

FLIGHT AND BAGGAGE INSURANCE

INSURED PERSON

Any OCBC 365 Card holders who have fully charged their air tickets for the schedule flight to OCBC 365 Credit Card. Insured Person refers to a valid OCBC 365 Credit Card holder who has stayed in the country of residence for the past 6 months.

GEOGRAPHICAL LIMIT

Worldwide

BENEFITS TABLE

	SUM INSURED
Section A – Flight Delay and/or Flight Mis-connection (more than 4 hours)	S\$200.00
Section B – Baggage Delay (more than 6 hours)	S\$200.00
Section C – Baggage Loss (more than 48 hours)	S\$400.00

Maximum Liability is S\$1,000,000 in the aggregate across all sections

SECTION A - FLIGHT DELAY AND/OR FLIGHT MIS-CONNECTION

The Corporation will indemnify for OCBC Credit Card charges incurred in respect of hotel accommodation, telephone calls and restaurant meals or refreshments up to the specified sum insured as a result of :-

If the Insured person's confirmed schedule flight is delayed and/or cancelled and/or mis-connected at the transfer point for four (4) hours or more due to strike, industrial action, hijack, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown.

The Corporation does not indemnify the Insured Person if the delay occurs in the country of residence.

SECTION B - BAGGAGE DELAY

If the Insured Person's accompanied checked-in luggage with the common carrier is not delivered to him or her within six (6) hours of the Insured Person's arrival at the scheduled destination point (not point of origin) of his or her flight, the Corporation will indemnify the Insured Person for OCBC Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites to the specified sum insured.

The Corporation does not indemnify the Insured Person if the delay occurs in the country of residence.

SECTION C- BAGGAGE LOSS

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point (not point of origin) of his or her flight, such luggage will be assumed to be permanently lost and the Corporation will indemnify the Insured Person for OCBC Credit Card charges incurred within 4 days of his or her arrival at such scheduled destination (not point of origin) in respect of the emergency purchase of essential clothing and requisites up to the specified sum insured.

The Corporation does not indemnify the Insured Person if the delay occurs in the country of residence.

The specific sum insured is payable in addition to the amount for baggage delay in the event that the Insured Person has already been indemnified for baggage delay. However, if the indemnification is required for both Sections B and C, then the maximum amount payable for both Sections shall not exceed the limit of Section C.

EXCLUSIONS

1. The following are excluded from payment :-
 - (a) The direct or indirect consequences of any criminal act by the Insured Person.
 - (b) Flying other than as a passenger in a fully licensed passenger carrying aircraft and not as a member of the crew nor for the purpose of undertaking any trade or technical operation therein or thereon.
 - (c) Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, terrorism or military or usurped power.
2. No payment will be made under this Policy in respect of loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from :-
 - (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (b) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. The Corporation shall not provide indemnity for delay and or mis-connection arising directly or indirectly from :-
 - (a) failure of the Insured Person to check in according to the booked itinerary supplied to him and obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
 - (b) late arrival of the Insured Person at the airport or port after check-in or booking-in time (except for the late arrival due to strike or industrial action).
 - (c) delay occurring in the country of residence
4. The Corporation shall not provide indemnity for :-
 - (a) Confiscation or requisition by Customs or other Government authority
 - (b) Failure of the Insured Person to take reasonable measures to save or recover lost luggage
 - (c) Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report.

GENERAL CONDITIONS

1. The Insured authorises the Corporation to make any payment due under this Policy direct to the Insured Person or his legal personal representative whose acknowledgement of receipt shall be a full and final discharge.
2. The first premium and all the renewal premiums that may be accepted are to be regulated by the memorandum stated in the policy at the expiry of each period of insurance and it is a condition of this policy that such declaration will be submitted to the corporation within one (1) month from the expiry of such policy.

If the actual annual premium charged based on the agreed rate as provided under the memorandum differs from the initial premium paid, any difference in premium shall be made by a further proportionate payment to the Corporation or by a repayment to the Insured but such repayment shall not exceed 10% of the initial premium charged by the Corporation.
3. If any event giving rise to a payment under this insurance is advised to the Corporation, the Insured Person shall as soon as possible furnish all such particulars and evidence documentary or otherwise and shall do all such things as the Corporation may reasonably require.
4. Any interpretation, dispute or legal proceedings relating to this Policy shall be subject to the jurisdiction of the Laws of Singapore.
5. The Policy may be cancelled by the Corporation or the Insured by giving 90 days' notice by registered letter to the respective parties at their last known address. In such event the actual premium payable, where applicable, shall be adjusted in accordance with Condition 2 above.
6. This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Schedule shall bear such meaning wherever it may appear.

EXCLUSION OF THE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 2001

A person who is not a party to this policy shall have no right the the contracts (rights of third parties) ACT 2001 to enforce any of its items.

CLARIFICATION AGREEMENT

Property damage covered under this agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this agreement :

- A) Loss or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion. loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- B) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, any business interruption losses resulting from such loss or damage.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense or whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**NMA2920
08/10/2001**

Note : The above are highlights of the insurance contract issued for cardholder's information only and is not a contract of insurance. Any endorsement or amendments to the insurance cover as agreed between the OCBC Ltd and The Overseas Assurance Corporation Ltd shall be binding without prior notice to the Insured Person.