medical treatment within 5 days upon the **Insured Person's** return when initial treatment was sought not during the **Trip**, up to a maximum of 21 days from the initial treatment in his/her **Country of Residence**.
- (4) **We** will pay for **Emergency** telephone charges incurred by the **Policyholder** or the **Insured Person** in order to call **Us** for medical assistance up to the limits detailed in the summary of cover.
- (5) If the **Insured Person** is claiming for medical expenses,
 - (a) **We** will also pay S\$250 for every 24 hours the **Insured Person** is being treated as an in-patient in a hospital outside his/her **Country of Residence**, S\$100 if in his/her **Country of Residence**, up to the limits detailed in the summary of cover.
 - (b) If the **Insured Person** is being treated as an in-patient in an Intensive Care Unit (ICU), **We** will pay S\$400 for every 24 hours the **Insured Person** is being treated as an in-patient in a hospital outside his/her **Country of Residence**, S\$200 if in his/her **Country of Residence**, up to S\$16,000 for Plan 1 to 2 and up to S\$8,000 for Plan 3. This is on top of the limits in point (a).
 - (c) **We** will also pay S\$100 for every 24 hours the **Insured Person** is instructed by his/her **Doctor** to complete his/her recovery at **Home** after being treated as an in-patient in a hospital, up to the limits detailed in the summary of cover.

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 the summary of cover for such treatments.

6. Medical and medical evacuation

Special conditions

- The **Insured Person** must call **Our** Medical Emergency Assistance helpline at +65 6460 9392 immediately if he/she needs medical or dental attention as a hospital in-patient or if he/she needs to return to his/her **Country of Residence**. Otherwise, the claim may be affected.
- If the **Insured Person** is injured or falls ill during the **Trip**, **Our** Medical Emergency Assistance provider may:
 - Move the **Insured Person** from one hospital to another; and/or
 - Arrange for the **Insured Person** to return to his/her **Country of Residence** at any time. They will only do this if they and the treating **Doctor** think that it is safe for the **Insured Person** to be moved or returned to his/her **Country of Residence**. If the **Insured Person** chooses not to move hospital or return to his/her **Country of Residence**, **Our** liability will end on the date it was deemed safe for the **Insured Person** 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 **Pre-existing Medical Conditions**.
- Any claim for a medical condition that the **Insured Person** is planning to get medical treatment for during the **Trip**.
- Any claim where any other insurance, government or corporate scheme pays for the claim.
- Any claim for:
 - The cost of in-patient hospital medical or dental 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 the **Insured Person** originally went to hospital for.
 - Any form of treatment that the treating **Doctor** and **Our** Emergency Assistance provider think can reasonably wait until the **Insured Person** gets back to his/her **Country of Residence**.
- Cosmetic surgery.
- Medication which, at the time the **Trip** started, the **Insured Person** knew that he/she would need while he/she was away.
- Any extra cost because the **Insured Person** has requested a single or private room.
- Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Costs incurred following the **Insured Person's** decision not to move hospital or return to his/her **Country of Residence** after the date when, in the opinion of **Our** Emergency Assistance provider, it was safe for him/her to do so.
- Any claim resulting from a tropical disease where the **Insured Person** has 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 before the effective date of the **Policy** or the booking of the **Trip** (whichever is later).
 - Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
- Anything mentioned in the General exceptions.

7. Employee replacement

If during the **Trip**, the **Insured Person**

- (a) suffers **Accidental** injury or sickness which under a written advice by a **Doctor** causes or is likely to cause **Temporary Total Disablement** from continuing the **Trip** for a period in excess of five (5) days, or
- (b) encounters the unexpected death, **Serious Injury or Serious Sickness** of the **Insured Person's Close Relative**,

We will indemnify all reasonable transportation costs necessarily incurred for sending a substitute employee to complete the **Trip**.

Such costs shall be limited to economy airfare, travel and accommodation expenses for transportation of the substitute employee, up to the **Policy Limits** stated in the summary of cover. The accommodation expenses covered under this section shall only be in respect of any accommodation during transit in transporting the substitute employee.

What is not covered

- Anything not covered under the Medical and Medical Evacuation Section.
- Anything mentioned in the General exceptions.

8. Trip cancellation

We will cover the **Insured Person** for the following within the stipulated **Policy Limits**:

- Deposits the **Insured Person** or the **Policyholder** has paid for the **Trip** and cannot get full refund or
- Unused travel and accommodation costs the **Insured Person** or the **Policyholder** paid or legally has to pay and cannot get back

if, after the effective date of the **Policy** or booking a **Trip** (whichever is later), and within 30 days prior to departing on the **Trip**, the **Insured Person** unavoidably has to cancel the **Trip** for one of the reasons below:

- (a) One of the following people suffers **Serious Injury or Serious Illness**, is quarantined or dies:
 - The **Insured Person**.
 - Any **Close Relative** of the **Insured Person**.
 - Any **Close Business Associate** of the **Insured Person**.
- (b) The **Insured Person** is being subpoenaed as a witness in a court of law which was not made known to the **Insured Person** prior to the effective date of the **Policy** or the booking of the **Trip** (whichever is later).
- (c) **The Insured Person's Home** is badly damaged by fire, storm or **Natural Disaster** occurring 1 week before the date of departure and which requires the **Insured Person** to be present at **Home** on the date of departure.
- (d) Unexpected outbreak of strike, riot and civil
- (e) **Natural Disaster, Epidemic or Pandemic** outbreak.
- (f) Insolvency of airline, approved tour operator or NATAS travel agent directly responsible for the **Trip**.

For items (d) and (e) above occurring at the planned destination of the **Trip**, this will only apply when the Ministry of Foreign Affairs of the Republic of Singapore has issued a travel advisory not to travel to the zone within the country of planned destination.

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

- Any **Pre-existing Medical Conditions**.
- Any claim for a medical condition the **Insured Person** was planning to get medical treatment for during the **Trip**.
- Any claim that results from:
 - Any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed when the **Policy** was purchased or when the **Trip** was booked (whichever is later).
 - Any claim made because the **Insured Person** doesn't feel like travelling.
- Any claim for unused travel or accommodation arranged by using Frequent Flyer Miles or similar promotions.

What is not covered

8. Trip cancellation

What is not covered

- 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**.
- Any claim if the **Policy** is bought or the **Trip** is booked after any item mentioned in (a) to (f) happened.
- Any claim for cancellation of the **Trip** due to cancellation by the airline, accommodation or tour operator except for insolvency of airline, approved tour operator or NATAS travel agent.
- Anything mentioned in the General exceptions.

9. Trip interruption

We will cover the **Insured Person** for the following within the stipulated **Policy Limits**:

- Any unused travel and accommodation costs which the **Insured Person** or the **Policyholder** has paid or legally has to pay and cannot get full refund and
- Any additional travel expenses (air, land or sea) and reasonable accommodation expense incurred

if, after commencement of the **Trip**, the **Insured Person** unavoidably has to cut short the **Trip** and return to his/her **Country of Residence** for one of the reasons below:

- (a) One of the following people suffers **Serious Injury/Serious Illness**, is quarantined or dies:
 - The **Insured Person**.
 - Any **Close Relative** of the **Insured Person**.
 - Any **Close Business Associate** of the **Insured Person**.
- (b) The **Insured Person** is being subpoenaed as a witness in a court of law which was not made known to him/her prior to the effective date of the **Policy** or the booking of the **Trip** (whichever is later).
- (c) The **Insured Person's Home** is badly damaged by fire, storm or **Natural Disaster**.
- (d) Unexpected outbreak of strike, riot and civil commotions at the **Insured Person's** planned destination.
- (e) **Natural Disaster, Epidemic or Pandemic** outbreak at the **Insured Person's** planned destination.
- (f) Insolvency of airline, approved tour operator or NATAS travel agent directly responsible for the **Trip**.

Special conditions

If the **Insured Person** needs to return to his/her **Country of Residence** and intends to make a claim under this section, he/she must call **Our** Emergency Assistance provider immediately at 6460 9392 or +65 6460 9392 from overseas.

All claims resulting from **Serious Injury or Serious Illness**, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon the **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 **Pre-existing Medical Conditions**.
- Any claim for a medical condition the **Insured Person** was planning to get medical treatment for during the **Trip**.
- Any claim made because the **Insured Person** did not enjoy the **Trip**.
- Any claim which was not authorised by **Our** Medical Assistance provider before the **Insured Person** returned **Home**.
- Any claim resulting from a tropical disease where the **Insured Person** has 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 the **Policy** was purchased or when the **Trip** is booked (whichever is later).
 - Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.

9. Trip interruption

What is not covered

- 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 additional travelling expenses if the **Insured Person** has not purchased a return ticket to his/her **Country of Residence** prior to departing on the **Trip**.
- Any claim for cancellation of the **Trip** due to cancellation by the airline, accommodation or tour operator except for insolvency of airline, approved tour operator or NATAS travel agent.
- Any claim for costs that are not part of Travel Assistant or Emergency Assistance instructions.
- Anything mentioned in the General exceptions.

10. Trip re-arrangement

We will cover the **Insured Person** for the following within the stipulated **Policy Limits**:

- Any additional travel expenses (air, land or sea) the **Insured Person** or the **Policyholder** incurs to make a replacement **Trip** to travel to the point where the original **Trip** was curtailed

if after commencement of the **Trip**, the **Insured Person** unavoidably has to cut short the **Trip** and return to his/her **Country of Residence** for one of the reasons below:

- (a) One of the following people suffers **Serious Injury/Serious Illness**, is quarantined or dies:
 - The **Insured Person**.
 - Any **Close Relative** of the **Insured Person**.
 - Any **Close Business Associate** of the **Insured Person**.
- (b) The **Insured Person** is being subpoenaed as a witness in a court of law which was not made known to the **Insured Person** prior to the effective date of the **Policy** or the booking of the **Trip** (whichever is later).
- (c) The **Insured Person's Home** is badly damaged by fire, storm or **Natural Disaster**.
- (d) Unexpected outbreak of strike, riot and civil commotions at the **Insured Person's** planned destination.
- (e) **Natural Disaster, Epidemic or Pandemic** outbreak at the **Insured Person's** planned destination.
- (f) Insolvency of airline, approved tour operator or NATAS travel agent directly responsible for the **Trip**.

This is provided that the **Insured Person** has to continue the **Trip** within one (1) month from the original date of curtailment and the replacement **Trip** must follow the same itinerary of the curtailed **Trip**.

If the **Insured Person** needs to return to his/her **Country of Residence** and intends to make a claim under this section, he/she must call **Our** Emergency Assistance provider immediately at 6460 9392 or +65 6460 9392 from overseas.

All claims resulting from **Serious Injury or Serious Illness**, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon the **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 **Pre-existing Medical Conditions**.
- Any claim for a medical condition the **Insured Person** was planning to get medical treatment for during the **Trip**.
- Any claim made because the **Insured Person** did not enjoy the **Trip**.
- Any claim which was not authorised by **Our** Medical Emergency Assistance provider before the **Insured Person** returned **Home**.
- Any claim resulting from a tropical disease where the **Insured Person** has 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 the **Policy** was purchased or when the **Trip** was booked (whichever is later).
- Flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
- 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.

10. Trip re-arrangement

What is not covered

- Any claim for additional travelling expenses if the **Insured Person** has not purchased a return ticket to his/her **Country of Residence** prior to departing on the **Trip**.
- Any claim for cancellation of the **Trip** due to cancellation by the airline, accommodation or tour operator except for insolvency of airline, approved tour operator or NATAS travel agent.
- Any claim for costs that are not part of Travel Assistant or Emergency Assistance instructions.
- Anything mentioned in the General exceptions.

11. Delayed departure

If the scheduled ship, aircraft or train that the **Insured Person** booked to travel on in the **Trip** is delayed from the scheduled time of departure,

We will:

- Pay S\$250 for every full 6-hour period of delay up to the maximum amount shown in the summary of cover.

Special conditions

We will work out the length of the delay from the date and time the scheduled ship, aircraft or train should have left. The **Insured Person** 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, riot or civil commotion that existed or was planned before the **Policy** was purchased or when the **Trip** is booked, whichever is later.
- Any claim caused by **Natural Disaster** that occurred before the **Policy** was purchased or the **Trip** was booked, 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 covered in this **Policy**.
- Any claim when the **Insured Person** has not checked in for the scheduled ship, aircraft or train, or if the **Insured Person** fails to follow the respective carriers revised departure schedule.
- Anything mentioned in the General exceptions.

If you make a claim under more than one of the following Sections for any one event, **We** will only pay under one of the Sections:

- Delayed departure;
- Diversion of journey;
- Missed departure or connection; or
- Overbooked flight, voyage or train.

12. Diversion of journey

If the scheduled ship, aircraft or train that the **Insured Person** booked to travel on in the **Trip** is diverted which prevents the **Insured Person** from continuing with the **Trip** as scheduled and the **Insured Person** is delayed from arriving at the planned destination,

We will:

- Pay S\$250 for every full 6-hour period of delay up to the maximum amount shown in the summary of cover.
- Any claim caused by a strike, riot or civil commotion that existed or was planned before the **Policy** was purchased or the **Trip** was booked, whichever is later.
- Any claim caused by **Natural Disaster** that occurred before the **Policy** was purchased or the **Trip** was booked, whichever is later.

What is not covered

If you make a claim under more than one of the following Sections for any one event, **We** will only pay under one of the Sections:

- Delayed departure;
- Diversion of journey;
- Missed departure or connection; or
- Overbooked flight, voyage or train.

13. Missed departure or connection

We will cover the **Insured Person** within the stipulated **Policy Limits** for the extra accommodation and travel costs the **Insured Person** or the **Policyholder** has to pay to reach his/her destination if the **Insured Person** arrives at the departure point within the **Trip** too late to board the scheduled ship, aircraft or train in which the **Insured Person** is booked to travel, 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 the **Insured Person** is travelling in.

We will:

- Pay S\$250 for every full 6-hour period of delay up to the maximum amount shown in the summary of cover.
- The **Insured Person** must do everything he/she can to get to the departure point for the time specified on his/her ticket/itinerary.
- A repairer's report or document of proof from the carrier must be submitted for the claim.
- If the **Insured Person** has missed or will miss his/her international ship, aircraft or train due to one of the reasons listed above, he/she must contact **Our** claims assistance helpline at 6460 9392 or +65 6460 9392 from overseas and **We** will contact the carrier (if a late arrival is possible) or will make alternative travel arrangements for the **Insured Person**. Any cost beyond the limit payable has to be paid by the **Insured & Person** and submitted to **Us** as a claim which **We** will then reimburse up to the limit payable.

Special conditions

What is not covered

- Any claim caused by a strike, riot or civil commotion that was planned before the **Policy** was purchased or the **Trip** was booked, whichever is later.
- Any claim caused by **Natural Disaster, Epidemic or Pandemic** that occurred before the **Policy** was purchased or the **Trip** was booked, whichever is later.
- Any claim where the **Insured Person** has not done everything he/she can to reach the departure point.
- Any claim where the carrier has offered reasonable alternative transport.
- Any claim for costs that are not part of Travel Assistance or Emergency Medical Assistance instructions.
- Any claim caused by **Accidental** damage to, or breakdown of the vehicle which the **Insured Person** is driving.
- Anything mentioned in the General exceptions.

13. Missed departure or connection

What is not covered

If you make a claim under more than one of the following Sections for any one event, **We** will only pay under one of the Sections:

- Delayed departure;
- Diversion of journey;
- Missed departure or connection; or
- Overbooked flight, voyage or train.

14. Overbooked flight, voyage or train

If, during a **Trip**, the **Insured Person** is denied boarding of the scheduled ship, aircraft or train in which confirmed reservation has been received from the travel agent or operator(s) of the scheduled ship, aircraft or train, **We** will reimburse the reasonable expenses incurred for hotel accommodation, meals or refreshments up to the **Policy Limits** stated in the summary of cover.

Special conditions

Provided always that a written confirmation or written proof of loss from the carrier must be submitted to substantiate the claim.

What is not covered

We shall not be liable for claims arising directly or indirectly from:

- Any expenses incurred after the period of insurance.
- Any claim when the **Insured Person** has not checked in for the scheduled ship, aircraft or train, or if he/she fails to follow the respective carriers revised departure schedule.
- Any claim caused by a strike, riot or civil commotion that existed or was planned before the **Policy** was purchased or the **Trip** was booked, whichever is later.
- Any claim when the **Insured Person** arrived at the airport or port after the required check-in time.
- The **Insured Person** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities.
- Anything mentioned in the General exceptions.

If you make a claim under more than one of the following Sections for any one event, **We** will only pay under one of the Sections:

- Delayed departure;
- Diversion of journey;
- Missed departure or connection; or
- Overbooked flight, voyage or train.

15. Theft of personal money, travel documents and credit cards

Within the stipulated **Policy Limits**, **We** will cover the **Insured Person** for loss or theft of **Personal Money**, credit cards, passport and other travel documents while he/she is abroad.

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

In addition, **We** will reimburse the **Insured Person** up to the **Policy Limits** stated in the **Policy** for payment arising out of unauthorised use of the **Insured Person's** credit card following robbery, burglary or theft during a **Trip**.

Special conditions

Contact **Our** claims assistance helpline at +65 6460 9392 and **We** will advise on how to replace lost or stolen passports and other travel documents.

- The **Insured Person** must always take reasonable care to keep his/her **Personal Money**, credit cards, passport and travel documents safe. If they are lost or stolen the **Insured Person** must take all reasonable steps to get it back.
- The **Insured Person** must be able to prove that the ownership of the stolen **Personal Money** and their value. If he/she is not able to show proof, the claim may be affected.

The most **We** will pay for each **Insured Person** is no more than S\$500 for cash or bank notes under **Personal Money**.

What is not covered

- Any claim if the **Insured Person** did not report it to the relevant local authority or **Local Police** or credit card companies within 24 hours of discovery and get a written report.
- Any claim if the **Personal Money**, credit cards, passport and other travel documents were left **Unattended**.
- Any **Personal Money** which is delayed, detained or confiscated by customs or other officials.
- Bonds, securities or documents of any kind.
- Theft of **Personal Money** not carried in the **Insured Person's** hand baggage while he/she is travelling.
- Shortages due to a mistake, or loss due to a change in exchange rates.
- Theft resulting from the **Insured Person's** wilful act, omission, negligence, recklessness or carelessness.
- Any cost incurred while obtaining the replacement passport, credit cards in **Insured Person's Country of Residence**.
- Anything mentioned in the General exceptions.

16. Credit card indemnity

If the **Insured Person** dies as a result of an **Accident** sustained during a **Trip**, **We** will pay for the current month outstanding credit card expenses (less any arrears payments from prior months) incurred by the **Insured Person** up to the stipulated **Policy Limit** specified under section 16, provided that the **Insured Person** has fully complied with all terms and conditions under which such card has been issued.

17. Delayed baggage

Within the stipulated **Policy Limits**, **We** will cover the **Insured Person** if his/her checked-in baggage is delayed, misdirected or temporarily misplaced at the scheduled destination or upon the **Insured Person's** return to his/her **Country of Residence**, on a scheduled carrier. To claim under this section, the **Insured Person** must get written confirmation from the carrier of the number of hours the **Insured Person** was without his/her baggage.

We will:

- Pay S\$250 per **Insured Person** for every full 6-hour period the baggage is delayed.
- Any claim for baggage delayed or detained by customs or other officials.
- Anything mentioned in the General exceptions.

What is not covered

18. Loss of baggage

Within the stipulated **Policy Limits**, **We** will cover the **Insured Person** for loss, theft or **Accidental** damage to his/her personal belongings, **Valuables** or baggage during the **Trip**.

We will also cover loss, theft or **Accidental** damage to items used in connection with the **Insured Person's** job which are not owned by him/her.

We will:

- Pay up to S\$1,000 for any article (or set of articles if put together).
 - The **Insured Person** must take reasonable care to keep his/her personal belongings, **Valuables**, baggage and items used in connection with his/her job safe. If the personal belongings, **Valuables**, baggage or items used in connection with his/her job is lost or stolen, the **Insured Person** must take all reasonable steps to get it back.
 - The items used in connection with the **Insured Person's** job must be in his/her possession or under his/her care at the time of loss, theft or damage.
 - If the personal belongings, **Valuables**, baggage or items used in connection with the **Insured Person's** job are lost or damaged by an authority, a transport company, airline or hotel, the **Insured Person** must:
 - Report the details of the loss or damage to them in writing and get written confirmation.
 - Get a lost/damage report.
 - The **Insured Person** should submit a claim to the authority or service provider responsible for the loss or damage first. Proof of compensation or denial received from them must be provided to **Us**.
 - Keep all travel tickets and tags if a claim is made or to be made under this **Policy**.
 - The **Insured Person** must be able to prove that he/she was responsible for the lost, stolen or damaged items and how much they are worth. If he/she is unable to show proof, the claim may be affected.
 - At **Our** sole discretion, **We** will settle any claim by payment or replacement. **We** will pay claims for personal belongings, **Valuables**, baggage or items used in connection with the **Insured Person's** job 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 a claim is also made under the Delayed Baggage section, this amount will be deducted from the amount claimed under this section.
-
- Loss or theft of personal belongings, **Valuables**, baggage or items used in connection with the **Insured Person's** job which the **Insured Person** has 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 the **Insured Person** did 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 the **Insured Person** must provide other independent proof of loss such as a letter from his/her airline, 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.
 - **Personal Money**, bonds, securities, credit cards, identity cards, driving licenses, passports or travel documents.
 - Deliberate or malicious damage to personal belongings, **Valuables**, baggage or items used in connection with the **Insured Person's** job caused by an **Insured Person**.
 - Any amount for loss or damage that the **Insured Person** can claim against the airline, transport company, hotel or carrier.
 - Any loss of, theft or damage resulting from the **Insured Person's** wilful act, omission, negligence, recklessness or carelessness.
 - Any loss or damage to items not belonging to the **Insured Person** except for items used in connection with the **Insured Person's** job.
 - Any loss to items resulting from mysterious disappearance.
 - Anything mentioned in the General exceptions.

Special conditions

What is not covered

19. Compassionate/hospital visit

If the **Insured Person** sustains death or become hospitalised overseas for more than 5 consecutive days during the **Trip** which is claimable in this **Policy**, **We** will pay for a compassionate/hospital visit up to 2 relatives or friends of the **Insured Person** provided that:

- The **Doctor** deems it necessary through written advice; and
- Travelling and accommodation expenses of the visitors are reasonable.

The maximum amount **We** will pay is detailed in the summary of cover, and until the **Insured Person** is able to resume the **Trip** or return to his/her **Country of Residence** or until the completion of period of insurance, whichever comes first.

20. Bail bond facility

If, during a **Trip**, the **Insured Person** has been arrested following an **Automobile** accident, **We** will instruct **Our** Travel Assistant to advance a bail bond demanded by the authorities for the release, or to avoid imprisonment, of the **Insured Person**. This advance shall be made through the intermediary of an on-site legal practitioner up to the **Policy Limits** as specified in the summary of cover.

The **Insured Person** or the **Policyholder** is obliged to reimburse this advance:

- As soon as the bail has been refunded in the case of discharge for lack of evidence or acquittal,
- Within 15 days of the court ruling becoming enforceable in the case of conviction,
- In all cases, within 3 months from the date of payment.

We may deduct this advance from any claims payable at **Our** discretion.

21. Rental vehicle excess

Within the stipulated **Policy Limits**, **We** will reimburse the **Insured Person** for any excess or deductible which the **Insured Person** becomes legally liable to pay in respect of loss or damage to the rented private vehicle during a **Trip**, provided such loss or damage is covered by the insurance policy of the rented private vehicle.

Special conditions

- The **Insured Person** must be either a named driver or one of the named drivers of the rented private vehicle.
- The rented private vehicle must be rented from a licensed car rental company;
- As part of the hiring arrangement, the **Insured Person** must take up all comprehensive motor insurance against loss or damage to the rented private vehicle during the rental period; and
- The **Insured Person** must comply with all requirements of the licensed car rental company under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

What is not covered

We will not be liable for:

- loss or damage arising from operation of the rented private 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;
- any loss or damage to the rented private vehicle while it is not in **Insured Person's** custody and control;
- any loss or damage to the rented private vehicle if the **Insured Person** was not licensed to drive the rented private vehicle or the **Insured Person** was taking part in or practising for speed or time trials of any kind; or
- any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

22. Hijack, kidnap, hostage and mugging

Within the stipulated **Policy Limits**, **We** will pay S\$250 for each full 6-hour period if:

- **The Insured Person** cannot reach his/her destination or he/she cannot reach his/her **Country of Residence** on the return leg of the **Trip** as a result of the transport on which he/she is travelling being kidnapped, being hijacked or he/she is taken as hostage; or
- **The Insured Person** is in hospital receiving in-patient treatment required following a mugging.

What is not covered

We will not pay any claim:

- If the **Insured Person** does 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.

23. Full terrorism cover

We will cover the **Insured Person** under this **Policy** up to the aggregate amount detailed in the 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
- 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.

Aggregate limit of liability

The total compensation payable in respect of death, disablement or burns occurring for all **Insured Persons** shall not exceed S\$15,000,000 under this **Policy** for each period of insurance per conveyance.

In the event compensation exceeds S\$15,000,000, the amount shall be apportioned among the **Insured Persons** subject to maximum of the sum insured of each **Insured Person**.

Premium warranty

- (a) Notwithstanding anything herein contained but subject to clause b hereof, it is hereby agreed and declared that 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.
- (b) 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: -
- the cover under the **Policy**, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60-day period;
 - the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - We** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (c) 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.
- (d) **We** will not pay any claims under the **Policy** until **We** received the full payment of the premium. In the event that the **Policy** is terminated due to non-payment of premium and a claim is payable, **We** will deduct the premium from the claim payable.

Policy extensions

The **Policy** is extended to cover the following:

1. Disappearance

Should the scheduled ship, aircraft or train the **Trip** depends on sink, be wrecked or disappear, **We** will deem as death if the **Insured Person's** body has not been found within 1 year from the date of **Accident** provided a court order or official death certificate has been established accordingly. **We** will pay for **Accidental** death in accordance with the schedule of compensation under Section 1, provided that any person to whom the benefit is paid signs an undertaking to inform and refund **Us** the amount paid if the **Insured Person** is subsequently found to be living.

2. Drowning or suffocation by smoke, poisonous fumes or gas

We will pay if the **Insured Person** suffers **Accidental** death, **Permanent Disablement** or **Accidental Injury** is caused by drowning or suffocation by smoke, poisonous fumes or gas provided that such event did not arise as a result of an **Insured Person's** willful and intentional act.

3. Accidental death due to natural disaster

If the **Insured Person** suffers **Accidental** death caused by **Natural Disaster** and death or bodily Injury as a consequence of such event could not reasonably have been avoided by such **Insured Person**.

4. Accidental death due to gun shot

If the **Insured Person** suffers **Accidental** death due to gun shot and provided that such event did not arise as a result of an **Insured Person's** willful and intentional act and death or bodily Injury as a consequence of such event could not reasonably have been avoided by such **Insured Person**.

5. Motorcycling

This **Policy** is extended to cover motorcycling as a rider or passenger so long as:

- A crash helmet is worn and
- As a rider the **Insured Person** holds a valid motorcycle license and
- It is not engaged as a professional or for any financial reward or gain or in competition or practising for speed or time trials, sprints or racing of any kind unless as agreed by **Us** in writing.

No personal liability cover exists under this **Policy** for motorcycling.

6. Pregnancy or childbirth related conditions

We will pay for the **Insured Person's** **Emergency** medical treatment outside his/her **Country of Residence**.

We will also pay for the **Insured Person's** **Trip** cancellation and **Trip** Re-arrangement if the **Insured Person** is unfit to travel or continue with the **Trip**.

These conditions must not be related to a **Pre-existing Medical Condition** and the expected date of delivery must not be less than 12 weeks (16 weeks in the case of a multiple pregnancy) before the **Insured Person's** planned return date and must be certified by a **Doctor**.

General exceptions

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

This policy does not cover:

1. 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. 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. The **Insured Person** engaging in naval, military or airforce service or operations (except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore).
4. The **Insured Person** (i) engaging in testing of any kind of conveyance; (ii) being employed as a manual worker; (iii) engaging in offshore activities or mining or aerial photography; or (iv) engaging in handling of explosives.
5. The **Insured Person** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
6. The **Insured Person** taking part in any organised team or contact sport not listed on page 6, any activity either as a professional, or where the **Insured Person** receives any financial reward or gain; or competing in or practicing for speed or time trials, sprints or racing of any kind.
7. 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.
8. 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**.
9. Any loss or damage caused by the **Insured Person's** wilful act or negligence.
10. The **Insured Person** whilst under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
11. Any psychiatric, psychological, affective, mental, behavioral or sleep disorder, irrespective of whether a physiological cause is known or suspected.
12. Injury occurring during or as a direct or indirect result of any surgery except when such a surgery was necessary to treat or restore function after an **Accidental** injury covered by this **Policy**.
13. Any congenital anomaly.
14. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.
15. Any claim arising from circumstances known to the **Policyholder**, **Insured Person** or in the public domain at the time of issue of this insurance or before the **Policyholder** or the **Insured Person** booked the **Trip** (whichever is earlier).

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

General conditions

These apply to the whole policy.

1. Claims

- Any amount which **We** have paid which the **Insured Person** is not covered for must be paid back to **Us**.
- **We** must be informed of any injury, illness, incident, or loss, or any discovery of loss or damage which may lead to a claim under this **Policy**. **We** must also be informed of any writ, summons or prosecution being brought against the **Insured Person** for a risk covered under the **Policy**. Every communication relating to a claim must be sent to **Us** immediately.
- The **Policyholder** or the **Insured Person** or any person acting on his/her behalf, must not negotiate, admit or reject any claim without **Our** permission in writing.
- Any claims must be submitted to **Us** with written proof of loss at the **Insured Person's** own expense, including, whichever is applicable:
 - Medical evidence, certificates, reports,
 - Original invoices and receipts,
 - Proof of ownership,
 - Police, airline, transport, hotel reports,
 - Trip invoices, ticket confirmation, boarding passes,
 - Photocopy of passport and visa, and
 - Any other documentary proof that **We** may require to support the claim.
- In the case of a foreign language document, an English translation of such document if **We** require must be submitted to **Us** at the **Insured Person's** expense.
- **We** may refuse to pay any claims for which receipts, bills or other supporting documents that **We** may require are not provided to **Us**.
- Any certificates, information and evidence, which **We** may need shall be provided at the **Insured Person's** expense. 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.
- All claims will be paid in Singapore Dollars. For claims incurred in a foreign currency, **We** will convert the foreign currency amount into Singapore Dollars at a foreign currency exchange rate to be determined by **Us**.
- **We** shall have full discretion in the conduct, of any proceedings or the settlement of any claim.
- Any claim to be made under the **Policy** must be submitted to **Us** with all relevant facts and documents within 30 days upon the **Insured Person's** return to his/her **Country of Residence**.
- At the time of buying or renewing the **Policy** or when booking a **Trip** (whichever is later), if the **Insured Person** is travelling against the advice of Ministry of Foreign Affairs of the Republic of Singapore, he/she will not be covered under any section of the **Policy** for the known circumstances, facts or risks at the planned destination.

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 under Medical and Medical Evacuation Section.

3. Our rights

We are entitled to take over and carry out in the **Policyholder** or the **Insured Person's** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in the **Policyholder** or the **Insured Person's** name, to recover any payment **We** have made under this **Policy** to anyone else.

4. Access to your doctor

If a medical or dental claim is made under the **Policy**, **We** may ask the **Insured Person** to supply his/her **Country of Residence Doctor's** name to enable **Us** to access his/her medical records. This will help the treating **Doctors**, and **Us**, to provide the **Insured Person** with the most appropriate treatment and assess whether the cover applies. If the **Insured Person** does not agree to provide this, **We** may not deal with the claim.

5. Fraud

If a claim under this **Policy** is made with the knowledge of the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, **We** will not pay the claim.

We reserve the right to lodge a report with the **Local Police** about any dishonest claim.

General conditions

6. Arbitration

Where **We** have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator in Singapore in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time in force in English. When this happens, a decision must be made before the **Policyholder** can take any legal action against **Us**.

7. Your duty to comply with policy conditions

Our provision of insurance under this **Policy** is conditional upon the full observation and fulfillment of the terms, provisions, conditions and clauses of this **Policy**.

8. Payment of claim

We will pay all claims under this **Policy** to the **Policyholder** or to such person as instructed by the **Policyholder** and as agreed by **Us**. For Emergency Medical Evacuation Assistance and Repatriation of mortal remains, **We** will be paying the benefits directly to the service provider as appointed by **Us**. Any claims paid under this **Policy** and received by the **Policyholder** or such other person as instructed by the **Policyholder** will be deemed as full and final payment and shall effectively discharge **Our** liability. **We** will not have to make any further payments for the same claim.

9. Rights of Third Party

A person who is not a party of this **Policy** shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.

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 General Insurance, 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 to **Our** Customer Services Department. You can email **Us** at corporate_travel@aviva.com.sg. **We** will acknowledge receipt of your feedback within 3 working days whilst **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 you are dissatisfied with our response, **We** will refer you to an independent dispute resolution organisation; the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01
City House Singapore 068877

Telephone: 6327 8878
Fax: 6327 8488

Email: info@fidrec.com.sg
Website: 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 6460 9392 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 6460 9392.

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

Mar 2020



Aviva Ltd

4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Tel: (65) 6827 9966 Fax: (65) 6827 7480 www.aviva.com.sg
Company Reg. No.: 196900499K • GST Reg. No.: MR-85001668