



Travel Insurance Policy

Important. Please read and keep it safe.



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Guide to your Aviva Travel Policy

Summary of Cover and Limits

| Section Nos. | Policy feature | Maximum amount payable per insured per trip | | |
|-------------------------------------|--|---|---|---|
| | | Prestige | Plus | Lite |
| Personal Accident Protection | | | | |
| 1a* | Accidental Death | S\$500,000 | S\$100,000 | S\$50,000 |
| | Accidental Permanent Disablement | | | |
| | Accidental Burn Benefit | | | |
| 1b* | Accidental Death and Permanent Disability due to War | | | |
| 1c* | Double Indemnity for Death in Public Transport | S\$1,000,000 | S\$200,000 | Not covered |
| 2 | Family Assistance Benefit | S\$8,000 | Not covered | Not covered |
| 3 | Child Education Benefit S\$5,000 per year, up to 5 years | S\$25,000 | Not covered | Not covered |
| Emergency Medical Cover | | | | |
| 4 | a) Overseas Medical Expenses | Unlimited | S\$2,000,000 | S\$250,000 |
| | b) Emergency Medical Evacuation | | | |
| | c) Overseas Emergency Medical Expenses – Pregnancy related | | | |
| | d) Medical Expenses in Singapore | | | |
| | e) Mobile-Aid Reimbursement | | | |
| | f) Chiropractor and/or Chinese Physician Treatment | | | |
| | g) Emergency Telephone Expenses | | | |
| 5 | a) Accidental Dental Expenses While Overseas | S\$8,000 | S\$3,000 | S\$1,000 |
| | b) Accidental Dental Expenses in Singapore | | | |
| 6a | I) Overseas Hospital Income | S\$50,000 S\$200 for every 24 hours of hospitalisation overseas | S\$50,000 S\$200 for every 24 hours of hospitalisation overseas | S\$10,000 S\$200 for every 24 hours of hospitalisation overseas |
| | II) Overseas Hospital Income in ICU | S\$50,000 S\$400 for every 24 hours of hospitalisation overseas | Not covered | Not covered |
| 6b | I) Hospital Income in Singapore | S\$6,000 S\$200 for every 24 hours of hospitalisation in Singapore | S\$1,000 S\$100 for every 24 hours of hospitalisation in Singapore | S\$600 S\$100 for every 24 hours of hospitalisation in Singapore |
| 7 | a) Overseas Quarantine Allowance due to Infectious Disease | S\$500 S\$50 for every 24 hours | S\$300 S\$50 for every 24 hours | Not covered |
| | b) Quarantine Allowance in Singapore due to Infectious Disease | S\$500 S\$50 for every 24 hours | S\$300 S\$50 for every 24 hours | Not covered |
| 8 | a) Repatriation of Mortal Remains | Unlimited | S\$500,000 | S\$30,000 |
| | b) Reimbursement of Coffin and Funeral Expenses | S\$20,000 | S\$12,000 | S\$12,000 |
| 9 | a) Hospital Visit Expenses | S\$25,000 | S\$10,000 | S\$3,000 |
| | b) Compassionate Visit Expenses | | | |
| 10 | Child Minder | S\$25,000 | S\$10,000 | S\$3,000 |

*The benefit payable under this section is reduced to 20% of policy limit for **Child** insured under family package and any insured person above 70 years old.

Summary of Cover and Limits

| Section Nos. | Policy feature | Maximum amount payable per insured per trip | | |
|--|--|---|---|---|
| | | Prestige | Plus | Lite |
| Personal Liability and Legal Expenses | | | | |
| 11 | Personal Liability | S\$2,000,000 | S\$1,000,000 | S\$250,000 |
| Travel Inconvenience | | Prestige | Plus | Lite |
| 12 | a) Trip Cancellation | S\$20,000 | S\$15,000 | S\$5,000 |
| | b) Trip Cancellation For Any Reason | S\$5,000 | S\$5,000 | Not covered |
| 13 | a) Trip Postponement | S\$3,000 | S\$2,000 | S\$1,000 |
| | b) Change of Travelling Dates For Any Reason | S\$3,000 | S\$2,000 | Not covered |
| 14 | Replacement Traveller (For Business Travel only) | S\$15,000 | S\$5,000 | Not covered |
| 15 | a) Trip Interruption – Back to Singapore | S\$15,000 | S\$8,000 | S\$3,000 |
| | b) Trip Interruption – Change of trip itinerary | S\$3,000 | S\$2,000 | S\$1,000 |
| 16 | Delayed Departure | S\$2,000 S\$100 for each consecutive 6-hour delay | S\$1,000 S\$100 for each consecutive 6-hour delay | S\$1,000 S\$100 for each consecutive 6-hour delay |
| 17 | Diversion of Journey | S\$2,000 S\$100 for each consecutive 6-hour delay | S\$1,000 S\$100 for each consecutive 6-hour delay | S\$1,000 S\$100 for each consecutive 6-hour delay |
| 18 | Overbooked Flight, Voyage or Train | S\$500 S\$100 for each consecutive 6-hour delay | S\$200 S\$100 for each consecutive 6-hour delay | S\$100 S\$100 for each consecutive 6-hour delay |
| 19 | Missed Departure or Connection | S\$1,000 S\$100 for each consecutive 6-hour delay | S\$500 S\$100 for each consecutive 6-hour delay | S\$200 S\$100 for each consecutive 6-hour delay |
| 20 | Delayed Baggage | S\$2,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier | S\$1,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier | S\$1,000 S\$200 for each consecutive 6-hour delay both overseas and in Singapore when on a scheduled carrier |
| 21 | Loss of Baggage | S\$8,000 Up to S\$700 for any article (or set of articles if grouped together) | S\$5,000 Up to S\$700 for any article (or set of articles if grouped together) | S\$3,000 Up to S\$700 for any article (or set of articles if grouped together) |
| 22 | Theft of Valuables or Personal Money | S\$3,000 (including S\$500 for cash or bank notes) | S\$750 (including S\$300 for cash or bank notes) | Not covered |
| 23 | Loss of Passport or Travel Documents | S\$5,000 | S\$5,000 | S\$3,000 |
| 24 | Unauthorised Use of Credit Card | S\$1,000 | Not covered | Not covered |
| 25 | Hijack, Hostage and Mugging | S\$10,000 S\$250 per 24 hours detained | S\$5,000 S\$250 per 24 hours detained | S\$3,000 S\$250 per 24 hours detained |

Summary of Cover and Limits

| Section Nos. | Policy feature | Maximum amount payable per insured per trip | | |
|------------------------|---|---|-------------|---------------|
| | | Prestige | Plus | Lite |
| Lifestyle Cover | | Prestige | Plus | Lite |
| 26 | Rental Vehicle Excess | S\$2,500 | S\$1,500 | S\$1,000 |
| 27 | Rental Vehicle Return | S\$500 | Not covered | Not covered |
| 28 | Home Contents | S\$15,000 Up to S\$1,000 for any one article or set of articles if grouped together | Not covered | Not covered |
| 29 | Domestic Pet Care (per household) | S\$1,000 S\$50 per 24 hours of extended stay in a pet boarding house | Not covered | Not covered |
| Free Extensions | | Prestige | Plus | Lite |
| a) | Loss of Frequent Flyers Points | Yes | Yes | Yes |
| b) | Disappearance | Yes | Yes | Yes |
| c) | Drowning or Suffocation by Smoke, Poisonous Fumes or Gas | Yes | Yes | Yes |
| d) | Motorcycling | Yes | Yes | Yes |
| e) | Pregnancy or Childbirth related conditions | Yes | Yes | Yes |
| f) | Automatic Extension of Cover Due to Public Transport delay or due to your accidental injury, illness or quarantine | Up to 30 days | | Up to 14 days |
| g) | Full Terrorism Cover (Aggregate) | S\$500,000 | S\$100,000 | S\$50,000 |
| Optional Cover | | Overseas Wedding & Photoshoot (Per Couple) | | |
| 30 | a) Loss of Ceremonial Attire and Wedding Accessories | S\$8,000 Up to S\$2,000 for any one article or set of article if grouped together Excess payable : S\$100 | | |
| | b) Loss of Marriage Certificate | S\$250 | | |
| | c) Financial Failure of Wedding Service Providers | S\$15,000 | | |
| | d) Loss of Wedding Photo Album | S\$500 | | |
| | e) Personal Liability of Invited Guests | S\$1,000,000 | | |
| Golf Holiday | | | | |
| 31 | a) Loss of Golfing Equipment (including while in use) | S\$2,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$100 | | |
| | b) Hire of Golfing Equipment | S\$500 Up to S\$100 per day | | |
| | c) Hole-In-One | S\$1,000 | | |
| | d) Damage of Buggy | S\$500 | | |
| | e) Unused Green Fees | S\$500 | | |

Summary of Cover and Limits

| Section Nos. | Policy feature | Maximum amount payable per insured per trip |
|-----------------------------|---|---|
| Optional Cover | | |
| Winter Sports | | |
| 32 | a) Accidental Death and Permanent Disablement | S\$50,000 |
| | b) Emergency Medical Cover (Aggregate) | S\$250,000 |
| | c) Personal Liability Extension | Up to selected plan's limit |
| | d) Loss of Winter Sports Equipment (including while in use) | S\$3,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250 |
| | e) Hire of Winter Sports Equipment | S\$500 Up to S\$100 per day |
| | f) Loss of Deposit due to Ski Track / Piste Closure | S\$1,000 |
| | g) Ski Pass and Ski Lift Pass | S\$500 |
| | h) Delay due to Avalanche | S\$200 |
| Extreme Water Sports | | |
| 33 | a) Accidental Death and Permanent Disablement | S\$50,000 |
| | b) Emergency Medical Cover (Aggregate) | S\$250,000 |
| | c) Personal Liability Extension | Up to selected plan's limit |
| | d) Loss of Water Sports Equipment (including while in use) | S\$3,000 Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250 |
| | e) Hire of Water Sports Equipment | S\$500 Up to S\$100 per day |

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 **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 **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;
- How to trace **Your** luggage with the airline operator if it is delayed or lost;
- Why, how, where and when **You** should contact local Embassies or Consulates;
- How and where to cancel **Your** credit cards if they are lost or stolen;
- How to transfer money out to **You** if **You** need it.

Your Travel Assistant will also provide advice and guidance 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 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;
- Medical advisers are consulted; and
- Necessary medical fees are guaranteed.

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 Singapore 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

The words or phrases below have the following meanings wherever they appear in **bold font** with the first letter capitalised in this Policy document, words in the singular include the plural or any tense and use of the male gender includes the female gender and vice-versa.

Accident

A sudden, unforeseen and unexpected event which happens during the **Period of Insurance** which must be the only cause of injury or damage to or loss of property, whichever applies.

Age

Age at the last birthday. The policyholder named in the **Schedule** must be at least 16 years old at the inception of the policy.

Catastrophic Event

Any event or force of nature that has catastrophic consequences in terms of financial, environmental or human losses, such as avalanche, earthquake, flood, forest fire, hurricane, landslides, lightning, tornado, tsunami, typhoon or volcanic eruption.

Child

Persons under 18 years of **Age** or persons from 18 up to 23 years of **Age** who are studying full-time in a recognised institute of higher learning and are not married, who are biologically or legally related to an adult who is named in **Your Schedule**.

We determine the **Age** as at the date of policy inception with reference to the date of birth.

Close Business Associate

Someone **You** work with in Singapore who has to be at 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, legal 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.

Depreciation Scale

The depreciation scale set out below which applies for any sports equipment including **Golfing Equipment**, **Water Sports Equipment** and **Winter Sports Equipment** that **You** bring on a **Trip**.

- ➔ 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.

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 **You** or anyone **You** are travelling with.

Emergency

A serious, unexpected situation requiring immediate action and in the case of an **Accident**, requiring immediate action within 24 hours of the **Accident** taking place.

Entertainment Tickets

Tickets granting admission during **Your Trip** to theme parks, musicals, plays, theatre, drama performances, concerts, sports events, excursions or tours.

Epidemic / Pandemic

Any contagious disease which upon outbreak is classified as an epidemic/pandemic by the World Health Organisation or Ministry of Health of the Republic of Singapore.

Frequent Flyer Points

Loyalty or reward points that are accorded to **You** as a registered customer/member of a frequent flyer program or similar reward program by any commercial airline company.

Golfing Equipment

Golf clubs, golf bags and golf shoes only.

Home

Your home address in Singapore as shown in **Your** NRIC (for Singaporeans and Singapore Permanent Residents) or **Your** home address in Singapore as shown in **Your** utility bill, correspondence with a Singapore government authority or other document acceptable to **Us** (for foreigners).

In-patient

Admitted to a hospital for treatment that requires at least one overnight stay.

Definitions

Insured Events

1. **You, Your spouse or Your Child** suffering from **Serious Injury or Serious Illness**, being **Quarantined** or dies.
2. One of the following people suffering from life- threatening injury or illness, is **Quarantined** or dies:
 - **Your Travelling Companion.**
 - Any person **You** were going to stay with during **Your Trip.**
 - **Your Close Relative.**
 - **Your Close Business Associate.**All claims resulting from medical reasons, **Quarantine** or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **Your Trip.**
3. **You or Your Travelling Companion** being subpoenaed as a witness in a court of law which was not made known to **You** prior to taking out this policy.
4. **Your Home** being badly damaged by fire, storm or a **Catastrophic Event.**
5. Unexpected outbreak of strike, riot and civil commotions at **Your** planned destination. This will only apply when the Ministry of Foreign Affairs of the Republic of Singapore (MFA) has issued a travel notice or travel advisory about travelling to the zone within the country of **Your** destination.
6. **Catastrophic Event, Epidemic or Pandemic** outbreak at **Your** planned destination. This will only apply when the Ministry of Foreign Affairs of the Republic of Singapore (MFA) has issued a travel notice or travel advisory about travelling to the zone within the country of **Your** destination.
7. Insolvency of airline, licensed transport provider, licensed tour operator or licensed travel agent directly responsible for **Your Trip.**
8. Due to **You** being a **Child** and forced to cancel **Your Trip**, because **Your** parent or guardian who is **Your Travelling Companion** has to cancel or change his **Trip** due to one of the reasons listed above.

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.

Manual Work

Means work which involves a person undertaking manual labour in connection with business or trade or active personal participation in any of the following:

- a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
- b) work that involves heavy machinery, explosives or hazardous materials;
- c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or
- e) work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery;
- f) any hazardous occupation including pilot, air crew, ship crew, worker on board vessels, stevedore, shipbreaker, fisherman, fire fighter, police, naval, military, air force service or operation and the like (except under section 14 of the Enlistment Act (Chapter 93) of the Republic of Singapore).

but does not include:

- a) voluntary work which a person undertakes for a charitable organisation unless he receives remuneration for this work or it involves construction work and usage of heavy machinery or working more than three meters above the ground.

Period of Insurance

The period of insurance shown in the policy **Schedule.**

Permanent Total Disablement

A disability which is total and permanent and persists continuously for 104 weeks with **You** incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.

Personal Money

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

Definitions

Pre-existing Medical Condition

Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, which:

- **You** knew about or have been informed of or for which **You** have received advice, medication or treatment; or
- **You** are under investigation or awaiting results for; or
- **You** are on a waiting list for, or are aware of the need for, **In-patient** treatment.

before the start date of **Your Trip**.

This definition of **Pre-existing Medical Condition** also applies to **Your Close Business Associate, Close Relatives** or **Travelling Companion** or any person upon whose good health **Your Trip** depends.

If **You** have an annual policy with **Us** and have made a claim for an allergy, condition, illness, infirmity or injury on a previous **Trip**, **We** will treat that allergy, condition, illness, infirmity or injury as a **Pre-existing Medical Condition** in any subsequent **Trip**.

Public Transport

Any regularly scheduled land, sea or air conveyance which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other modes of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Quarantine

Compulsory isolation to contain the spread of an infectious disease.

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 cover **You** have.

Serious Injury or Serious Sickness

Injury or illness which results in one being unfit to travel or continue with the **Trip**. This must be certified by a **Doctor**.

Travelling Companion

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

Trip(s)

Travel outside Singapore as set out in **Your** itinerary. **Your Trip** begins when **You** leave **Your Home** and ends when **You** return to **Your Home**.

Total Loss of Sight

Complete and permanent loss of sight.

Unattended

Where **You** do not watch over or are not in full view of or in a position to prevent unauthorised taking of **Your** property unless it is in a locked compartment, safe or in a locked boot/trunk of a locked vehicle.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

Water Sports Equipment

Any necessary item designed for a particular water sport, without which **You** cannot do the water sport safely.

We, Us, Our

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

Winter Sports Equipment

Skis, snowboard, ski/snowboard boots, helmets, bindings or poles.

You, Your, Yourself

The person (or people) named in **Your 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.

Things to remember

Please read this information carefully:

- This is not a general health insurance policy:
- It covers **You** if there is a sudden and unexpected **Accident** or if **You** become ill.
- **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.
- **We** will only cover **You** if **Your** main **Home** is in Singapore.
- **We** will only cover if the journey is a round **Trip**, beginning and ending in Singapore.
- **We** will only cover **You** if **You** bought the policy before **You** leave Singapore on **Your Trip**.

Policy cancellation – Single trip policy

A single **Trip** policy can only be cancelled if **You** informed **Us** in writing before the start date of **Your Trip**. **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 before the start date of **Your Trip**, it will continue in force and **You** will be required to pay the premium.

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

Policy cancellation – Annual multi-trip policy

If **We** are issuing this policy to **You** for the first time, **You** have the right to cancel **Your** policy without penalty within 14 calendar days from the day of purchase of the policy, **We** call this period the free look period.

If, within this free look period, **You** inform **Us** in writing that **You** wish to cancel the policy, **We** will cancel it from its start date and refund **You** the premium paid in full provided **You** have not travelled, and there has been no claim or incident likely to give rise to a claim.

If, after the free look period or if **You** are not entitled to the free look period and **You** inform **Us** in writing that **You** wish to cancel the policy, **We** will refund **You** 80% of the premium less a pro-rated amount for the period for which **You** have been covered.

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

We may cancel this policy by sending 7 days' written notice to **Your** last known address.

You will be entitled to refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

Cover

Cover will only apply for **Trips** which begin from the **Period of Insurance**. Please check **Your Schedule** to see what type of policy **You** have. **We** will not cover any claim resulting from any unknown event or event not mentioned in the policy.

Individual Package

A policy issued to **You** and only **Your** name is stated in the **Schedule**.

Family Package

A policy issued to **You**, **Your Spouse** and **Your Child**. All insured persons are named in the **Schedule**.

Under a Single **Trip** policy, all insured persons must depart and return on the same day for that **Trip**.

Under an Annual Multi-**Trip** policy, insured adults are not required to travel together for any **Trip** made during the **Period of Insurance**.

Any insured persons who are below 16 years of age must be accompanied by **You** or **Your Spouse** for any **Trip** made during the **Period of Insurance**.

Group Package

A policy issued to **You** and up to 19 other travellers named in the **Schedule** who are travelling as a group.

Under a Single **Trip** policy, all insured persons must depart and return on the same day for that **Trip**.

Any insured persons who are below 16 years of **Age** must be accompanied by an adult named in the **Schedule** for that **Trip**.

Important information

Single-trip policies

Cover under the sections mentioned below begins from the date **Your** policy is issued and ends when **You** depart on **Your** Trip.

If any of the insured persons make a claim under one of the following sections, the cover under all sections for that insured person under this policy will terminate immediately:

- Section 12a – Trip Cancellation;
- Section 12b – Trip Cancellation For Any Reason;
- Section 13a – Trip Postponement;
- Section 13b – Change of Travelling Dates For Any Reason; or
- Section 14 – Replacement Traveller (for Business Travel only).

Otherwise, cover under all other sections under this policy applies for the duration of **Your Trip** as shown on **Your 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. The maximum cover is 182 days duration per **Trip**.

Annual multi-trip policies

Cover under the sections mentioned below begins from the date **Your** policy is issued or the date of booking of each **Trip** (whichever is later) and ends when **You** depart for each booked **Trip**.

- Section 12a – Trip Cancellation;
- Section 12b – Trip Cancellation For Any Reason;
- Section 13a – Trip Postponement;
- Section 13b – Change of Travelling Dates For Any Reason; or
- Section 14 – Replacement Traveller (for Business Travel only).

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** policy has been renewed and is still in force at the time of the incident resulting in a claim.

Cover only applies to **Trips** of not more than 90 days duration per **Trip**.

Policy limits

Each section of **Your** policy has a maximum 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 **Your** policy cover is adequate if **You** want to take any expensive items along with **You**.

Law

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

Leisure and sports activities

Please note that **Your** policy automatically covers **You** for the usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a licensed operator but always providing that **You** obey the rules (including wearing appropriate safety equipment) and are acting under the guidance and supervision of qualified guides and/or instructors of the operator when carrying out such tourist activities.

For the avoidance of doubt, please refer to General Exceptions for the activities that **We** do not cover.

Use of language

Unless otherwise agreed, the policy terms and conditions and other information relating to this policy 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 comply with to the policy conditions.

1a. Accidental Death, Permanent Disablement & Burns Benefit

Within the stipulated policy limits, **We** will pay the compensation for death or disablement based on table of benefits below if **You** suffer an **Accidental** injury during **Your Trip** which leads directly to **Your** death or such disablement.

Table of benefits

| | | % of Policy Limits stated in the summary of cover |
|-----|--|---|
| 1. | Death | 100% |
| 2. | Permanent Total Disablement | 100% |
| 3. | Loss of or Total Permanent Loss of use of two limbs | 100% |
| 4. | Loss of or Total Permanent Loss of use of one limb | 100% |
| 5. | Permanent Loss of sight for both eyes | 100% |
| 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 | 100% |
| 8. | Permanent and independent Loss of Speech and Hearing | 100% |
| 9. | Permanent and incurable insanity | 100% |
| 10. | Permanent Loss of Hearing | |
| | a) Both ears | 100% |
| | b) One ear | 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 thumb of | |
| | a) Right Hand | 85% |
| | b) Left Hand | 65% |
| 14. | Loss of or Permanent total loss of use of four fingers of | |
| | a) Right Hand | 55% |
| | b) Left Hand | 45% |
| 15. | Loss of or Permanent total loss of use of one thumb | |
| | a) Both right phalanges | 40% |
| | b) One right phalanx | 25% |
| | c) Both left phalanges | 30% |
| | d) One left phalanx | 20% |
| 16. | Loss of or Permanent total loss of use of fingers | |
| | a) Three right phalanges | 20% |
| | b) Two right phalanges | 15% |
| | c) One right phalanx | 10% |
| | d) Three left phalanges | 15% |
| | e) Two left phalanges | 10% |
| | f) One left phalanx | 5% |
| 17. | Loss of or Permanent total loss of use of toes | |
| | a) All-one foot | 25% |
| | b) Great toe-two phalanges | 10% |
| | c) Great toe-one phalanx | 10% |
| | d) Other than great toe, each toe | 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 Benefit

Table of benefits (continued)

| | | % 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 area 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 6 months from the date of the **Accident**.
- Any diagnosis must be confirmed by **Our** appointed **Doctor**.
- **We** shall in **Our** absolute discretion determine the percentage payable for any permanent disablement not otherwise expressly provided in the Table of Benefits under Section 1a.
- In case **You** are 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.
- The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 100% of the **Policy Limit** under Section 1a and there shall be no further liability under this entire policy in respect of the same insured person for any injury sustained thereafter.
- The death benefit payable under this section is reduced to 20% of the maximum amount payable shown in the summary of cover and limits for **Child** insured under family package and any insured person above 70 years old.
- In respect of any **Accident**, where a claim under Section 1a, Section 1b or Section 1c resulting from the same event is made, this policy will pay under one section only.
- The benefit will be paid to **You** or **Your** legal representative, or in accordance with the applicable law.

What is not covered

- Any claim for illness, disease, nervous shock or naturally occurring condition or degenerative process.
- Anything mentioned in the General Exceptions.

1b. Accidental Death and Permanent Disability due to War

Within the stipulated policy limits, **We** will pay If **You** suffer death or **Permanent Disablement** due to war during **Your Trip**, provided that:

- At the time of loss, it is proven to **Our** satisfaction that **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 a **Home** or **Your** home country.
- This cover will not apply 60 days after the initial outbreak of war.

Special conditions

- 'Special conditions' under Section 1a.

What is not covered

- 'What is not covered' under Section 1a.
- Anything mentioned in the General Exceptions.

1c. Double Indemnity for Death in Public Transport

Within the stipulated policy limits, **We** will pay If **You** suffer **Accidental** injury while **You** are on board **Public Transport** during **Your Trip**, and this **Accident** is the only cause of **Your** death.

Special conditions

- 'Special conditions' under Section 1a.

What is not covered

- 'What is not covered' under Section 1a.
- Anything mentioned in the General Exceptions.

2. Family Assistance Benefit

This section applies to **Prestige Plan** only.

Within the stipulated policy limit, **We** will pay a lump sum benefit if **You** suffer an **Accidental** injury during **Your Trip**, which within 6 months of its happening is the sole cause of **Your** death.

The benefit will be paid to **Your** legal representative, or in accordance with the applicable law.

What is not covered

- 'What is not covered' under Section 1a.
- Anything mentioned in the General Exceptions.

3. Child Education Benefit

This section applies to **Prestige Plan** only.

If **You** suffer an **Accidental** injury during **Your Trip**, which within 6 months of its happening is the sole cause of **Your** death and, at the date of **Accident**, **You** have at least one **Child**, **We** will pay up to the stipulated policy limit.

Special conditions

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

What is not covered

- 'What is not covered' under Section 1a.
- Any claim if **You** are an insured Child in the policy.
- Anything mentioned in the General Exceptions.

4. Emergency Medical Cover

Within the stipulated policy limits,

(a) Overseas Medical Expenses.

If **You** unexpectedly suffer an **Accidental** injury or illness during **Your Trip** and need to get medical treatment outside Singapore, **We** will pay for the following:

- The necessary and reasonable costs of medical treatment by a **Doctor** (including rescue services to take **You** to hospital).
- Any necessary and reasonable extra charges for accommodation expense of a standard room if **You** have to stay beyond the intended return date as certified in writing by a **Doctor**.
- Additional travel expenses (air, sea or land) which **You** have to pay to get back to **Your Home** if **Your** return ticket cannot be used.

(b) Emergency Medical Evacuation.

If **You** suffer **Serious Injury or Serious Illness** while overseas and, in the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, **We** will pay for the following:

- The necessary and reasonable cost of transportation and en-route medical care and supplies including the assignment of a **Doctor** and/or nurse to accompany **You**.
- The cost of getting **You Home** if **You** need to return to Singapore for recuperation or continued treatment and **You** cannot use **Your** return ticket.

(c) Overseas Emergency Medical Expenses – Pregnancy related.

We will pay for **Your Emergency** medical treatment outside Singapore related to pregnancy or childbirth where the expected date of delivery is more than 12 weeks (or 16 weeks in the case of a multiple pregnancy) before **Your** planned return date.

(d) Medical Expenses in Singapore.

We will pay for the following:

- Follow-up medical treatment within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
- Medical treatment within 5 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.

(e) Mobile-Aid Reimbursement.

Following **Your** medical treatment, **We** will reimburse **You** the reasonable costs of medical equipment and aids such as crutches, wheelchair, walker and the like that are considered medically necessary for **Your** recovery and mobility if recommended by **Your Doctor**.

4. Emergency Medical Cover

(f) Chiropractor and/or Chinese Physician Treatment (Registered).

If **You** unexpectedly suffer an **Accidental** injury or illness during **Your Trip** and **You** need to get outpatient medical treatment overseas by a Chiropractor or Chinese Physician, **We** will pay for the treatment provided **You** are treated by a Chiropractor or Chinese Physician who is officially certified and registered with the relevant authority in the country where the treatment is received. This benefit also covers **You** for:

- Follow-up medical treatment by a Chiropractor or Chinese Physician within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
- Medical treatment within 5 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.

The Chiropractor or Chinese Physician must not be a person related to **You** or anyone **You** are travelling with.

(g) Emergency Telephone Charges.

We will pay for telephone charges **You** incurred for the sole purpose of contacting **Us** or **Our** appointed Medical Emergency Assistance provider for **Emergency** medical assistance and for which a medical claim has been submitted under Section 4a, 4b, 4c, 4d or 4f. **You** must be able to provide telephone bills for **Us** to reimburse **You**.

Special conditions

You must call **Our** Medical Emergency Assistance helpline at +65 6322 2022 immediately if **You** need medical attention as a hospital **In-patient** or if **You** need to return to Singapore. Otherwise, **Your** claim may be affected.

- If, in the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, but **You** choose not to move, **Our** liability will end immediately.
- **We** will only pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a **Doctor** in general practice.

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 that results from a medical condition **You** were planning to get medical treatment for during **Your Trip**.
- Any claim where any other insurance, government or corporate scheme pays for the claim. If **You** can only recover part of the medical expenses from other sources, **We** will only pay the amount that **You** cannot recover from these sources.
- 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 and cosmetic products.
- Medication which, at the time **Your Trip** started, **You** knew that **You** would need while **You** were away.
- Any medicines that are not prescribed by the **Doctor**.
- 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.
- 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 sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- Any claim that results from pregnancy or childbirth (except under Section 4c and 4g).
- Anything mentioned in the General Exceptions.

5. Accidental Dental Expenses

Within the stipulated policy limits,

- (a) **Accidental** Dental Expenses While Overseas: If **You** suffer an **Accidental** injury during **Your Trip** and need to get dental treatment, **We** will pay the necessary and reasonable **Emergency** pain relief dental treatment overseas.
- (b) **Accidental** Dental Expenses in Singapore: **We** will pay for the necessary and reasonable **Emergency** pain relief dental treatment in Singapore.
 - Follow-up **Accidental** dental treatment within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**. Dental treatment within 5 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.

What is not covered

- 'What is not covered' under Section 4.
- Anything mentioned in the General Exceptions.

6. Hospital Income

Within the stipulated policy limits,

- (a) Overseas Hospital Income: If **You** are making a claim for medical expenses which is claimable in this policy and **You** are being treated as an **In-patient** in a hospital overseas;
 - I. **We** will pay the following amount for every full consecutive 24 hours of hospitalisation in a standard ward overseas.

| Prestige | Plus | Lite |
|----------|--------|--------|
| S\$200 | S\$200 | S\$200 |

- II. **We** will pay the following amount for every full consecutive 24 hours of hospitalisation in an Intensive Care Unit (ICU) overseas.

| Prestige | Plus | Lite |
|----------|-------------|-------------|
| S\$400 | Not covered | Not covered |

- (b) Hospital Income in Singapore: If **You** are making a claim for medical expenses which is claimable in this policy and **You** are being treated as an **In-patient** in a hospital in Singapore,
We will pay the following amount for every full consecutive 24 hours of hospitalisation in Singapore.

| Prestige | Plus | Lite |
|----------|--------|--------|
| S\$200 | S\$100 | S\$100 |

What is not covered

- 'What is not covered' under Section 4.
- Anything mentioned in the General Exceptions.

7. Quarantine Allowance due to Infectious Disease

This section applies to **Plus Plan** and **Prestige Plan** only.

Within the stipulated policy limit,

- (a) Overseas Quarantine Allowance: During **Your Trip**, if **You** are placed under **Quarantine** by the government or relevant health authority as a result of close contact with confirmed cases of infectious disease or in the event **You** are identified by the relevant health authority as a carrier of the infectious disease, **We** will pay **You** the following amount for every full consecutive 24 hours **You** are detained.

| Prestige | Plus | Lite |
|----------|-------|-------------|
| S\$50 | S\$50 | Not covered |

- (b) Quarantine Allowance in Singapore: During **Your Trip**, and upon return to Singapore, **You** are immediately placed under **Quarantine** by the Ministry of Health as a result of close contact with confirmed cases of an infectious disease or in the event **You** are identified by the Ministry of Health as a carrier of the infectious disease, **We** will pay **You** the following amount for every full consecutive 24 hours **You** are detained.

| Prestige | Plus | Lite |
|----------|-------|-------------|
| S\$50 | S\$50 | Not covered |

What is not covered

- 'What is not covered' under Section 4.
- Anything mentioned in the General Exceptions

8. Repatriation

Within the stipulated policy limits, in the event of **Your** death while overseas resulting from an **Accidental** injury or illness sustained during **Your Trip** overseas,

- (a) Repatriation of Mortal Remains: **We** will make all the necessary arrangements and pay for the cost of returning **Your** body or ashes to Singapore or **Your** home country if **You** are not a Singaporean.
- (b) Reimbursement of Coffin and Funeral Expenses: If **Your** death happens within 12 months due to an **Accidental** injury or illness while overseas, **We** will pay for the cost of burying or cremating **You** either in the country where **You** die, in Singapore or **Your** home country if **You** are not a Singaporean.

Special conditions

To activate this section, please call **Our** Medical Emergency Assistance helpline at +65 6322 2022 for assistance; otherwise **Your** claims may be affected.

What is not covered

- 'What is not covered' under Section 4.
- Anything mentioned in the General Exceptions.

9. Hospital/Compassionate Visit Expenses

Within the stipulated policy limits,

- (a) Hospital Visit Expenses: If as a result of an **Accidental** injury or illness overseas and on the written advice of the **Doctor, You** become hospitalised overseas for more than 5 consecutive days during **Your Trip** which is claimable in this policy, **We** will pay for any additional economy-class transport expenses (air, land or sea) and accommodation expense of a standard room reasonably and necessarily incurred by:
- 1 **Travelling Companion** who remains with or escorts **You** until completion of the **Period of Insurance** or until **You** are able to resume **Your Trip** or return to Singapore, whichever occurs first; or
 - 1 **Close Relative** or friend who travels to and remains with **You** until completion of the **Period of Insurance** or until **You** are able to resume **Your Trip** or return to Singapore, whichever occurs first; provided there is no adult **Travelling Companion** that is **Your Close Relative** or friend.
- (b) Compassionate Visit Expenses: If **You** sustain death overseas as a result of an **Accidental** injury or illness during **Your Trip, We** will pay for accommodation and travelling expenses reasonably and necessarily incurred by 1 **Travelling Companion** or 1 **Close Relative** or friend who travels to assist in the final arrangement following **Your** death and bring **Your** body or ashes back to Singapore or **Your** home country if **You** are not a Singaporean.

10. Child Minder

Within the stipulated policy limits,

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 Close Relative** or friend to accompany the **Child** covered under this policy **Home** provided that there is no other adult to accompany the **Child**.

What is not covered → Anything mentioned in the General Exceptions.

11. Personal Liability

Within the stipulated policy limits,

We will cover **You** 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 of or damage to any 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 wilful, malicious or unlawful act.
 - 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**.
 - Contractual liability, employer's liability or any liability related to **Your** job.
 - **You** owning or occupying any land or building.
 - **You** owning or using animals (except domestic animals), firearms, motorised vehicles, vessels (except manually-propelled watercraft) or aircraft of any description, including unpowered flight.
 - Anything mentioned in the General exceptions.

12a. Trip Cancellation

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

- **Your** deposits **You** have paid for **Your Trip** and cannot get full refund or
- **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Tickets**, 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** due to:

- any of **Insured Event** numbers 1 to 6 and 8 arising within 30 days prior to **You** departing on **Your Trip**; or
- Insured Event** number 7 arising prior to **You** departing on **Your Trip**.

Special conditions

- **You** must have bought **Your** policy more than three days before **You** depart for **Your Trip**.
- **You** must notify the relevant service providers of the need to cancel, postpone or abandon the travel arrangement as soon as reasonably possible if it is found necessary to do so; and
 - **We** will reduce **Your** claim by the amount of refund **You** have obtained, proof of compensation or denial received from them must be provided to **Us**.
- Where a claim under Section 12a, Section 12b, Section 13a, Section 13b, Section 14 or Section 15 arises from the same event, this policy will only pay for the claim under one of the sections.

What is not covered

- Any claim made because **You** don't feel like travelling.
- Any claim that results from a medical condition **You** were planning to get medical treatment for during **Your Trip**.
- 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 failure on **Your** or adult insured person's part to notify the airline, transport provider, licensed tour operator or licensed travel agent the need to cancel, postpone or abandon the travel arrangement immediately if it is found necessary to do so.
- Anything mentioned in the General Exceptions.

12b. Trip Cancellation For Any Reason

This section applies to **Plus** and **Prestige Plans** only.

We will cover **You** for:

- 50% of **Your** deposits **You** have paid for **Your Trip** for which **You** cannot get full refund; or
- 50% of **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Tickets**, which **You** have paid or legally have to pay and cannot get back;

if **You** decide to cancel **Your Trip** for any reason not covered under Section 12a – Trip Cancellation.

Special Conditions

- **Your** policy must be purchased before or within 7 days from the date **You** made **Your** initial payment or deposit for **Your Trip**.
- If **You** change **Your** policy, it must be done before or within 7 days from the date **You** made **Your** initial payment or deposit for **Your Trip**.
- **You** must notify the relevant service providers of the need to cancel, postpone or abandon the travel arrangement as soon as reasonably possible if it is found necessary to do so.
- **We** will reduce **Your** claim by the amount of refund **You** have obtained, Proof of compensation or denial received from the relevant service provider must be provided to **Us**.

What is not covered

- Any claim for refund of any costs for persons not named in the policy.
- Any claim for more than one incident per **Period of Insurance**.
- Anything mentioned in the General Exceptions.

13a. Trip Postponement

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

- Reasonable administrative fees charged by the airline, licensed transport provider, accommodation, licensed tour operator or licensed travel agent; and
- Unused **Entertainment Tickets** which **You** have paid or legally have to pay and cannot get full refund,

if, after date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably need to postpone **Your Trip** due to:

- Any of **Insured Event** numbers 1 to 6 and 8 arising within 30 days prior to **You** departing on **Your Trip**; or
- Insured Event** number 7 arising prior to **You** departing on **Your Trip**.

Special conditions

- Please refer to the section on 'Special conditions' under Section 12a.

What is not covered

- 'What is not covered' under Section 12a.
- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.
- Anything mentioned in the General Exceptions.

13b. Change of Travelling Dates For Any Reason

This section applies to **Plus** and **Prestige Plans** only.

We will cover **You** for;

- 50% of the reasonable administrative fees charged by airline, licensed transport provider, accommodation, licensed tour operator or licensed travel agent; and
- 50% of Unused **Entertainment Tickets** which **You** have paid or legally have to pay and cannot get full refund,

if **You** decide to change **Your** travelling dates of **Your Trip** for any reason not covered under Section 13a.

Special conditions

'Special conditions' under Section 12b.

What is not covered

- 'What is not covered' under Section 12b.
- Anything mentioned in the General Exceptions.

14. Replacement Traveller (For Business Travel Only)

This Section applies to **Plus** and **Prestige Plans** only.

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

- Any additional transport and accommodation expenses incurred to replace one traveller to take over **Your** business **Trip**;

if, after date of buying **Your** policy or booking a **Trip** (whichever is later) **You** unavoidably have to cancel **Your Trip** due to any of **Insured Event** numbers 1 to 4 arising within 30 days prior to **You** departing on **Your Trip**.

Special conditions

- Please refer to the section on 'Special conditions' under Section 12a.
- **We** will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room for **Your** replacement traveller.

What is not covered

- 'What is not covered' under Section 12a.
- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation from that in **Your** original itinerary.
- Any claim for personal **Trips**.
- Any claim for more than one replacement traveller per insured person.
- Anything mentioned in the General Exceptions.

15. Trip Interruption

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

- **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Tickets**, which **You** have paid for or legally have to pay and cannot get full refund for; and
- Any additional travel economy-class transport expenses (air, land or sea) and reasonable accommodation expenses of a standard room **You** need to pay.

if, after commencement of **Your Trip**, **You** unavoidably have to (a) cut short **Your Trip** and return to Singapore; or (b) change any part of **Your Trip** itinerary due to any of the **Insured Events**.

Special conditions

- Please refer to the section on 'Special conditions' under Section 12a.
- 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 +65 6322 2022 from overseas.

What is not covered

- 'What is not covered' under Section 12a.
- 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 not authorised by **Our** Medical Emergency Assistance provider before **You** return **Home**.
- Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
- Any claim for additional travelling expenses if **You** have not purchased a return ticket to Singapore prior to departing on **Your Trip**.
- Any claim for abandonment of **Your Trip** due to cancellation by the airline, accommodation or tour operator except for insolvency of airline, licensed tour operator or travel agent.
- Any claim for costs that are not part of Travel Assistant or Emergency Medical Assistance instructions.
- Anything mentioned in the General Exceptions.

16. Delayed Departure

Within the stipulated policy limits, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of departure if:

- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is delayed from the scheduled time of departure; and
- There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within six hours of the scheduled departure and **You** are not the cause of the delay.

Special conditions

- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have left till the actual departure time. **You** must 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 an event (including **Catastrophic Event**, strike, riot or civil commotion) that existed, was planned or occurred before **You** bought **Your** policy or booked **Your Trip**, whichever is later.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim if **You** fail to follow the respective carrier's revised departure schedule.
- Where a claim made under Section 16, Section 17, Section 18 and Section 19 arises from the same event, this policy will only pay for the claim under one of the sections.
- Anything mentioned in the General Exceptions.

17. Diversion of Journey

Within the stipulated policy limits, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of arrival if:

- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is diverted which prevents **You** from continuing with the **Trip** as scheduled and **You** are delayed from arriving at the planned destination and **You** are not the cause of the delay.

Special conditions

- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have arrived. **You** must get written confirmation from the carrier or their handling agents of the actual date and time of arrival and the reason for the delay.

What is not covered

- 'What is not covered' under Section 16.
- Anything mentioned in the General Exceptions.

18. Overbooked Flight, Voyage or Train

Within the stipulated policy limits, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of departure if:

- **You** are denied boarding of the **Public Transport** for which confirmed reservation has been received from the travel agent or operator(s) of the scheduled **Public Transport**; and
 - There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within six hours of the scheduled departure.
- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have left. **You** must get a written confirmation from the carrier or their handling agents of the actual date and time of arrival and the reason for the delay.

Special conditions

What is not covered

- 'What is not covered' under Section 16.
- Anything mentioned in the General Exceptions.

19. Missed Departure or Connection

Within the stipulated policy limits, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed from the scheduled time of departure due to:

- 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, if
- **You** arrive at the departure point within **Your Trip** too late to board the scheduled **Public Transport** on which **You** are booked to travel; and
- There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within six hours of the scheduled departure and **You** are not the cause of the delay.

Special condition

- **You** must do everything **You** can to get to the departure point for the time specified on **Your** ticket/ itinerary.
- **You** must get a repairer's report or document of proof from the operator(s) of the scheduled **Public Transport** before **You** make a claim.

What is not covered

- 'What is not covered' under Section 16.
- Any claim caused by **Accidental** damage to, or breakdown of, the vehicle when **You** or **Your Travelling Companion** is driving.
- Anything mentioned in the General Exceptions.

20. Delayed Baggage

Within the stipulated policy limits, **We** will pay S\$200 for every full consecutive 6-hour period **Your** baggage is delayed if **Your** checked-in baggage is delayed, misdirected or temporarily misplaced at **Your** scheduled destination or upon **Your** return to Singapore, on a scheduled carrier.

Special conditions

- To claim under this section, **You** must get written confirmation from the carrier on the number of hours **You** were without **Your** baggage.
- **We** will only pay for the delay of at most one piece of **Your** checked-in baggage that is tagged under **Your** name per incident.
- Any such payment will be deducted from the amount payable under Section 21 if the baggage is later permanently lost.

What is not covered

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

21. 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**, up to S\$700 for any article (or set of articles if grouped together) and subject to the limits specified in the table below:

| Loss, theft or Accidental damage to Your baggage and personal belongings (not including Valuables) | With Receipts | Without Receipts |
|--|---|---|
| Mobiles and tablets | $[(24 - \text{Age}) / 24 \text{ months}] \times \text{Price}$ Minimum telco trade in value | Up to S\$50 per article or pair or set of articles and up to a maximum of 5 articles or 5 pairs of articles or 5 sets of articles |
| Laptops and other electronic devices | $[(36 - \text{Age}) / 36 \text{ months}] \times \text{Price}$ | |
| Personal belongings (including luggage bags) | $[(60 - \text{Age}) / 60 \text{ months}] \times \text{Price}$ | |
| Sports Equipment | Depreciation Scale | |

We will also cover loss, theft or **Accidental** damage to items used in connection with **Your** job which are not owned by **You**.

Special conditions

- If **Your** personal belongings or baggage are lost or stolen, **You** must take all reasonable steps to get it back;
- **You** must report the loss to the **Local Police** where the loss happened, within 24 hours of discovery, and send **Us** a copy of the **Local Police** report with details of the loss. (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** airline, transport company or hotel).
- If **Your** personal belongings or baggage are lost or damaged by an authority, transport company, airline or hotel, **You** must:
 - Report details of the loss or damage to them in writing and get written confirmation
 - Get a loss or damage report.
 - Submit a claim to the authority or service provider responsible for **Your** loss or damage first. Proof of compensation or denial received from them must be provided to **Us**.
 - Keep all travel tickets and tags if **You** make any claim under this policy.
 - Be able to prove that **You** were responsible for the lost, stolen or damaged items and how much they are worth. If **You** are unable to show proof, **Your** claim may be affected.
- At **Our** sole discretion, **We** will settle any claim by payment or replacement. **We** will pay claims for **Your** personal belongings or 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 Section 20 and the baggage later proves to be permanently lost, that amount will be deducted from the amount claimed under this section.

21. Loss of Baggage

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 any fragile articles.
- Scratching, denting, chipping or defacing.
- Musical instruments, contact lenses, medical and dental fittings.
- Wear and tear, inherent defects, loss of value and damage caused by moths and vermin or any process of cleaning, repairing or restoring.
- Fruits, perishables and consumables.
- Animals.
- Any sports equipment and personal mobility device (PMD) that is damaged while it is being used.
- Any **Golfing Equipment, Water Sports Equipment** and **Winter Sports Equipment** unless otherwise stated on **Your** policy **Schedule**.
- Any items delayed, detained or confiscated by customs or other officials.
- Any loss or damage to items not belonging to **You** except for items used in connection with **Your** job.
- Any business goods or samples/prototypes or equipment of any kind or any products/components meant for trade.
- **Personal Money**, bonds, securities, credit cards, identity cards, driving licenses, passports or travel documents.
- Loss or damage to **Valuables**.
- Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
- Deliberate or malicious damage to, or loss of, **Your** personal belongings or baggage caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any amount for loss, theft or damage resulting from **Your** wilful act, omission, negligence, recklessness or carelessness.
- Any loss of items resulting from mysterious disappearance.
- Anything mentioned in the General Exceptions.

22. Theft of Valuables or Personal Money

This Section applies to **Plus** and **Prestige Plans** only.

Within the stipulated policy limits, **We** will cover **You** for theft of **Your Valuables** and **Personal Money** during **Your Trip** as follows:

| Prestige | Plus | Lite |
|---|---|-------------|
| Up to S\$3,000 per insured person but no more than S\$500 for cash or bank notes. | Up to S\$750 per insured person but no more than S\$300 for cash or bank notes. | Not covered |

Special conditions

- If **Your Personal Money** and **Valuables** are lost or stolen, **You** must take all reasonable steps to get it back.
- **You** must report the loss to the **Local Police** where the loss happened, within 24 hours of discovery, and send **Us** a copy of the **Local Police** report with details of the loss. (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** airline, transport company or hotel).
- If **Your Personal Money and Valuables** are lost or damaged by an authority, transport company, airline or hotel, **You** must:
 - Report details of the loss or damage to them in writing and get written confirmation.
 - Get a loss or damage report.
 - **You** should submit a claim to the authority or service provider responsible for **Your** loss or damage first. Proof of compensation or denial received from them must be provided to **Us**.
 - Keep all travel tickets and tags if **You** make any claim under this policy.
 - Be able to prove that **You** own the stolen **Personal Money** and **Valuables** and their value. If **You** are unable to show proof, **Your** claim may be affected.
- A reduced limit of S\$200 for cash or bank notes applies to insured persons aged under 16 years.

22. Theft of Valuables or Personal Money

What is not covered

- Loss or theft of **Personal Money** or **Valuables** which **You** have left **Unattended**.
- Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or any fragile articles.
- Scratching, denting, chipping or defacing.
- Wear and tear, inherent defects, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
- Any **Personal Money** or **Valuables** which is delayed, detained or confiscated by customs or other officials.
- Any items not listed under the definition of **Personal Money** or **Valuables** such as bonds, securities, credit cards, identity cards, driving licenses, passports or travel documents.
- Any business goods or samples/prototypes or equipment of any kind or any products/components meant for trade.
- Deliberate or malicious damage to, or loss of, **Your Personal Money** or **Valuables** caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any amount for loss, theft or damage resulting from **Your** willful act, omission, negligence, recklessness or carelessness.
- Any loss or damage to items not belonging to **You**.
- Any loss of items resulting from mysterious disappearance.
- Shortages due to a mistake, or loss due to a change in exchange rates.
- Anything mentioned in the General Exceptions.

23. Loss of Passport or Travel Documents

Within the stipulated policy limits, if **Your** passport and other travel documents are lost or stolen while **You** are abroad, **We** will cover **You** for:

- The administrative fees which **You** have to pay to get a replacement passport or other travel documents required for **Your Trip**; and
- Any additional economy-class transport expenses (air, land or sea) and reasonable accommodation expenses of a standard room incurred for the sole purpose of replacing **Your** passport or other travel documents.

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 conditions

- If **Your** passport is lost or stolen, **You** must take all reasonable steps to get it back.
- **You** must report the loss to the relevant local authorities within 24 hours of discovery and get a written report.

What is not covered

- Loss or theft of passport and other travel documents which **You** have left **Unattended**.
- **Your** passport and other travel documents which are delayed, detained or confiscated by customs or other officials.
- Deliberate or malicious damage to, or loss of, **Your** passport and other travel documents caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any transport or other incidental cost incurred while obtaining the replacement passport or travel document in Singapore.
- Any amount for loss, theft or damage resulting from **Your** willful act, omission, negligence, recklessness or carelessness.
- Any loss of items resulting from mysterious disappearance.
- Anything mentioned in the General Exceptions.

24. Unauthorised Use of Credit Card

This Section applies to **Prestige Plan** only.

Within the stipulated policy limit, if **You** suffer financial loss as a direct result of the fraudulent use of **Your** credit card(s) following its loss arising out of robbery, burglary or theft during **Your Trip**, **We** will pay for such unauthorised transactions.

Special conditions

- The loss must be reported to the credit card issuer within 24 hours of the robbery, burglary or theft.
- Any claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss and confirming **Your** liability for the loss.
- **We** will only pay for such unauthorised charges which **You** are made liable for, under the terms and conditions of **Your** credit card(s).

What is not covered

- Loss or theft of credit card which **You** have left **Unattended**.
- Any amount for loss, theft or damage resulting from **Your** willful act, omission, negligence, recklessness or carelessness.
- Any financial loss from credit card not registered under **Your** name.
- Any cash advances made with **Your** stolen credit card(s).
- Anything mentioned in the General Exceptions.

25. Hijack, 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 hijacked or **You** being taken as hostage; or
- **You** are in hospital receiving **In-patient** treatment required following a mugging.

Special conditions

- **You** must report the mugging to the **Local Police** within 24 hours and get a written **Local Police** report.

What is not covered

- Anything mentioned in the General exceptions.

26. Rental Vehicle Excess

Within the stipulated policy limits, if **You** are involved in an **Accident** as a driver of a rented private vehicle, **We** will reimburse **You** for any excess or deductible which **You** become legally liable to pay in respect of loss or damage to the rented private vehicle during **Your Trip**, provided such loss or damage is covered by the insurance policy of the rented private vehicle.

Special conditions

- **You** 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 business.
- As part of the hiring arrangement, **You** must take up all comprehensive motor insurance against loss or damage to the rented private vehicle during the rental period.
- **You** 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 all applicable laws, rules and regulations of the country in which the rented private vehicle is hired and/or driven.

26. Rental Vehicle Excess

What is not covered

- Any loss or damage arising from operating the rented private vehicle in violation of any term of the rental agreement or any applicable laws, rules and regulations of the country in which the rented private vehicle is hired or driven.
- Any loss or damage arising from operating the rented private vehicle beyond the limits of any public roads.
- Any loss or damage while the rented private vehicle is not in **Your** custody and control.
- Any loss or damage if **You** were not licensed to drive the rented private vehicle or **You** were taking part in or practising for speed or time trials of any kind.
- Any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- Any claim for loss or damage to the rented vehicle occurring outside the vehicle rental period or outside the **Period of Insurance**.
- Anything mentioned in the General Exceptions.

27. Rental Vehicle Return

This Section applies to **Prestige Plan** only.

Within the stipulated policy limit, in the event that **You** are not able to return **Your** rented vehicle during a **Trip** as a result of **You** being treated as an **In-Patient** in a hospital overseas for an **Accidental** injury or illness covered under Section 4, **We** will pay the reasonable costs for returning the rental vehicle to the nearest hire depot.

Special conditions

- Please refer to the Section on 'Special Conditions' under Section 26.

What is not covered

- 'What is not covered' under Section 26.
- Anything mentioned in the General Exceptions.

28. Home Contents

This Section applies to **Prestige Plan** only.

Additional Definition

Home Contents: All household items and utensils, furniture and furnishing, domestic appliances, audio and visual equipment, personal computers, personal belongings (including **Valuables**) and clothing owned by **You** or **Your** immediate family members permanently residing in **Your Home**, or for which **You** are legally responsible. This excludes deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes or any other legal tender, perishable goods, livestock, motorised vehicle, bicycles, boats, aircraft and any accessories attaching to them.

Within the stipulated policy limit, **We** will cover the loss of or damage to **Your Home Contents**, caused by fire or theft accompanied by actual, forcible and violent entry to **Your Home** in Singapore if **Your Home** was left vacant during **Your Trip**.

Special conditions

- **We** will pay up to S\$1,000 for any one article, or set or pair of articles.
- The total claim for **Valuables** or personal belongings shall not exceed 15% of the limit shown in **Your Schedule**.
- **You** must report the loss to the police within 24 hours upon discovery of the theft and get a written police report.
- **We** may make payment at **Our** option to settle any claim by payment, replacement or repair of any damaged article subject to allowance for wear and tear and depreciation.

28. Home Contents

What is not covered

- Any part of the structure or renovation of the **Home** including ceiling, wallpaper and the like or any damage to shared or common areas of **Your Home**.
- Items used for business or work purposes.
- Anything mentioned in the General Exceptions.

29. Domestic Pet Care

This Section applies to **Prestige Plan** only.

Additional Definition

Domestic Pet: Refers to pets allowed in Singapore as per Agri-Food & Veterinary Authority of Singapore (AVA).

Within the stipulated policy limit, **We** will pay the following amount per 24 hours of extended stay of **Your Domestic Pet** in a pet boarding house (per household):

| Prestige | Plus | Lite |
|--------------------------|-------------|-------------|
| S\$50 for every 24 hours | Not covered | Not covered |

if, during **Your Trip**, **You** are prevented from completing the return leg of **Your Trip** within the **Period of Insurance** as a result of **You** being treated as an **In-patient** in a hospital overseas for an **Accidental** injury or illness covered under Section 4 or as a result of a claim payable under Section 16.

Special conditions

You must provide:

- A written confirmation from the pet boarding house stating (a) the period of stay of **Your Domestic Pet**, (b) the collection date arranged prior to **Your Trip** and (c) the period of extended stay in the pet boarding house.
- A medical report from **Your** treating **Doctor** overseas justifying the need to delay **Your** return, or
- A written confirmation from the carrier, or its handling agents, on the actual date and time of departure and the reason for the delay.

Optional Cover

30. Overseas Wedding & Wedding Photo Shoot

This section applies only when this cover is included as indicated in **Your Schedule**.

In addition, **You** must be 18 and above and **You** must be either the bride or the groom at the overseas wedding ceremony or wedding photo shoot.

Additional Definitions

Ceremonial Attire and Wedding Accessories: Clothing, shoes and wedding accessories (including jewellery) of the bride or the groom, of a formal nature, worn or to be worn by the bride or the groom at the overseas wedding ceremony, reception venue or overseas wedding photo shoot venue, whether hired, on loan or owned.

Wedding/Service Providers: The provider of professional photography or professional video operation, hired cars or transport, venue, wedding cake, food and drinks catering, wedding favours, bridal make up, **Ceremonial Attire and Wedding Accessories** or entertainment contracted directly by **You** to provide services at **Your** wedding ceremony, reception venue or wedding photo shoot outside of Singapore.

Wedding Day(s): Date(s) specified on an official document for the wedding ceremony to take place at a specified venue outside of Singapore.

30. Overseas Wedding & Wedding Photo Shoot

We will extend the cover under the following sections up to the applicable limits under Section 30 as indicated on the summary of cover, for up to one incident per **Period of Insurance**:

(a) Loss of **Ceremonial Attire and Wedding Accessories**.

We will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Ceremonial Attire and Wedding Accessories** during **Your Trip**.

- **We** will not pay the first S\$100 of any replacement or repair of **Your** lost or damaged **Ceremonial Attire and Wedding Accessories**.
- **We** will pay up to S\$2,000 for any article (or set of articles if put together).
- 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.
 - Loss of **Ceremonial Attire and Wedding Accessories**.
 - Loss of Baggage.
 - Theft of **Valuables** or **Personal Money**.
- This is subject to the 'Special Conditions' and 'What is not covered' under Section 21 and 22.

(b) Loss of marriage certificate.

If **Your** marriage certificate is **Accidentally** lost or damaged during **Your Trip**, **We** will cover the administrative fee which **You** have to pay to get a replacement marriage certificate.

- This is subject to the 'Special Conditions' and 'What is not covered' under Section 23.

(c) Financial failure of licensed **Wedding Service Providers**.

Following the insolvency of **Your** pre-booked licensed **Wedding Service Providers** directly responsible for **Your** overseas wedding ceremony or **Your** wedding photo shoot occurring after the date **You** enter into a contract for its services or buying of this policy (whichever is later), **We** will pay for **Your** unused deposit or wedding costs that **You** have paid or legally have to pay and cannot get back.

- There must be a written contractual agreement existing between **You** and the **Wedding Service Providers**.
- **You** must ask for a refund of any prepaid expenses from **Your Wedding Service Providers** first. **We** will reduce **Your** claim by the amount **Your Wedding Service Providers** have refunded to **You**. Proof of compensation or denial received from them must be provided to **Us**.

(d) Loss of wedding photo album.

If **Your** wedding photo album is **Accidentally** lost or damaged during its delivery to Singapore, **We** will cover the replacement and delivery cost which **You** have to pay to get a replaced wedding photo album.

- Cover under this section will apply until delivery of **Your** photo album or up to 60 days after **Your** arrival date in Singapore, whichever is earlier.
- **You** must ask for a replacement wedding album from **Your Wedding Service Providers** first. Proof of compensation or denial received from them must be provided to **Us**.

(e) Personal liability of invited guests.

We will cover **You** for damages, claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** caused by **Your** invited guests at **Your** wedding venue on **Your Wedding Day** during **Your Trip** which causes death or injury to any person, and/or loss of or damage to any property.

- **We** will not cover anyone that represents **Your Wedding Service Providers** or anyone present at **Your** wedding venue for work purpose.
- **We** will not cover any incident occurring at an area not reserved for **Your** wedding.
- This is subject to 'What is not covered' under Section 11.

What is not covered

- Any claim for service provided which is not defined under **Wedding Service Providers**.
- Any amount for loss that **You** can claim from another source.
- Any claim arising from circumstances known to **You** or in the public domain at the time of issue of this insurance or before **You** enter into the contract (whichever is earlier).
- Anything mentioned in the General Exceptions.

31. Golf Holiday Cover

This section is applicable only when this cover is included as indicated in **Your Schedule**.

We will extend the cover under the following sections up to the applicable limits under Section 31 as indicated on the summary of cover.

(a) Loss of **Golfing Equipment**.

We will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Golfing Equipment** during **Your Trip**, including during the course of actual play or practice at any recognised golf course or golf range.

→ **We** will not pay the first S\$100 of any replacement or repair of **Your Golfing Equipment**.

→ **We** will pay up to S\$1,000 for any article (or set of articles if put together).

→ **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.

→ This is subjected to the 'Special Conditions' and 'What is not covered' under Section 21.

(b) Hire of **Golfing Equipment**.

We will pay up to S\$100 a day for the cost of hiring replacement **Golfing Equipment** during **Your Trip**, as a result of **Accidental** loss or damage of **Your Golfing Equipment** as covered under Section 31(a) or if **Your Golfing Equipment** is temporarily delayed for more than 12 hours.

→ **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Golfing Equipment**.

(c) Hole-In-One.

We will cover **You** for the cost of food and beverages **You** pay at the golf club house for the purpose of celebrating a Hole-In-One scored by **You** while playing golf at any recognised golf course or golf range during a **Trip**.

→ Any claim must be accompanied by a copy of the certificate for the Hole-In-One issued by the golf club and original receipts supporting the cost of food and beverages on the date of the Hole-In-One at the golf club.

(d) Damage of buggy.

We will cover the cost of repair for **Accidental** damage to a buggy on hire while being used by **You** in the course of play or practice at any recognised golf course or golf driving range.

→ **You** must comply with the rental agreement of the buggy.

→ **You** must be at least 16 years of age.

(e) Unused green fees.

We will pay **You** for pre-booked green fees which are not refundable, if **You** are not able to play golf at any recognised golf course or golf range due to **You** sustaining an **Accidental** injury or illness during **Your Trip**.

→ Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in golf during the period for which the reimbursement is being claimed.

32. Winter Sports

Important Note

If **You** take part in winter sports activities that are not listed in Table 32, **You** will not be covered for claims arising directly or indirectly from participating in the activity.

This section is applicable only when this cover is included as indicated in **Your Schedule**.

Table 32:

| Winter sports activities | Limitations |
|---|---|
| Skiing • Snowboarding • Snow tubing Snow rafting • Tobogganing • Snow shoeing Sleigh rides • Sledging • Snow mobiling | On recognised piste and within official areas of a ski resort. |
| Glacier walking | Organised by a licensed operator and accompanied by a qualified guide at all times. |

32. Winter Sports

We will extend the cover under the following sections up to the applicable limits under Section 32 as indicated on the summary of cover.

- (a) **Accidental** death and permanent disablement.
We will extend the cover under Section 1a, if, **You** suffer an **Accidental** injury while engaging in winter sports activities listed in Table 32 during **Your Trip**, which leads directly to **Your** death or such disablement.
 → This is subject to the 'Special Conditions' and 'What is not covered' under Section 1a.
- (b) **Emergency** medical cover (aggregate).
We will extend the cover under Section 4 if **You** unexpectedly suffer an **Accidental** injury while engaging in winter sports activities listed in Table 32 during **Your Trip** and need to get medical treatment immediately.
 → This is subject to the 'Special Conditions' and 'What is not covered' under Section 4.
- (c) Personal liability extension.
We will extend the cover under Section 11, to cover **You** for damages claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** while engaging in winter sports activities during **Your Trip** which causes death or injury to any person, and/or loss of or damage to any property.
 → This is subject to 'What is not covered' under Section 11.
- (d) Loss of **Winter Sports Equipment**.
We will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Winter Sports Equipment** during **Your Trip**, including while engaging in winter sports activities listed in Table 32 during **Your Trip**.
 → **We** will pay up to S\$1,000 for any article (or set of articles if put together).
 → **We** will not pay the first S\$250 of any replacement or repair of **Your Winter Sports Equipment**.
 → **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.
 → This is subject to the 'Special Conditions' and 'What is not covered' under Section 21.
- (e) Hire of **Winter Sport Equipment**.
We will pay up to S\$100 a day for the cost of hiring replacement **Winter Sports Equipment** during **Your Trip**, as a result of **Accidental** loss or damage of **Your Winter Sports Equipment** as covered under Section 32(d) or if **Your Winter Sports Equipment** is temporarily delayed for more than 12 hours.
 → **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Winter Sports Equipment**.
- (f) Loss of Deposit due to Ski Track/Piste Closure.
We will pay **You** if **You** are prevented from participation in winter sports activities listed in Table 32 during **Your Trip** due to **Your Accidental** injury, illness or closure of ski track/piste at the pre-booked resort due to bad weather condition.
 → Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in winter sports activities listed in Table 32 during the period for which the reimbursement is being claimed.
 → Any claim due to closure of ski track/piste must be accompanied by a copy of written confirmation from the resort management confirming the number of days and reason of ski track/piste closure.
- (g) Ski pass and Ski lift pass.
We will pay **You** if **You** are unable to use **Your** ski pass and/or ski lift pass due **Your Accidental** injury, illness, **Accidental** loss or damage, theft of ski pass and/or ski lift pass.
 → Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in winter sports activities listed in Table 32 during the period for which the reimbursement is being claimed.
 → **You** must report the loss to the **Local Police** or relevant authority within 24 hours of such loss and provide a copy of the police report or a report issued by the relevant authority evidencing such loss due to theft.
- (h) Delay due to avalanche.
We will pay **You** if **Your** arrival at or departure from the booked resort is delayed for at least 6 hours consecutively due to avalanche
 → Any claim must be accompanied by a copy of written confirmation from the resort management confirming the delay due to avalanche.

33. Extreme Water Sports

Important Note

If **You** take part in extreme water sports activities that are not listed in Table 33, **You** will not be covered for claims arising directly or indirectly from participating in the activity.

This section applies only when this cover is included as indicated in **Your Schedule**.

Table 33:

| Extreme water sports activities | Limitations |
|---|--|
| Diving with the use of artificial breathing apparatus | *Up to 40 metres (subject to PADI Certification or similar recognised diving qualification You are diving under direct supervision of a qualified instructor) |
| White and black water rafting | Up to Grade 4(or the equivalent international grade used by the country You are in) with a qualified instructor/guide only |
| Canoeing/Kayaking | Up to Grade 4 (or the equivalent international grade used by the country You are in) |
| Cave/River Tubing | Must be under supervision of a qualified instructor/guide only |
| Dinghy sailing | No racing and within a 5 mile limit of the coastline or on inland waters |
| Yachting | No racing and within a 12 mile limit of the coastline or on inland waters |
| Jet boating | Passenger only and organised through a licensed operator only |
| Jet skiing | Organised through a licensed operator only |
| Sail boarding/Wake boarding/Body boarding | |
| Wind surfing/Water Surfing/Flow Riding | |
| Water skiing | |
| Dragon Boating | |
| Deep Sea Fishing | |

*If **You** do not hold a diving qualification, **We** will only cover **You** to dive to a maximum depth of 15 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

We will extend the cover under the following sections up to the applicable limits under Section 33 as indicated on the summary of cover.

- (a) **Accidental** death and permanent disablement.
We will extend the cover under Section 1a, if, **You** suffer an **Accidental** injury while engaging in extreme water sports activities listed in Table 33 during **Your Trip**, which leads directly to **Your** death or such disablement.
 → This is subject to the 'Special Conditions' and 'What is not covered' under Section 1a.
- (b) **Emergency** medical cover (aggregate).
We will extend the cover under Section 4, if, **You** unexpectedly suffer an **Accidental** injury while engaging in extreme water sports activities listed in Table 33 during **Your Trip** and need to get medical treatment immediately.
 → This is subject to the 'Special Conditions' and 'What is not covered' under Section 4.
- (c) Personal liability extension.
We will extend the cover under Section 11, to cover **You** for damages claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** while engaging in extreme water sports activities during **Your Trip** which causes death or injury to any person and/or loss of or damage to any property.
 → This is subject to 'What is not covered' under Section 11.

33. Extreme Water Sports

(d) Loss of **Water Sports Equipment**.

We will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Water Sports Equipment** during **Your Trip**, including while engaging in extreme water sports activities listed in Table 33 or any water sports activities which are not excluded in **Your** policy.

- **We** will not pay the first S\$250 of any replacement or repair of **Your Water Sports Equipment**.
- **We** will pay up to S\$1,000 for any article (or set of articles if put together).
- **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.
- This is subject to the 'Special Conditions' and 'What is not covered' under Section 21.

(e) Hire of **Water Sports Equipment**.

We will pay up to S\$100 a day for the cost of hiring replacement **Water Sports Equipment** during **Your Trip**, as a result of **Accidental** loss or damage of **Your Water Sports Equipment** as covered under Section 33(d) or if **Your Water Sports Equipment** is temporarily delayed for more than 12 hours.

- **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Water Sports Equipment**.

Free Extensions

The policy is extended to cover the following:

a. Loss of Frequent Flyer Points

If **You** purchase airline ticket or **Entertainment Ticket** or book accommodation using **Frequent Flyer Points** or similar reward points and the airline ticket, **Entertainment Ticket** or booked accommodation is subsequently cancelled due to the events for which **You** are covered under this policy, **We** will pay **You** the retail price for that ticket or booked accommodation at the time it was issued, provided the loss of such points cannot be recovered from any source.

b. Disappearance

Should the scheduled ship, aircraft or train **You** travel in during the **Trip** sink, be wrecked or disappear, **We** will deem **You** as legally dead if **Your** body cannot be found within one 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 1a, provided that any person to whom the benefit is paid signs an undertaking to inform and refund **Us** the amount paid if **You** are subsequently found to be living.

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

We will cover **You** under Section 1a if **You** suffer **Accidental** death, **Permanent Disablement** or **Accidental** injury caused by drowning or suffocation by smoke, poisonous fumes or gas, provided that such event did not arise as a result of **Your** wilful or intentional act.

d. Motorcycling

This policy is extended to cover **You** motorcycling as long as:

- **You** wear a crash helmet,
- The driver holds a valid motorcycle license, and
- **You** are not engaged either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind or practising for speed or time trials, sprints or racing of any kind.

No personal liability cover exists under this policy for motorcycling.

e. Pregnancy or childbirth related conditions

We will pay for benefits under Section 12a, Section 14 or Section 15a if **You** are unfit to travel or continue with **Your Trip**.

Your Doctor must certify that these conditions are not related to any **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 **Your** planned return date.

Free Extensions

f. Automatic extension of cover

Your policy will remain in force without any extra premium if **You** cannot get **Home** before **Your Period of Insurance** ends due to the following reasons:

- Any **Public Transport** in which **You** are travelling as a ticket-holding passenger is delayed and **You** are not the cause of the delay, or
- **You** being **Accidentally** injured, ill or **Quarantined**.

We will also continue to pay for medical treatment under Section 4 for this period or any extended period if it is considered medically necessary by **Our** Medical Emergency Assistance provider.

Please refer to **Your** summary of cover for the extended **Period of Insurance**.

g. Full terrorism cover (aggregate)

We will pay **You** under this policy up to the aggregate amount detailed in **Your** summary of cover for 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 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 the maximum of the sum insured of each person.

General Exceptions

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

This policy does not cover:

1. War and other excluded events

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.
- This does not apply for Section 12b – Trip cancellation for any reason and Section 13b – Change of travelling dates for any reason.

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 **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.
- This does not apply for Section 12b – Trip cancellation for any reason and Section 13b – Change of travelling dates for any reason.

General Exceptions

4. Sonic bangs

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

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**.
- This does not apply for Section 12b – Trip cancellation for any reason and Section 13b – Change of travelling dates for any reason.

6. Wilful act or negligence

Any loss or damage or liability caused by **Your** willful act or negligence.

7. Unattended

Any loss where **You** do not watch over or are not in full view of or in a position to prevent unauthorised taking of **Your** property unless it is in a locked compartment, safe or in a locked boot/trunk of a locked vehicle.

8. Pre-existing Medical Condition

Any loss, damage or liability directly or indirectly arising as a result of any **Pre-existing Medical Condition**.

- This does not apply for Section 12b – Trip cancellation for any reason and Section 13b – Change of travelling dates for any reason.

9. Manual Work

Any loss, damage or liability directly or indirectly arising as a result of **Your** involvement in **Manual Work**.

10. Restricted countries

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.

11. Sanction limitation and exclusion clause

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.

12. Alcohol and drugs

Any loss, injury or damage due to the influence of alcohol or non-prescription drugs or medications.

13. Insanity

Any loss, injury or damage due to mental problem or insanity.

14. Suicide

Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.

15. Dangerous Sports and Leisure Activities

We will not cover **You** while **You** are taking part in any sport or leisure activities with a high inherent level of risk (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) or any sport or leisure activity done in a manner, location or terrain that is far from what reasonable people consider to be normal. Such a sport or activity is likely to injure or harm the person doing it. This includes but is not limited to:

- I. **You** travelling in air (except while travelling as a fare-paying passenger in a properly licensed, regularly scheduled commercial airline or helicopter for sight-seeing by a licensed operator);
- II. **You** taking part in any other aerial activities (except hot air ballooning) including bungee jumping, parachuting, free flying, zip lining and flying fox;
- III. Any leisure or sports activities either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
- IV. **You** taking part in any leisure or sports activities where **You** are competing in or practicing for speed or time trials, sprint or racing of any kind;
- V. Big wave surfing, B.A.S.E jumping, cliff jumping, canyoning, horse jumping, polo, marathons, biathlons, triathlon, racing or motor rallies/cross, stunt riding, potholing, cave diving and private hunting trip;
- VI. Outdoor rock climbing, abseiling, coasteering and mountain biking;
- VII. Trekking (including mountain trekking) above 3000 metres;
- VIII. Canoeing, kayaking and rafting (above Grade 2).

General Exceptions

16. Winter sports and extreme water sports activities

We will not cover **You** while **You** are taking part in winter sports activities listed in Table 32 and extreme water sports activities listed in Table 33, unless otherwise stated on **Your** policy **Schedule**.

17. Expedition

You taking part in expeditions or being a crew member on a vessel travelling from one country to another.

18. Known circumstances or events

Any claim arising from circumstances known to **You** or in the public domain at the time of the issue of this insurance or before **You** booked **Your Trip** (whichever is earlier).

19. Mysterious disappearance

Any loss, damage or liability directly or indirectly arising as a result of mysterious disappearance.

20. Travel Advisory

If **You** are travelling against the travel advisory issued by Ministry of Foreign Affairs of the Republic of Singapore (regardless of **Your** nationality), **You** will not be covered under any section of the policy for the known circumstances, facts or risks at **Your** planned destination.

General Conditions

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.
- **You** must, at **Your** own expense, provide to support **Your** claims:
 - 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
 - any other documentary proof that **We** may require to support **Your** claim.
- In the case of a foreign language document, **You** shall at **Your** expense provide **Us** with an English translation of such document if **We** require.
- **We** may refuse to pay any claims for which **You** cannot provide receipts, bills or other supporting documents that **We** may require.
- **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.

General Conditions

- 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 person who is seeking indemnity under this policy shall give **Us** all the information, documents and assistance **We** require to enable any claim to be validated for **Us** to achieve a settlement.
- If **You** are making a claim under the policy, **You** must submit such a claim to **Us** with all relevant facts and documents within 30 days upon **Your** return to Singapore, otherwise, **We** will not be liable for claims that are submitted more than 30 days from **Your** return to Singapore.

2. Other policies

If, at the time of an incident which results in a claim under this policy, there is any other insurance covering reimbursement for 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.

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, 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 or dental claim **You** may be asked to supply **Your 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 lodge a report with the **Local Police** about any dishonest claim.

6. Your duty to take precautions

You must at all times take reasonable precautions to prevent and avoid losses, damages, **Accident, Accidental** injuries and minimise claims under the policy.

7. 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 **You** can take any legal action against **Us**.

8. Your duty to comply with policy conditions

Our provision of insurance under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

9. Burden of proof

The burden of proving the validity of any claim is upon **You**. If **We** deny any claim by reason of any exclusion, the burden of proving that **We** are legally responsible for the claim is also upon **You**.

10. False declaration

If **You** did not declare truthfully when buying this policy, this policy shall be cancelled immediately and all benefits and premiums under this policy shall be forfeited.

11. Rights of recovery

In the event authorisation for payment and/or payment is made by **Us** or an authorised service provider appointed by **Us** for any medical or non-medical claim for which policy liability is not engaged, **We** reserve the right to recover against **You** for the full sum.

12. Payment before cover warranty

The total premium due must be paid and actually received in full by **Us** on or before the effective date of the policy or renewal certificate or endorsement. Otherwise there will be no cover under this policy and no benefits shall be payable by **Us**.

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 personal_insurance@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 +65 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

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Aviva Ltd

4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Tel: (65) 6827 9966 Fax: (65) 6827 7480 www.aviva.com.sg
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