

## TRAVEL PERSONAL ACCIDENT INSURANCE

### **INSURED PERSON**

Any OCBC 365 Credit 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 (Each Insured Cardholder)**

Section A – Death and Permanent Disability  
Section B – Overseas Medical Expenses Reimbursement

### **SUM INSURED**

S\$200,000  
S\$500.00

### **COVERAGE**

The Corporation shall pay compensation with respect to injury sustained by the Insured Person during the overseas trip, provided such injury results in death or permanent disablement described in the Schedule of Benefits specified in the Policy within 90 days from the date of the accident.

### **MEDICAL REIMBURSEMENT**

The Corporation shall reimburse the Insured Person, upto the maximum limit as specified in the policy for the usual reasonable and customary medical expenses (excluding dental treatment) incurred whilst overseas for injury or sickness suffered by the Insured Person solely and independently for any other cause whilst overseas.

### **SCHEDULE OF BENEFITS (Applicable to Section A)**

1. Death
2. Total & permanent disablement from engaging in or attending to employment or occupations of any and every kind
3. Total and permanent loss of all sight in one or both eyes
4. Total loss by physical severance or total & permanent loss of use of :
  - (a) one or two limbs
  - (b) one or both hands
  - (c) arm above the elbow
  - (d) arm at or below the elbow
  - (e) leg above the knee
  - (f) leg at or below the knee

### **COMPENSATION**

100% of Capital Sum Insured

## **DEFINITION**

### **PERIOD OF COVER**

Shall commence upon the flight take off from Singapore or the country of residence and shall terminate upon the arrival at Singapore or the Country of Residence.

### **TRIP DURATION**

Maximum trip duration is 30 consecutive days.

### **CONVEYANCE LIMIT**

S\$5,000,000 on any one insured accident regardless of the number of cardholders involved.

### **MAXIMUM LIABILITY**

S\$1,000,000 on any one insured accident regardless of the number of cardholders involved for overseas medical expenses.

### **AGE LIMIT**

Not exceeding 65 years last birthday

### **EVENT**

Bodily injury caused solely by violent accidental external and visible means occurring whilst the Insured Person is travelling overseas in any air conveyance operated under a licence for the transportation of passengers for hire from the time of embarkation to the time of disembarkation up to maximum 30 days per trip. The bodily injury shall directly and independently of any other cause be the sole cause of any of the results.

### **EXPOSURE AND DISAPPEARANCE**

When by reason of any Injury covered by this Policy an Insured Person is exposed to the elements and as the result of such exposure suffers an Event for which Compensation is otherwise payable hereunder, such Event will be covered under the terms of this Policy.

If the body of an Insured Person has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or vessel in which he was travelling at the time of the Accident and under such circumstances as would otherwise, be covered hereunder, it will be presumed that he suffered loss of life resulting from Injury at the time of such disappearance, sinking or wrecking.

### **PROVISOS**

1. The Capital Sum Insured payable shall not carry interest and financial charges.
2. Compensation shall not be payable for Results as listed in the Schedule unless occurring within twelve (12) months of the happening of the Event.
3. Loss of sight shall mean total and irrecoverable loss of sight.
4. Should any Cardholder suffer any of the insured injuries prior to being eligible for benefits under this Scheme, such injury or injuries will be taken into consideration when calculating benefits under this cover and such benefits will be reduced accordingly.
5. The total benefit payable in respect of several disablements due to the same insured accident is arrived at by adding together the various sums but shall not exceed the Capital Sum Insured.

## EXCLUSIONS

This Insurance shall not apply to any Event consequent upon :-

- (a) war (whether declared or undeclared), revolution, insurrection, civil war, rebellion, military or usurped power or any warlike operations.
- (b) suicide (whether felonious or not) or any attempt threat or self-injury, pregnancy or childbirth.
- (c) 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.
- (d) any pre-existing physical defect or infirmity

## CONDITIONS

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

1. Written notice shall be given to the Corporation within twelve (12) months of the happening of any Event.
2. All certificates account receipts and information and evidence required by the Corporation shall be furnished at the expense of the Insured Person or any Legal Representative hereunder and shall be in such form of such nature as the Corporation shall prescribe.
3. On the happening of any Event for which compensation is payable under this Policy the Insured Person shall employ the services of a registered medical practitioner and undergo any treatment such practitioner shall deem necessary.
4. The Schedule of benefits shall apply to coverage during that Period of Insurance notwithstanding the validity of such coverage expiring beyond that Period.
5. No assignee shall be entitled to any Compensation under this Policy.
6. This Insurance shall not apply to any Event happening to an Insured Person who has attained the age of sixty-five (65) years.
7. 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.
8. The Corporation may cancel this Policy by sending ninety (90) days' notice before the anniversary date by registered letter to the Insured at his last known address. The Insured likewise shall give ninety (90) days' notice of cancellation before the anniversary date to the Corporation.
9. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one (1) calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an award shall be a condition precedent to any right of action against the Corporation. If the Corporation shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from date of such disclaimer have been referred to arbitration under the provisions herein contained then the claims shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
10. The due observance and fulfillment of the terms conditions and endorsements of this Policy by the Insured and the Insured Person or by any Claimant under this Policy in so far as they relate to anything to be done or complied with by the Insured Person or by the Insured or by any claimant under this Policy and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Corporation to make any payment under this Policy.

### **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 of 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.*