

# Explorer

Here is Your Travel Insurance Policy document, Explorer. Please examine it together with the Schedule and/or Certificate of Insurance, to ensure that You understand the Terms and Conditions and have the protection You need.

It is important that this policy document together with the Schedule and/or Certificate of Insurance and any amendment or endorsement issued (the "Policy") from time to time are read together to avoid any misunderstanding.

If You have any questions after reading these documents, please contact Your insurance advisor or Us. If there are any changes that may affect the insurance provided, please contact Us immediately.

## IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information You or the Proposer has provided to Us.

Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from this Policy.

You are also requested to read this Policy. If any error or misdescription is found, the Policy should be returned to Us for correction.

## YOUR POLICY

Your Policy sets out the terms and conditions of a contract of insurance between You and Us. The proposal form, declaration and any information You gave to Us at the time of application shall form the basis of this contract.

In consideration of the payment of premium to Us, and subject to the Terms, Conditions and Exclusions, contained or endorsed in this Policy, We will provide You with insurance cover as described in the Policy during the Period of Insurance or any subsequent period for which You pay and We accept the required premium.

Please read the Policy carefully, keep it safe and take it with You if possible when You travel. It has the contact number of our Appointed Assistance Company when You require assistance during Your Journey.

We suggest that You keep Your family members informed of this insurance cover as it would be helpful in the event of a claim.

## CUSTOMER CARE

We are committed to providing You with a high standard of service and customer care. Should You have any reason to feel that We have not provided the service You expected, please contact Your insurance advisor or Us.

Important – Please remember to quote Your Policy number / reference in Your communication.

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## IMPORTANT CONDITIONS

The Policy is only valid if all of the following conditions are satisfied:

- 1) all Insured Persons are in good health and are not travelling contrary to the advice of any Medical Practitioner or for the purpose of obtaining medical treatment;
- 2) at the time of arranging the Trip and/or effecting this insurance cover neither the Proposer, You nor any other Insured Person is aware of any circumstance which are likely to lead to a claim under the Policy;
- 3) commence and end Your Trip in Singapore (for Single Trip Policy and Annual Multi-Trip Policy) or Your Trip commences in Singapore and ends in the Overseas destination (for One Way Trip Policy);
- 4) at the time the Proposer submits the proposal for this insurance, none of the intended Insured Persons have already left Singapore on any Trip meant to be covered by this insurance;
- 5) any Child Insured Person below ten (10) years old must be accompanied by an Adult (parent or guardian) for the entire trip under a Family Cover;
- 6) any Child Insured Person from ten (10) years old to seventeen (17) years old can apply for Starter Plan or Essential Plan under an Individual Cover, provided the Proposal is made in the parent or Adult guardian's name; and
- 7) if the Proposer, You and/or any Insured Person had ever been refused cover or imposed special terms by any insurer for travel insurance, he/she must declare at the point of proposal and be accepted by Us, otherwise the insurance cover hereunder shall be void.

## DEFINITIONS (Applicable to the whole Policy)

### **Accident / Accidental**

A sudden, unexpected, unforeseen event which occurs at an identifiable time and place which must be the only cause of Injury or damage to or loss of property, whichever applies.

### **Adult**

A person aged eighteen (18) years and above at the commencement of any Trip.

### **Appointed Assistance Company**

The company appointed by Us to provide the Insured Person with various emergency assistance services.

### **Area of Travel**

#### **Area 1**

Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam

#### **Area 2**

Worldwide, including countries under Area 1

### **Baggage**

Any articles, items, luggage or bags belonging to and owned by an Insured Person.

### **Certificate of Insurance**

The document containing details of Insured, Insured Person(s), region of travel, plan type selected and Period of Insurance. The Certificate of Insurance forms part of the Policy.

### **Child / Children**

A person who is unemployed and unmarried, aged above three (3) month old and below eighteen (18) years or below twenty-four (24) years of age if studying full-time in a recognised institution of higher learning at the commencement of any Trip.

### **Contents**

Household furniture and furnishing, clothing and personal effects belonging to You or to members of Your Family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding furs, deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations), cash, currency notes contained in the premises of Your Home in Singapore.

### **Country of Origin / Home Country**

Any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.

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**Dental Treatment**

Reasonable and necessary charges for Dental Treatment carried out by a dentist to restore sound and natural teeth caused by an Accident, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred.

**Due Date**

The Inception Date or date of renewal of cover as shown in the Schedule or the date on which any subsequent payment of premium falls due.

**Entertainment Ticket**

Ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events.

**Extreme Sports and Sporting Activities**

Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultramarathons and stunt riding.

**Family**

Under Single Trip Policy, Family shall mean:

- a) an Adult and/or his/her spouse and unlimited number of biological or legally adopted Children OR
- b) one (1) or two (2) Adults who are not related by marriage and a maximum of four (4) Children who must be at least Family related (i.e. biological or legally adopted Child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the Adults.

All Insured Persons under the Single Trip Family Policy must depart from and return back to Singapore together at the same time as a Family.

Under Annual Multi-Trip Policy, Family shall mean an Adult and/or his/her spouse and unlimited number of biological or legally adopted Children.

For an Annual Multi-Trip Policy, the Insured Persons under the Family Cover are not required to travel together on a Journey.

However, any Child Insured Person under the age of ten (10) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance.

**Family Cover**

A Policy issued to You in respect of the Insured Persons named in the Schedule and/or Certificate of Insurance who are travelling as a Family.

**General Practitioner**

A person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide general medical care. This should cover a variety of medical problems in patients of any ages. This often includes referring patients to an appropriate Specialist. The General Practitioner cannot be the Insured Person, the Insured Person's spouse, the Insured Person's business partner, the Insured Person's employer, the Insured Person's employee, the Insured Person's agent, a person booked to accompany the Insured Person on the Trip or a person who is related to the Insured Person in any way including but not limited to by blood, marriage or adoption.

**Group Cover**

A Policy issued to You in respect of the Insured Persons named in the Schedule and/or Certificate of Insurance who are travelling as a group. The Insured Persons under a Group Cover must travel together on the same Trip. Group Cover is only available under Single Trip Policy.

**Home**

The permanent place of residence of the Insured and/or an Insured Person in Singapore.

**Hospital**

An institution lawfully operated for the care and treatment of injured or sick persons as bed-paying patients with organised facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under one (1) or more Medical Practitioners at all times, but not including any institution used primarily as a clinic, nursing, rest, rehabilitative, convalescent home, extended care facility, home for the aged, a place of rest, a health hydro or nature cure clinic, a geriatric care facility, a mental institution or an institution for mental or behavioral disorder, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts or similar establishment.

**Hospital Confinement**

Confined in a Hospital due to Sickness or Injury suffered for at least one (1) Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner. Day shall mean a continuous twenty-four (24) hour period for which the Hospital charges for room and/or board.

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**Hostage**

An Insured Person (except a child held hostage by his/her parents) being taken or held as security by another person by force or against his/her will.

**Inception Date**

The original start date of cover under this Policy as shown in the Schedule.

**Individual Cover**

A Policy issued to You or Your biological or legally adopted Child(ren) named in the Schedule and/or Certificate of Insurance.

**Insured / You / Your**

The Main Insured Person or the Insured Person(s) as named in the Schedule and/or Certificate of Insurance.

**Insured Person(s)**

The person or persons described as such including Child(ren) in the Schedule and/or Certificate of Insurance, ordinarily residing in Singapore for whom the insurance is arranged.

**Injury**

Bodily Injury sustained by an Insured Person and is caused by an Accident solely and independently of any other cause and not by sickness, disease or gradual physical wear and tear or mental disorder.

**Illness / Sickness**

Any sudden and unexpected deterioration of physical health of an Insured Person, not caused by an Accident but is due to a medical condition contracted, commencing or manifesting during the Trip outside Singapore which requires the treatment by a Medical Practitioner, provided the Illness / Sickness is not a Pre-Existing Medical Condition and the nature of the Illness / Sickness is not excluded from this Policy.

For the purpose of Section 12 and Section 13, Illness / Sickness means any sudden and unexpected deterioration of physical health of an Insured Person, not caused by an Accident but is due to a medical condition contracted, commencing or manifesting before travelling Overseas which requires the treatment by a Medical Practitioner, provided the Illness / Sickness is not a Pre-Existing Medical Condition and the nature of the Illness / Sickness is not excluded from this Policy.

**Insolvency**

The inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

- a) Insolvency, with or without the filing of a bankruptcy or similar petition; or
- b) Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

**Jewellery or Valuables**

Items made of or containing precious metals and/or semi- precious and/or precious stones including but not limited to bangles, bracelets, brooches, cufflinks, ear rings, lockets, necklaces, pens , pendants, rings and watches.

**Kidnap**

Any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an Insured Person against his/her will for the purpose of demanding a ransom. This does not apply to children kidnapped by their own parents.

**Laptop Computer**

A laptop computer, a netbook or a tablet computer including accessories, attachments and batteries but excluding software.

**Loss of a hand/foot**

Loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle including permanent loss of use of complete hand or foot.

**Loss of Sight**

The entire and irrecoverable loss of sight.

**Loss of Speech**

The disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the alveolar labial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

**Loss of Hearing**

Permanent irrecoverable and complete loss of hearing.

**Major Travel Event**

Events that were publicised by the mass media or through travel advisory issued by any authority on:

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- a) Natural Disaster;
  - b) epidemic or pandemic;
  - c) major industrial accident;
  - d) strike, riot, civil unrest or civil commotion not assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power resulting in cancellation of scheduled Public Transport services or in a relevant government warning against non-essential travel;
  - e) strike resulting in cancellation of scheduled Public Transport services; or
  - f) any event leading to airspace or multiple airport closures.

### **Manual Work**

Work which involves a person undertaking physical labour or manual operation 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 (3) metres 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;
- e) work involved as a staff in a bar, restaurant or hotel;
- f) work as musician or singer;
- g) fruit picker if the fruit picking involves operating machinery;

but does not mean a person who undertakes voluntary work for a charitable organisation unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three (3) metres above the ground.

### **Medical Expenses**

Expenses incurred within ninety (90) days from the date of sustaining Injury or Sickness and paid by the Insured Person to a Medical Practitioner, medical clinic, nurse, Hospital and/ or ambulance services for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses included in Section 7 and Section 8 of this Policy. All treatment must be prescribed by a Medical Practitioner and Specialist treatment must be referred by a General Practitioner in order for expenses to be reimbursed under this Policy. The reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

### **Medical Practitioner**

A person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The Medical Practitioner cannot be the Insured Person, the Insured Person's spouse, the Insured Person's business partner, the Insured Person's employer, the Insured Person's employee, the Insured Person's agent, a person booked to accompany the Insured Person on the Trip or a person who is related to the Insured Person in any way including but not limited to by blood, marriage or adoption.

### **Money**

Cash, banknotes, coins and traveller's cheques.

### **Natural Disasters**

Extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

### **Nominated Account**

The credit card account or bank account (whichever is applicable) nominated by the Policyholder in the proposal form to which premiums payable under this Policy are to be charged/billed.

### **Overseas**

Anywhere outside the territorial limits of Singapore.

### **Period of Insurance / Policy Period**

The Period of Insurance/Policy Period as specified in the Schedule and/or Certificate of Insurance. There is no extension of Period of Insurance for Annual Multi-Trip Policy.

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**Permanent Disablement**

Disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within ninety (90) consecutive days of the Accident in which Accidental Injury was sustained, and:

- a) falls into one of the categories listed in the Schedule of Compensation under Section 1; or
- b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period beyond hope of improvement as certified by a Medical Practitioner.

**Permanent Total Disablement**

Disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within ninety (90) consecutive days from the date of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent an Insured Person from engaging in gainful employment of any and every kind or if he/she has no business or occupation, from attending to his/her usual duties for the remainder of his/her life and from which there is no hope of improvement certified by a Medical Practitioner.

**Physician**

A registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws of the country in which the practice is granted including a traditional Chinese Medical Practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to the Insured Person in any way including but not limited to by blood, marriage or adoption.

**Pre-Existing Medical Condition**

- a) any condition, illness, disease, disability or defect for which the Insured Person has sought medical advice, been investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time; or
- b) any signs and symptoms manifested in the last twelve (12) months prior to the commencement of a Trip which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.

For Annual Multi-Trip Policies, Pre-Existing Medical Condition will apply to the subsequent trips if an Insured Person has made a claim for a medical condition on a previous Trip.

**Public Place**

Any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.

**Public Transport**

Any land, sea, rail or air conveyance such as bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, helicopter, train, tram or underground train operated by a carrier under a valid license in the country You are in and on fixed, established and regular schedules and routes for the regular transportation of fare-paying passengers.

It excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour even if such services are regularly scheduled.

**Proposer**

The person who apply for this insurance on behalf of the Insured Person(s) and named in the Schedule and/or Certificate of Insurance.

**Relative**

The Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, sibling, brother / sister-in-law or daughter / son-in-law.

**Schedule**

The document containing details of Insured, Insured Person(s), region of travel, plan type selected and Period of Insurance. The Schedule forms part of the Policy.

**Serious Injury or Serious Sickness**

When applied to the Insured Person it shall mean Injury or Sickness which requires treatment by a Medical Practitioner and which results in the Insured Person being certified by that Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the Relative or Travel Companion, it shall mean the Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in the Insured Person's disruption or cancellation of his/her original Trip.

**Selected Plan**

The choice of Starter, Essential or Ultimate Plan selected by the Insured Person or his/her representative at the time of application.

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**Specialist**

A Medical Practitioner possessing the necessary additional qualifications and expertise to practice as a recognized Specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, cardiology, gastroenterology, ophthalmology and dermatology.

**Sports Equipment**

Sports Equipment specifically means:

- a) Golf equipment – Golf clubs, golf bag, golf shoes and non-motorised golf trolley excluding gloves, headwear, eyewear, golf balls, ball markers, tees, caps, hats, etc
- b) Ski / Snowboard equipment – Ski (including bindings), ski boots, ski poles, snowboard (including bindings), snowboard goggles and snowboard boots excluding gloves, headwear, eyewear, jacket, trousers, caps, helmets, etc.
- c) Diving equipment – Mask, air regulator, snorkel, dive computer, wet suit, buoyancy compensator, weight belt, dive boots and fins excluding but not limiting to gloves, air hose, air cylinder, etc
- d) Wakeboard Equipment – Wakeboard (including bindings), wakeboard bag and wakeboard vest excluding but not limiting to handles, ropes, rashguards, life vest, gloves, headwear, eyewear, jacket, trousers, etc

belonging to and owned by an Insured Person.

**Travel Agent**

A travel agent registered with Singapore Tourism Board under the Travel Agents Act, or any subsidiary of the registered travel agent.

**Travel Companion**

An accompanying person without whom the Journey cannot commence or continue but excluding any tour leader or group leader who is travelling together as part of a tour group and receiving remuneration in monetary form or in kind.

**Trip / Journey**

A pre-booked and pre-planned travel beginning at the time the Insured Person leaves his/her Home or workplace within Singapore for the sole purpose of commencing the travel abroad and after the Insured Person's return to his/her Home or workplace in Singapore or on the expiry date of the Period of Insurance shown in the Schedule and/or Certificate of Insurance, whichever is the earlier.

- a) Single Trip Policy  
A Policy issued for the Selected Plan where the Insured Person can only make a single Trip to the selected region of travel that does not exceed one hundred and eighty-two (182) consecutive days.
- b) Annual Multi-Trip Policy  
A Policy issued for the Selected Plan where the Insured Person can make unlimited number of Trips to the selected region of travel that does not exceed ninety (90) consecutive days for each Trip.
- c) One Way Trip Policy  
A Policy issued for the Selected Plan where the Insured Person can only make a Trip commencing from the time the Insured Person leaves his/her Home or workplace within Singapore for the sole purpose of commencing the travel to the intended Overseas destination and ceases from the time the Insured Person arrives at the Insured Person's place of residence or workplace in the destination country within four (4) days, or the expiry date of the Period of Insurance shown in the Schedule and/or Certificate of Insurance, whichever is earlier.

Transits in other countries are allowed provided that the Insured Person is confined to the transit area of the airports of these countries.

Persons aged seventy (70) years and above are eligible for Single and One Way Trip Policy only.

**Treatment**

The surgical or medical procedures for which the sole purpose is the cure or relief of Injury or Sickness.

**We / Us / Our / the Company**

Great Eastern General Insurance Limited

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**WHAT WE COVER****Section 1 – Accidental Death and Permanent Disablement**

We will pay compensation with respect to Injury sustained by the Insured Person during the Journey, provided such Injury results in death or Permanent Disablement or permanent loss as set out in the Schedule of Compensation below within ninety (90) days from the date of Accident. The compensation payable under this Section shall not exceed the Sum Insured applicable to the Selected Plan as specified in the Schedule of Benefits.

Schedule of Compensation	Percentage of Capital Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
3. Total and Permanent Loss of:	
a) Sight in both eyes	100%
b) Both hands or both feet	100%
c) Speech and hearing	100%
d) Hearing in both ears	75%
e) Sight in one eye	50%
f) One hand and/or one foot	50%
g) Speech	50%
h) Hearing in one ear	15%

Where a claim under Section 1 or 2 results from the same occurrence, this Policy shall only pay for the claim either under Section 1 or 2 but not both.

## Section 2 – Public Transport Double Indemnity

The benefits payable under this Section are only payable if there is Injury resulting in death of the Insured Person, arising from an Accident happening whilst the Insured Person is a fare-paying passenger in a Public Transport during the Journey. The compensation payable under this Section shall not exceed the Sum Insured applicable to the Selected Plan as specified in the Schedule of Benefits.

Where a claim under Section 1 or 2 results from the same occurrence, this Policy shall only pay for the claim either under Section 1 or 2 but not both.

## Section 3 – Medical Expenses Incurred Overseas

We will reimburse the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the Medical Expenses and emergency Dental Treatment incurred whilst Overseas up to a maximum of ninety (90) days for Injury or Sickness suffered by the Insured Person solely and independently of any other cause whilst Overseas.

This Section 3 shall not cover nursing care or charges and expenses that are non-medical related.

### Home Country Coverage

If the Insured Person travels back to his/her Home Country for a continuous period of more than thirty (30) days, coverage under this Section is limited to 20% of the maximum limit specified in the Selected Plan as set out in the Schedule of Benefits.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses Incurred Overseas.

## Section 4 – Medical Expenses Incurred in Singapore

We will reimburse the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the Medical Expenses (excluding Dental Treatment) incurred for Treatment or follow-up Treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst Overseas, subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The time limit for seeking such Treatment is as follows:

- a) The Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue the Treatment by a Medical Practitioner in Singapore if such Treatment has already been sought Overseas.
- b) If the Treatment has not been sought Overseas, the Insured Person must seek Treatment from a Medical Practitioner within seventy-two (72) hours upon return to Singapore. The Insured Person has up to a maximum of thirty (30) days to continue the Treatment from the date of first Treatment in Singapore.

This Section 4 shall not cover nursing care or charges and expenses that are non-medical related.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses Incurred Overseas.

## Section 5 – Traditional Chinese Medical (TCM) Treatment

We will reimburse the expenses incurred for Treatment by a Physician for Injury or Sickness which the Insured Person suffered solely and independently of any other causes whilst Overseas, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

This benefit also covers expenses incurred for Treatment or follow-up Treatment in Singapore by a Physician for Injury or Sickness which the Insured Person had sustained whilst Overseas. The time limit for seeking such Treatment by a Physician is as follows:

- a) The Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue the Treatment by a Physician in Singapore if such Treatment has already been sought Overseas.
- b) If the Treatment has not been sought Overseas, the Insured Person must seek Treatment by a Physician within seventy-two (72) hours upon return to Singapore. The Insured Person has up to a maximum of thirty (30) days to continue Treatment from the date of first Treatment in Singapore.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses Incurred Overseas.

## Section 6 – Hospital Cash

We will pay the Insured Person the amount for each day of Hospital Confinement incurred whilst Overseas, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits if the Insured Person is being confined in a Hospital due to Injury or Sickness sustained whilst Overseas. Such payment shall be made after the period of Hospital Confinement and upon his/her return to Singapore.

In the event that the Insured Person is hospitalised upon immediate return to Singapore due to Injury or Sickness sustained whilst Overseas, We will pay the amount for each day of Hospital Confinement, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. Such payment shall be made after the period of Hospital Confinement.

## Section 7 – Emergency Medical Evacuation

We will pay for all expenses of emergency medical evacuation up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits as a result of Injury or Sickness (in accordance with Sections 1, 2 and 3) sustained by the Insured Person whilst Overseas and if in the opinion of the Appointed Assistance Company or their authorized representative(s) is judged medically appropriate to move/ evacuate the Insured Person to another location for Treatment, or return to Singapore.

The Appointed Assistance Company shall arrange and make all decisions as to the means of evacuation and the final destination which is best suited, based on the medical severity of the Insured Person's condition. We will also pay for expenses, which are medically necessary and unavoidably incurred to return the Insured Person to Singapore, following an emergency medical evacuation to a place outside Singapore.

Covered expenses are expenses for services provided and/ or arranged by the Appointed Assistance Company for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and repatriation of the Insured Person subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 7 to 11 shall be aggregated and shall not exceed the maximum limit applicable under Section 7 – Emergency Medical Evacuation.

## Section 8 – Repatriation of Mortal Remains

### A. Repatriation of Mortal Remains

In the event that the Insured Person dies within thirty (30) days from the date of the Injury or commencement of Sickness in which such Injury or Sickness (in accordance with Sections 1, 2 and 3) is sustained whilst Overseas, We will pay up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the expenses necessary for transporting the Insured Person's mortal remains from the place of death to Singapore. The Appointed Assistance Company shall arrange and make all decisions for such repatriation unless making such arrangements through the Appointed Assistance Company were not possible in the circumstances due to reasons beyond the Insured Person estate's control and any alternative arrangements are deemed reasonable by Us.

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We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

#### B. Burial of Mortal Remains

In the event that the Insured Person dies within ninety (90) days from the date of the Injury or commencement of Sickness in which such Injury or Sickness (in accordance with Section 1, 2 and 3) is sustained whilst Overseas, We will pay up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the expenses incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 7 to 11 shall be aggregated and shall not exceed the maximum limit applicable under Section 7 – Emergency Medical Evacuation.

### **Section 9 – Hospital Visitation / Compassionate Visit**

We will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one (1) Relative or friend of the Insured Person, up to a maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, to:

- a) visit and stay with the Insured Person until the Insured Person can return to Singapore or able to resume his/her Trip or until completion of the Policy Period, whichever occurs first in the event that the Insured Person is hospitalised Overseas for more than five (5) days due to Injury or Sickness sustained Overseas and his/her medical condition forbids evacuation and no Adult member of his/her Family is with him/her.
- b) assist in the final arrangement at the place of death of the Insured Person in the event that the Insured Person dies due to Injury or Sickness whilst Overseas and no Adult member of his/her Family are with him/her.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 7 to 11 shall be aggregated and shall not exceed the maximum limit applicable under Section 7 – Emergency Medical Evacuation.

### **Section 10 – Child Companion**

In the event that the Insured Person is hospitalised Overseas and there is no other Adult to accompany the Child/Children who is/are below the age of eighteen (18) years old, We will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one (1) Relative or friend of the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, to accompany the Child/Children back to Singapore.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 7 to 11 shall be aggregated and shall not exceed the maximum limit applicable under Section 7 – Emergency Medical Evacuation.

### **Section 11 – Emergency Telephone Charges**

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the actual mobile phone charges incurred for the sole purpose of engaging the services of our Appointed Assistance Company during a medical assistance / emergency and for which a claim has been admitted under Section 1, 2, 7 or 8 of the Policy.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 7 to 11 shall be aggregated and shall not exceed the maximum limit applicable under Section 7 – Emergency Medical Evacuation.

### **Section 12 – Trip Cancellation**

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for irrecoverable travel, accommodation expenses and/or cost of Entertainment Tickets, that were paid in advance consequent upon the cancellation of the Trip occurring within thirty (30) days (except for item (d) below) before the commencement of the Trip as a direct result of:

- a) Death, compulsory quarantine ordered by a government or local authority or Serious Injury or Serious Sickness of the Insured Person or his/her Relative or Travel Companion provided that a written confirmation of the nature of such Serious Injury or Serious Sickness is received from a Medical Practitioner.
- b) Major Travel Event which prevents the Insured Person from travelling and is forced to cancel the Trip.
- c) Insolvency of the Travel Agent which the Insured Person has booked his/her travel and accommodation package, provided We will only pay for any deposit for which the Insured Person is unable to seek reimbursement or the cost of travel tickets issued to the Insured Person, whichever is the lesser.

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- d) Serious damage to the Insured Person's residence in Singapore from fire, flood or similar Natural Disaster occurring within one (1) week before the departure date and which requires the Insured Person to be present at the premises on the departure date.
  - e) The Insured Person being summoned by the Court of Law in Singapore to be a witness.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

We will not reimburse any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

This Policy shall only pay for the claim either under Section 12 or 13 arising from the same occurrence, but not both.

### Section 13 – Trip Postponement

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for irrecoverable administrative charges arising from travel accommodation expenses and/or cost of Entertainment Tickets that were paid in advance consequent upon the postponement of the Trip occurring within thirty (30) days (except for item (d) below) before the commencement of the Trip as a direct result of:

- a) Death, compulsory quarantine ordered by a government or local authority or Serious Injury or Serious Sickness of the Insured Person or his/her Relative or Travel Companion provided that a written confirmation of the nature of such Serious Injury or Serious Sickness is received from a Medical Practitioner.
- b) Major Travel Event which prevents the Insured Person from travelling and is forced to cancel the Trip.
- c) Insolvency of the Travel Agent which the Insured Person has booked his/her travel and accommodation package, provided We will only pay for any deposit for which the Insured Person is unable to seek reimbursement or the cost of travel tickets issued to the Insured Person, whichever is the lesser.
- d) Serious damage to the Insured Person's residence in Singapore from fire, flood or similar Natural Disaster occurring within one (1) week before the departure date and which requires the Insured Person to be present at the premises on the departure date.
- e) The Insured Person being summoned by the Court of Law in Singapore to be a witness.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

We will not reimburse any travel and accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

This Policy shall only pay for the claim either under Section 12 or 13 arising from the same occurrence, but not both.

### Section 14 – Trip Interruption

In the event the Insured Person is hospitalised Overseas due to Injury or Sickness for more than five (5) days and as a result, the Trip for which insurance has been effected is disrupted (meaning the Insured Person is prevented from continuing with the Trip), We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the unused portion of the irrecoverable travel accommodation expenses and/or cost of Entertainment Tickets that were paid in advance or forfeited.

We will not reimburse any travel and accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

### Section 15 – Trip Curtailment

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for non-recoverable travelling expenses (on economy class), accommodation expenses and cost of Entertainment Tickets, that were paid in advance or forfeited and/or incurred by the Insured Person consequent upon the Insured Person having to return directly to Singapore after the commencement of the Trip as a direct result of:

- a) Death, compulsory quarantine ordered by a government or local authority or Serious Injury or Serious Sickness of the Insured Person or his/her Relative or Travel Companion provided that a written confirmation of the nature of such Serious Injury or Serious Sickness is received from a Medical Practitioner.
- b) Major Travel Event which prevents the Insured Person from travelling and is forced to curtail the Trip.

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- c) Insolvency of the Travel Agent which the Insured Person has booked his/her travel and accommodation package, provided We will only pay for any deposit for which the Insured Person is unable to seek reimbursement or the cost of travel tickets issued to the Insured Person, whichever is the lesser.
  - d) Hijacking of the Public Transport in which the Insured Person is on board as a passenger.
  - e) Natural Disaster which prevents the Insured Person from continuing with his/her scheduled Trip.

We will pay for the reasonable additional travel expenses based on the fare for the same class of travel as stated in the scheduled itinerary OR the unused portion of the forfeited travel expenses but not both.

We will not reimburse any travel and accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

### Section 16 – Overbooked Flight

We will pay the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) consecutive hours of the actual arrival time of the incoming flight as a result of the Insured Person failing to board the aircraft due to overbooking of the flight in which a confirmed reservation had been received from the Travel Agent or the airline.

The failure to board the aircraft due to the overbooking of the flight must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

### Section 17 – Travel Missed Connection

We will pay the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) consecutive hours of the actual arrival time of the incoming flight as a result of the Insured Person missing the confirmed connecting flight due to delay of the Insured Person's confirmed incoming flight.

The failure to board the aircraft due to the missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

We will only pay up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

### Section 18 – Travel Delay

In the event that, whilst Overseas or departing from Singapore, the departure of the Public Transport in which the Insured Person is scheduled to travel or the arrival of the Public Transport in which the Insured Person had travelled in is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to the Insured Person due to adverse weather conditions, mechanical breakdown or derangement of the Public Transport or strike or other industrial action by the employees of the Public Transport or airport or seaport, We will pay for every full six (6) consecutive hours of delay in departure or arrival up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Where the delay occurs in Singapore, We will pay up to a maximum of S\$500. A written confirmation from the carriers of Public Transport confirming the duration and the cause of the delay is required to substantiate the claim before We pay the benefit under this Section.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

### Section 19 – Delay due to Hijack

In the event that the air or sea Public Transport which the Insured Person is travelling in is being hijacked for more than six (6) consecutive hours, We will pay the amount for each full six (6) hours up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 arising from the same occurrence.

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## Section 20 – Personal Liability

We will indemnify the Insured Person against his/her legal liability up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits whilst Overseas, due to:

- a) Death or accidental bodily injury to third party; and/or
- b) Accidental loss or damage to third party's property.

We will also pay for legal costs and expenses awarded against or incurred by the Insured Persons with Our written consent provided that Our total liability shall not exceed the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Regardless of the number of Insured Persons involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in the aggregate for all occurrences in any one (1) Period of Insurance including any legal costs and expenses awarded against or incurred by the Insured Persons with Our written consent shall be limited to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

## Section 21 – Baggage Loss

We will indemnify the Insured Person for Accidental physical loss of or damage sustained whilst Overseas to Baggage taken or purchased during the Trip (including clothing and personal effects worn or carried on the Insured Person, in trunks, suitcases and like receptacles, but excluding those that were in the Insured Person's care, custody or control) occurring during the Policy Period subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The amount payable shall not exceed the original price paid, up to a limit of:

- a) S\$500 for any one (1) article or a pair or a set of articles (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands), excluding item (b) and (c) below.
- b) S\$1,000 in the aggregate for Laptop Computer.
- c) S\$500 in the aggregate for hand phones (inclusive of any accessories) and spectacles.

We may, at Our sole discretion and option, make payment, replace or repair any damaged article subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section 21 as if the article had been lost.

Such losses must be reported to the local police at the place of the loss or the carriers of the Public Transport concerned within twenty-four (24) hours of the incident and a written statement from the police or the carriers of the Public Transport must be obtained to substantiate the claim.

A pair or a set of articles shall be deemed as one (1) single article inclusive of its standard accessories, batteries, lenses and the like.

The maximum limit payable under Sections 21, 22 and 23 shall be aggregated and shall not exceed the maximum limit applicable under Section 21 – Baggage Loss.

## Section 22 – Personal Money

### **A. Loss of Money**

We will pay the Insured Person whilst Overseas suffers a loss of Money belonging to him/ her (excluding those that were in the Insured Person's care, custody or control) due to robbery, burglary, theft or Natural Disasters, We will pay for the actual loss up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Provided such loss is reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident and reported immediately to the local branch or agent of the issuing authority for loss of travellers' cheques. Any claim must be accompanied by written documentation from the police or such other authorities.

### **B. Fraudulent Credit Card Usage**

We will indemnify the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, for financial loss while Overseas as a direct result of lost or stolen credit, charge or bank card and subsequently used fraudulently by any person other than the Insured Person, provided that:

- a) The loss must be reported to the card company(ies) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(ies) evidencing such loss.
- b) You must take every possible safeguard to ensure the security of Your credit, charge or bank card(s).
- c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

The benefits under Fraudulent Credit Card Usage does not apply to a Child Insured Person.

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The maximum limit payable under Sections 21, 22 and 23 shall be aggregated and shall not exceed the maximum limit applicable under Section 21 – Baggage Loss.

### Section 23 – Travel Documents

We will pay the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost including additional travel expenses and hotel accommodation expenses necessarily and reasonably incurred to replace the lost travel documents (excluding those that were in the Insured Person's care, custody or control) where such loss has arisen out of robbery, burglary, theft or Natural Disasters whilst Overseas.

Travel documents shall exclude identity cards, any stored- valued cards and any cards issued by financial institutions / associations / government authorities / corporations.

The maximum limit payable under Sections 21, 22 and 23 shall be aggregated and shall not exceed the maximum limit applicable under Section 21 – Baggage Loss.

### Section 24 – Baggage Delay

We will pay the amount as specified in the Schedule of Benefits if the checked-in Baggage accompanying the Insured Person (excluding those that were in the Insured Person's care, custody or control) has been delayed, misdirected or temporarily misplaced by the Public Transport for every full six (6) consecutive hours of delay after the Insured Person's arrival at the Baggage pick-up point of the scheduled destination Overseas and in Singapore up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. Where the delay occurs in Singapore, We will pay up to a maximum of S\$200.

Such losses must be reported to the carriers of the Public Transport concerned within twenty-four (24) hours of the incident.

A written confirmation from the carriers of Public Transport confirming the duration and the cause of the delay is required to substantiate the claim.

Any such payment shall be deducted from the amount payable under Section 21 if the Baggage later proves to be permanently lost.

### Section 25 – Kidnap and Hostage

We will pay the amount as specified in the Schedule of Benefits for every continuous six (6) hours period if the Insured Person is held hostage following a kidnap, which occurs Overseas during a Trip. The maximum benefit payable will be up to the limit applicable to the Selected Plan as specified in the Schedule of Benefits for this Section.

#### Conditions

As a condition precedent to Our liability, We must:

- a) have satisfactory proof that the event has actually occurred;
- b) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- c) if it is in the Insured Person's best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

### Section 26 – Terrorism Extension

This Policy is extended under Sections 1, 2, 3 and 7 to cover against terrorism, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits or S\$100,000 per Insured Person whichever is the lower but excluding injury or losses resulting directly or indirectly from, attributed to or accelerated by the utilization of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

Provided that Our liability is limited to a maximum of S\$100,000 per Insured Person regardless of the number of policies taken with Us any one Period of Insurance.

For the purpose of this extension:

- a) Terrorism means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/ or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

- b) Utilization of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- c) Utilization of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- d) Utilization of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

## Section 27 – Automatic Extension of Cover

The Policy will be automatically extended without payment of any additional premium for:

- a) Up to a maximum of thirty (30) days if the Insured Person is hospitalised and quarantined Overseas as advised by the attending Medical Practitioner.
- b) Up to a maximum of seven (7) days if:
  - (i) The conveyance in which the Insured Person is travelling is delayed through no act or omission of the Insured Person.
  - (ii) The airport or seaport is closed due to adverse weather conditions, strike, riot or civil commotion not assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power with the result that the Trip is not completed when the Period of Insurance ceases.

## Section 28 – Leisure Adventurous Activities Cover (Applicable to Ultimate Plan Only)

This Policy is extended to cover the Insured Person in respect of death or Injury which may be sustained resulting from engaging in or practicing for activities stated below:

- a) Bungee jumping;
- b) Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
- c) Helicopter rides for sightseeing;
- d) Jet skiing;
- e) Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;
- f) Paragliding;
- g) Parasailing;
- h) Skiing or snowboarding all within official approved areas of a ski resort;
- i) Sky diving;
- j) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres and the Insured Person holds a PADI certification (or similar recognised diving qualification) and is diving with a buddy who holds a PADI certification (or similar recognised diving qualification) or with a qualified diving instructor.

Provided always that the above activities are done for leisure purposes only under the guidance and supervision of qualified guides and/or instructors of the local licensed tour operator when carrying out such tourist activities. All other Terms, Conditions, Exclusions, provisions and limitations of this Policy continue to apply.

## OPTIONAL ADD-ON COVERS (Not Applicable to One Way Trip Policy)

The Sections below are only in force if it is shown on the Schedule and/or Certificate of Insurance and subject to payment of additional premium.

## Section 29 – Sports Equipment Cover

We will indemnify the Insured Person for physical loss of or damage due to Accident or theft whilst Overseas to Sports Equipment taken or purchased during the Trip but excluding those that were in the Insured Person's care, custody or control occurring during the Policy Period subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The amount payable shall not exceed the original price paid, up to a limit of S\$500 for any one article or a pair or a set of articles regardless of the number of Insured Persons in a Family Plan as stated in the Schedule and/or Certificate of Insurance for the same Trip.

We may, at Our sole discretion and option, make payment, replace or repair any damaged Sports Equipment subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section 29 as if the Sports Equipment had been lost.

Such losses must be reported to the local police at the place of the loss or the carriers of the Public Transport concerned within twenty-four (24) hours of the incident and a written statement from the police or the carriers of the Public Transport must be obtained to substantiate the claim.

A pair or a set of articles shall be deemed as one (1) single article inclusive of its standard accessories and the like.

#### **ADDITIONAL CONDITIONS**

- a) All Sports Equipment must be owned by You and not hired by, loaned or entrusted to You.
- b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- c) The Insured Person must take every possible step to ensure that the Sport Equipment is not left unattended in a Public Place and is safe at all times.
- d) Claims that result from the loss or damage of the Sports Equipment or it being damaged while being held by carrier, operator or their handling agent or service provider should be made to the carrier, operator or their handling agent or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the carrier, operator or their handling agent or service provider or where such compensation is denied, proof of such denial.

The benefits under this Section do not apply to a Child Insured Person.

Where a claim under Section 21 – Baggage Loss and Section 29 – Sports Equipment Cover results from the same occurrence, this Policy will pay for the claim under both Sections, subject to the respective maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

### **Section 30 – Top-up Cover for Laptop Computer**

In the event that a valid claim for Laptop Computer is admitted under item (b) of Section 21 – Baggage Loss of this Policy, this Section will increase the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for Laptop Computer by S\$1,000.

We will indemnify the Insured Person for Accidental physical loss of or damage sustained whilst Overseas to Laptop Computer taken or purchased during the Trip but excluding those that were in the Insured Person's care, custody or control occurring during the Policy Period subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The amount payable shall be up to a further limit of S\$1,000 in the aggregate for Laptop Computer under Section 21 – Baggage Loss but not exceed the original price paid for the Laptop Computer.

We may, at Our sole discretion and option, make payment, replace or repair any damaged article subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section 30 as if the article had been lost.

Such losses must be reported to the local police at the place of the loss or the carriers of the Public Transport concerned within twenty-four (24) hours of the incident and a written statement from the police or the carriers of the Public Transport must be obtained to substantiate the claim.

Where a claim under Section 21 – Baggage Loss and Section 30 – Top-Up for Laptop Computer Cover results from the same occurrence, this Policy will pay for the claim under both Sections, subject to the respective maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

### **Section 31 – Rental Vehicle Excess**

If during a Journey outside Singapore, an Adult Insured Person rents or hires a car or a campervan:

- a) from a licensed rental agency, and
- b) the rental agreement includes an excess (or deductible or similar condition) which makes the Insured Person liable for loss or damage to the rental vehicle.

We will pay the excess up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits if the Insured Person becomes legally liable to pay this amount provided that:

- (i) it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in the Insured Person's control,
- (ii) the Insured Person has complied with all requirements of the rental agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country,
- (iii) the Insured Person was at the time of the accident duly licensed to drive the vehicle and was not taking part in or practicing for speed or time trials of any kind, and
- (iv) no payment shall be made for any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage

The benefits under this Section do not apply to a Child Insured Person.

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## Section 32 – Home Contents

We will, by payment or at Our option by reinstatement or repair, indemnify the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, against physical loss or damage to the Contents and Valuables based within the residence of the Insured Person in Singapore that was left vacant because of Insured Person's Trip, caused by fire or theft accompanied by actual, forcible and violent entry to the residence during the Period of Insurance, but only after the Insured Person has legally left Singapore.

We may, at Our sole discretion and option, make payment, replace or repair any damaged article subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section as if the article had been lost.

The benefits under this Section do not apply to a Child Insured Person.

## AGGREGATE LIMIT OF LIABILITY

The maximum aggregate amount payable per event shall not exceed S\$5,000,000 in respect of all Insured Persons under this Policy.

In the event that the aggregate amount of all claims payable exceeds S\$5,000,000, the maximum aggregate amount shall be apportioned among all the Insured Persons under this Policy, subject to the maximum sum insured of each Insured Person.

## GENERAL EXCLUSIONS (Applicable to the whole Policy)

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, ionizing, radiation, toxic or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
2. Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as provided in the Terrorism Extension).
3. Any events where warnings or statements have been issued by the government or any relevant authorities through or by the general mass media of any intended strike, riot or civil commotion, health threatening situations or impending Natural Disasters.
4. Detention, confiscation or destruction by customs or other officials or authorities.
5. Any illegal or unlawful act committed by the Insured Person or any claims arising from any government intervention, prohibition or regulation.
6. Mental and nervous disorders, including but not limited to sleeping disorder, depression, insanity and anxiety.
7. Intentional self-inflicted Injury or suicide or attempted suicide (whether felonious or not), whether sane or insane, wilful exposure to danger or the committing of any criminal acts.
8. Dental Treatment or surgery unless caused by Accident.
9. Pregnancy, or childbirth, and any Injury, sickness or complications associated with pregnancy or childbirth.
10. Air or sea travel other than as a passenger on a fully licensed passenger carrying airline or shipping line and not as a member of the crew or taking part in expeditions or for the purpose of undertaking any trade or technical operation therein or thereon.
11. The Insured Person being engaged in naval, military, air force, civil defence or police training, duties, services or operations
12. Travel in relation to the Insured Person's trade or occupation as a licensed tour guide or staff of a travel agency.
13. Participating, practicing, training or engaging in any sport which could provide earnings or receive remuneration, financial rewards, donation or sponsorship of any kind.
14. Participating, practicing, training or engaging in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or any organised team football, Extreme Sports and Sporting Activities, rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, the use of bobsleigh or skeleton, expeditions, private hunting trips, ocean yachting or pot holing, mountaineering, rock climbing or trekking activities, scuba diving, hunting, riding or driving in any kind of race or all-terrain vehicles (ATV), motor sports, any sports activity involving the Insured Person being airborne (whether suspended or not), unless covered under Section 28 of this Policy.

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15. Motorcycling, unless The Insured Person holds a motorcycle license recognised by the country the Insured Person is travelling in and provided that the Insured Person wears a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing.
  16. Manual Work or hazardous work of any nature, or the use of machineries and/or tools, testing of any kind of conveyance or whilst engaged in off-shore activities, mining, aerial photography or handling of explosives, ammunition or firearms.
  17. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
  18. Consequential loss or damage of any kind;
  19. Loss or damage insured under any other insurance policy, or reimbursed by any other party.
  20. Any loss or damage occasioned through the wilful act, omission, fraudulent, dishonest or criminal acts of the Insured Person or with the connivance of the Insured Person;
  21. **Contracts (Rights of Third Parties) Act (Chapter 53B)**  
A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

**22. Sanction Limitation and Exclusion**

No insurer shall be deemed to provide cover and no insurer shall 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 that insurer 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.

**23. Terrorism**

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 Exclusion 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 Exclusion 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 Company 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 Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## SPECIFIC EXCLUSIONS

**Exclusions Applicable to Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 27 and 28**

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. Pre-Existing Medical Conditions or illnesses, anomalies or deformities.
2. Cosmetic or beauty treatment of any kind, services and supplies not recommended or approved and performed by a Registered Medical Practitioner or for services which are not necessary for the treatment of an Illness or Injury, or which are for preventive care or routine physical checkup purposes including health supplement, vaccination or inoculation.
3. Treatment at health spa or nature care clinics.
4. The effect or influence of alcohol, narcotics or drugs not prescribed by a legally qualified and registered Medical Practitioner, and treatment in connection with addiction to drugs or alcohol.
5. Sexually transmitted diseases, AIDS, HIV or any Injury or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
6. The Insured Person travelling contrary to Medical Practitioner's advice or any travel undertaken for the purpose of obtaining medical care or treatment of any kind.

**Exclusions Applicable to Section 18**

We will not be liable to pay for any delay:

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1. If the Insured Person fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; or
  2. Which was publicly known at the time the Insured Person booked the Trip or purchased this Policy, whichever occurs last.

#### **Exclusions Applicable to Section 20**

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

1. Employer's liability, contractual liability or liability to a member of an Insured Person's Family.
2. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person.
3. Any willful, malicious or unlawful act.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft, water craft or firearms.
7. Legal costs resulting from any criminal proceedings.
8. The Insured Person's participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
10. Punitive, aggravated or exemplary damages.
11. Seepage, pollution or contamination.
12. The Insured Person's employment, trade, business or profession.
13. Asbestos, or any actual or alleged asbestos related Injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

#### **Exclusions Applicable to Sections 21, 22, 23, 24, 29 and 30**

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under this Policy.
2. The cost of any loss or damaged items which are covered by any other insurance policies or third parties.
3. Contact lenses, stamps of any kind, fruits, foodstuffs or perishable or consumable goods, household effects, dentures and/or retainers, prosthesis, cosmetics and skincare products
4. Any form of medication, health supplement, tonic and herbs with medicinal properties.
5. Cash, bank or currency notes, postal or money order, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards/documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations), travellers' cheques or travel documents unless covered under Section 22 and/or 23 of this Policy.
6. Medals, coins, antiques, precious metal and Jewellery.
7. Camping equipment, fishing equipment and Sports Equipment unless covered under Section 29 of this Policy.
8. Crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
9. Animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
10. Data recorded on tapes, cards, discs or otherwise, business goods or samples and any items used in connection with the Insured Person's employment or occupation.
11. Any articles sent by freight contract.
12. Wear and tear, scratches and nicks to Baggage or Sports Equipment, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
13. Consequence of confiscation, nationalization, requisition or willful destruction by any government, public or municipal local or customs authority.
14. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
15. Loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of the loss.
16. Any unattended Baggage or any misplacement or mysterious disappearance of personal property.
17. Unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
18. Property insured under any insurance policy or otherwise reimbursed by the Public Transport, hotel or any third party.
19. Your willful act, omission, negligence or carelessness.
20. Loss or damage occurring during the use of the Sports Equipment.

### Exclusions Applicable to Section 25

We will not pay any benefit under this Section due to the following:

1. Events which take place in the Insured Person's country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.
2. Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
3. Any loss or damage suffered not in accordance with the definition of a Trip.

### Exclusions Applicable to Section 32

We will not pay for:

1. Shortage due to error, omission, exchange, wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any articles, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
2. Electrical or mechanical breakdown;
3. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation;
4. Business or professional use in respect of photographic and sports equipment, accessories and musical instruments; Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

## GENERAL CONDITIONS (Applicable to the whole Policy)

### 1. Arbitration

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of three (3) arbitrator(s).

The language of the arbitration shall be in English.

### 2. Automatic Renewal of Coverage (For Annual Multi-Trip Policy Only)

Unless the Insured Person or We exercise the right to cancel the Policy or the Policy is terminated, the Policy will be renewed automatically from year to year so long as premium is paid when due. Renewal is subjected to the Definitions, benefits, Terms, Conditions and Exclusions of the Policy.

### 3. Awareness of Circumstances

Before the Policy is taken up (in the case of a Single Trip Policy) or before the Insured Person make the booking for the Trip (in the case of an Annual Multi-Trip Policy), the Insured Person must not be aware of any circumstances, facts or risks related to the planned destination(s) / event(s) which are known or ought to know by the Insured Person and which may give rise to a claim under this Policy.

### 4. Cancellation

#### a) Cancellation for Single Trip Policy

You may cancel this Policy at any time prior to commencement of this Policy coverage and the cancellation will apply from the date We receive the notice of cancellation.

We will refund the premium paid less S\$25 administrative charge. However, there will be no refund if we receive the notice of cancellation on or after the coverage of the Policy has commenced.

#### b) Cancellation for Annual Multi-Trip Policy

If this Policy is issued as an Annual Multi-Trip Policy, it may be terminated by either party by giving one (1) month's written notice. If this Policy is terminated by Us, a pro-rata refund of premium will be granted to the Insured for the remaining part of the Policy Period. If You terminate this Policy the refund of premium will be based on the following scale:

<u>Policy Is In Force</u>	<u>Percent of Annual Premium Refundable</u>
Up to 60 days	60%
Between 61 and 120 days	40%
Between 121 and 180 days	20%
More than 180 days	Nil

Provided that no claim(s) have been paid or are payable under the Policy.

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**5. Currency**

All amounts shown are in Singapore dollars.

**6. Data Use**

Any information collected or held by Us whether contained in the Insured Person's application or otherwise obtained may be used and disclosed to Our associated individuals / companies or any independent third parties (within or outside Singapore) for any matters in the normal course of arranging and administering the Insured Person's insurance Policy and claim.

**7. Determination of Age**

In the event of a claim, the age of the Insured Person will be determined as at the Inception Date of the cover with reference to the date of birth.

**8. Disclaimer**

We shall make every effort to see that only high quality services are offered by the Appointed Assistance Company to the Insured Person. However, We are not the supplier of the services and does not accept any liability whatsoever in respect of the services provided by the Appointed Assistance Company or for any of the consequences arising thereof.

**9. Duplication of Cover**

In the event that an Insured Person is covered under more than one travel policy for the same Trip underwritten by Us, We will consider the person to be insured only under the policy with the highest benefit limits.

**10. Fitness For Travel**

At the time of effecting this insurance, the Insured Person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.

**11. Governing Law**

This Policy shall be governed by and interpreted in accordance with Singapore law.

**12. Interpretations**

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

**13. Observance**

Our liability under this Policy shall be strictly conditional upon the observance by the Insured Person of the Terms, provisions, Conditions and endorsements of this Policy. Failure to comply with any of the Terms, provisions, Conditions and endorsements contained in this Policy shall invalidate all claims hereunder.

**14. Non Contribution (Not applicable to Section 1 and 2)**

This insurance does not cover any loss, destruction, damage or liability which is insured by or would, but for the existence of this Policy, be insured by any other policy or policies, except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

**15. Payment Before Cover Warranty (For Non-Corporate Insured)**

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the premium due must be paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the inception date ("the Inception Date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement. Payment shall be deemed to have been effected to the Company or the intermediary when one of the following acts takes place:
  - (a) Cash or honoured cheque for the premium is handed over to the Company or the intermediary;
  - (b) A credit or debit card transaction for the premium is approved by the issuing bank;
  - (c) A payment through an electronic medium including the internet is approved by the relevant party;
  - (d) A credit in favour of the Company or the intermediary is made through an electronic medium including the internet.
2. In the event that the premium due is not paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the Inception Date, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the Insured may return the original policy document to the Company or intermediary within the Free Look period if the Insured decides to cancel the cover during the Free Look period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

## 16. Premium Payment Warranty (For Corporate Insured)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:
  - (a) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
  - (b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the sixty (60) day period referred to above, then:
  - (a) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said sixty (60) day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
  - (c) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
3. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

## 17. Condition Precedent (For Corporate Insured)

The validity of this Policy is subject to the Condition Precedent that:

- (a) for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
  - (i) the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
  - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts.

## 18. Premium Payment

The first annual premium is payable on the Inception Date and subsequent premiums due on the same date on each succeeding year.

Each payment must be paid by direct debit instruction or charged to the Insured Person's Nominated Account or by cheque.

## 19. Purchase of Travel Insurance

The Insured Person must purchase this insurance before departing from Singapore.

## 20. Reasonable Care

The Insured Person shall take all reasonable care and precautions for the safety of the lives and property insured.

## 21. Termination

- (a) The entire Policy will terminate and all Insured Persons' cover under it will cease immediately upon:
  - i) non payment of premium by the Due Date as described in the Payment Before Cover Warranty of this Policy; or
  - ii) the cancellation of this Policy as described in General Condition 4.
- (b) Unless the Company has agreed otherwise in writing, the benefits under Section 1 shall be terminated in the next renewal in any of the following circumstances, whichever first occurs
  - i) where the Insured Person attain seventy (70) years of age;
  - ii) where the Child(ren) attain twenty-four (24) years of age.

## CLAIM CONDITIONS (Applicable to the whole Policy)

### 1. Conduct of Proceedings

No person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them unless with Our written consent. We shall be entitled to conduct all proceedings arising out of or in connection with claims in the name of the Insured Person and to instruct solicitors of their own choice for this purpose. The Insured Person shall give all such information and assistance as We may require.

### 2. Fraud

If any claim under this Policy is false or fraudulent or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, We will not pay the claim and all benefits under the Policy shall be forfeited (including the premium).

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### 3. Medical Examination

We at Our own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably required during the pendency of claim and to make autopsy in case of death where it is not forbidden by law.

### 4. Payment of Benefits

All indemnities, reimbursements or compensation of this Policy are payable to the named Insured Person or his/ her legal representatives except the following:

- a) In the case of death of the Insured Person, the benefit will be paid to the estate or legal personal representative of the Insured Person.
- b) Benefits under Sections 7 and 8 will be paid directly to the Appointed Assistance Company.
- c) Benefits under Section 20 shall be paid directly to whom the Insured Person is legally liable.

### 5. Proof of Loss

Written proof of loss including original receipts, invoices and all other relevant documents must be furnished to Us at Our Singapore office within sixty (60) days after the date of such loss.

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

All such proof, information and Certificate required shall be furnished at the expense of the Insured Person or his/ her legal representatives.

### 6. Rights of Recovery

We reserve Our right to recover against the Insured Person or his/her legal representatives for the full sum which We or the Appointed Assistance Company has paid for any claim under this Policy for which We and the Appointed Assistance Company are not liable to pay under this Policy.

### 7. Subrogation

We shall be subrogated to all the Insured Person's rights of recovery against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

### 8. Written Notice

Written notice shall be given to Us as soon as practicable and in any case within thirty (30) days after the occurrence of any one event giving rise or likely to give rise to a claim under this Policy. If the property insured under Sections 21, 22, 23, 24, 29 or 30 is lost or damaged, the Insured Person shall notify the police, hotel, and transportation company or transportation terminal authorities within twenty-four (24) hours and take all reasonable measures to protect, save and recover it.

#### Policy Owners' Protection Scheme

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 General Insurance Association (GIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

(The Appointed Assistance Company will accept reverse charge calls 24 hours a day from anywhere in the world.)

**Explorer Schedule of Benefits**

	SECTION	MAXIMUM LIMIT OF BENEFITS (S\$) ANY ONE PERIOD OF INSURANCE					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual Cover	Family Cover*	Individual Cover	Family Cover*	Individual Cover	Family Cover*
	<b>Accidental Death and Permanent Disablement</b>						
1	Each Adult Insured Person age below 70 years	S\$150,000	S\$375,000 in aggregate	S\$300,000	S\$750,000 in aggregate	S\$500,000	S\$1,000,000 in aggregate
	Each Adult Insured Person age 70 years and above	S\$75,000		S\$150,000		S\$250,000	
	Each Child Insured Person	S\$45,000		S\$90,000		S\$150,000	
	<b>Public Transport Double Indemnity</b>						
2	Each Adult Insured Person age below 70 years	S\$300,000	S\$750,000 in aggregate	S\$600,000	S\$1,500,000 in aggregate	S\$1,000,000	S\$2,000,000 in aggregate
	Each Adult Insured Person age 70 years and above	S\$150,000		S\$300,000		S\$500,000	
	Each Child Insured Person	S\$90,000		S\$180,000		S\$300,000	
	<b>Medical Expenses Incurred Overseas</b>						
3	Each Adult Insured Person age below 70 years	S\$300,000	S\$1,000,000 in aggregate	S\$500,000	S\$2,000,000 in aggregate	S\$700,000	S\$2,500,000 in aggregate
	Each Adult Insured Person age 70 years and above	S\$90,000		S\$150,000		S\$210,000	
	Each Child Insured Person	S\$120,000		S\$200,000		S\$280,000	
	<b>Medical Expenses Incurred in Singapore</b>						
4	Each Adult Insured Person age below 70 years	S\$15,000	S\$50,000 in aggregate	S\$25,000	S\$100,000 in aggregate	S\$35,000	S\$125,000 in aggregate
	Each Adult Insured Person age 70 years and above	S\$4,500		S\$7,500		S\$10,500	
	Each Child Insured Person	S\$6,000		S\$10,000		S\$14,000	
	<b>Traditional Chinese Medical (TCM) Treatment</b>						
5	Each Insured Person in respect of TCM visit	S\$600		S\$600		S\$1,000	
<b>Maximum Aggregate Limit for Sections 3 to 5</b>							
	Each Adult Insured Person age below 70 years	S\$300,000	S\$1,000,000 in aggregate	S\$500,000	S\$2,000,000 in aggregate	S\$700,000	S\$2,500,000 in aggregate
	Each Adult Insured Person age 70 years and above	S\$90,000		S\$150,000		S\$210,000	
	Each Child Insured Person	S\$120,000		S\$200,000		S\$280,000	
	<b>Hospital Cash</b>						
6	A. Hospital Confinement Overseas Each Insured Person in respect of each full day of Hospital Confinement	S\$200 Per Day Maximum S\$20,000	S\$200 Per Day Maximum S\$30,000	S\$200 Per Day Maximum S\$40,000			
	B. Hospital Confinement in Singapore upon immediate return from Overseas Each Insured Person in respect of each full day of Hospital Confinement	S\$100 Per Day Maximum S\$700	S\$100 Per Day Maximum S\$1,000	S\$100 Per Day Maximum S\$1,500			
	<b>Emergency Medical Evacuation</b>						
7	Covers all Appointed Assistance Company emergency medical evacuation expenses	S\$1,000,000		S\$1,000,000		S\$1,000,000	
	<b>Repatriation of Mortal Remains</b>						
8	A. Covers all Appointed Assistance Company expenses incurred in returning the remains of the Insured Person who suffered loss of life during the Trip back to Singapore	S\$50,000		S\$100,000		S\$150,000	
	B. Burial of Mortal Remains Pay the reasonable expenses incurred for the funeral if the Insured Person suffers injury during the Trip which within ninety (90) days of its happening is the sole cause of his/her death	S\$1,000		S\$2,000		S\$3,500	
	<b>Hospital Visitation / Compassionate Visit</b>						
9	Pays travelling and hotel accommodation expenses incurred by one Relative/friend if the Insured Person is Hospitalised for more than five (5) days or is deceased whilst Overseas	S\$10,000		S\$15,000		S\$20,000	
	<b>Child Companion</b>						
10	Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the Insured Person whilst Overseas	S\$10,000		S\$15,000		S\$20,000	

(The Appointed Assistance Company will accept reverse charge calls 24 hours a day from anywhere in the world.)

**Explorer Schedule of Benefits**

SECTION	MAXIMUM LIMIT OF BENEFITS (S\$) ANY ONE PERIOD OF INSURANCE					
	STARTER		ESSENTIAL		ULTIMATE	
	Individual Cover	Family Cover*	Individual Cover	Family Cover*	Individual Cover	Family Cover*
<b>Emergency Telephone Charges</b>						
11	Pays actual mobile phone charges incurred for engaging the services of our Appointed Assistance Company for which a claim has been admitted under Section 1, 2, 9 or 10 of the policy	S\$100	S\$200			S\$300
<b>Maximum Aggregate Limit for Sections 7 to 11</b>						
	The combined limit under Sections 7 to 11 shall not exceed the Individual Cover limit for each Insured Person and in the aggregate	S\$1,000,000	S\$1,000,000			S\$1,000,000
<b>Trip Cancellation</b>						
12	Reimburses irrecoverable travel and accommodation expenses paid in advance if the Trip is cancelled	S\$5,000	S\$15,000	S\$10,000	S\$30,000	S\$15,000 S\$40,000
<b>Trip Postponement</b>						
13	Reimburses administrative charges for travel and accommodation expenses paid in advance if the Trip is postponed	S\$500	S\$1,500	S\$1,000	S\$3,000	S\$1,500 S\$4,000
<b>Trip Interruption</b>						
14	Covers the unused portion of the Trip due to Hospitalisation of the Insured Person	S\$1,500	S\$4,000	S\$3,000	S\$7,500	S\$4,000 S\$10,000
<b>Trip Curtailment</b>						
15	Reimburses irrecoverable or additional travel and accommodation expenses incurred or forfeited after the commencement of the Trip	S\$5,000	S\$15,000	S\$10,000	S\$30,000	S\$15,000 S\$40,000
<b>Overbooked Flight</b>						
16	Fails to board the aircraft whilst Overseas due to overbooking of the flight in which a confirmed reservation had been received from the airline and no alternative transportation is made available	S\$150	S\$400	S\$200	S\$500	S\$300 S\$750
<b>Travel Missed Connection</b>						
17	Confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled Common Carrier and no onward transportation is made available	S\$150	S\$400	S\$200	S\$500	S\$300 S\$750
<b>Travel Delay</b>						
18	Insured Person's flight is delayed due to events specified in the Policy which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours while Overseas. Flight delay by at least six (6) consecutive hours while in Singapore	S\$100 Every 6 Hours Maximum S\$1,000	S\$100 Every 6 Hours Maximum S\$500	S\$100 Every 6 Hours Maximum S\$2,000	S\$100 Every 6 Hours Maximum S\$500	S\$100 Every 6 Hours Maximum S\$3,000 S\$100 Every 6 Hours Maximum S\$500
<b>Delay due to Hijack</b>						
19	Insured Person's flight is delayed due to Hijack which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	S\$250 Every 6 Hours Maximum S\$7,500				
<b>Maximum Aggregate Limit for Sections 14 to 19</b>						
	The combined limit for Sections 14 to 19 shall not exceed the amount stated for each Insured Person and Family in the aggregate	S\$7,500	S\$15,000	S\$10,000	S\$30,000	S\$15,000 S\$40,000
<b>Personal Liability</b>						
20	Legal liability to third party any one occurrence and in the aggregate	S\$500,000	S\$500,000	S\$1,000,000	S\$1,000,000	S\$1,000,000
<b>Baggage Loss</b>						
21	Covers loss or damage to Baggage, clothing and personal effects. - Maximum S\$500 for any one article or a pair or a set of articles - Maximum S\$1,000 for laptop computer, netbook and tablet - Maximum S\$500 in aggregate for hand phones and spectacles	S\$3,000	S\$3,000	S\$5,000	S\$5,000	S\$7,500

(The Appointed Assistance Company will accept reverse charge calls 24 hours a day from anywhere in the world.)

**Explorer Schedule of Benefits**

	SECTION	MAXIMUM LIMIT OF BENEFITS (S\$) ANY ONE PERIOD OF INSURANCE					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual Cover	Family Cover*	Individual Cover	Family Cover*	Individual Cover	Family Cover*
	<b>Personal Money</b>						
22	A. Loss of Money Covers loss of money due to robbery, burglary, theft or natural disasters  B. Fraudulent Credit Card Usage Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card		S\$350		S\$500		S\$750
23	<b>Travel Documents</b> Pays the replacement costs for passports, travel tickets and other relevant travel documents		S\$3,000		S\$5,000		S\$7,500
	<b>Maximum Aggregate Limit for Sections 21 to 23</b>						
	The combined limit under Sections 21 to 23 shall not exceed the Individual Cover limit for each Insured Person and in the aggregate		S\$3,000		S\$5,000		S\$7,500
	<b>Baggage Delay</b>						
24	Insured Person's checked-in Baggage is delayed whilst Overseas for at least six (6) consecutive hours Insured Person's checked-in Baggage is delayed whilst in Singapore for at least six (6) consecutive hours	S\$200 Every 6 Hours Maximum S\$1,000 Maximum	S\$200 Every 6 Hours Maximum S\$1,600 Maximum	S\$200 Every 6 Hours Maximum S\$200	S\$200 Every 6 Hours Maximum S\$2,000 Maximum	S\$200 Every 6 Hours Maximum S\$2,000 Maximum	S\$200 Every 6 Hours Maximum S\$2,000 Maximum
25	<b>Kidnap and Hostage</b> Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas	S\$200 every 6 hours Maximum S\$5,000	S\$200 every 6 hours Maximum S\$5,000	S\$200 every 6 hours Maximum S\$5,000	S\$200 every 6 hours Maximum S\$5,000	S\$200 every 6 hours Maximum S\$5,000	S\$200 every 6 hours Maximum S\$5,000
26	<b>Terrorism Extension</b> Applies to Section 1,2,3 and 7 only if they occur as the result of an Act of Terrorism (Excluding use of biological, chemical agents or nuclear devices)	S\$100,000	S\$100,000	S\$100,000	S\$100,000	S\$100,000	S\$100,000
27	<b>Automatic Extension of Cover</b> Extends the cover automatically without additional premium under specified circumstances	Covered	Covered	Covered	Covered	Covered	Covered
28	<b>Leisure Adventurous Activities Cover</b> Covers activities listed in the Policy	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Covered

(The Appointed Assistance Company will accept reverse charge calls 24 hours a day from anywhere in the world.)

**Explorer Schedule of Benefits**

**Optional Add-On Covers**

	SECTION	MAXIMUM LIMIT OF BENEFITS (S\$) ANY ONE PERIOD OF INSURANCE					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual Cover	Family Cover*	Individual Cover	Family Cover*	Individual Cover	Family Cover*
	<b>Sports Equipment Cover</b>						
29	Covers loss of ski, snowboard, wakeboard - Maximum S\$500 for any one article or a pair or a set of articles		S\$1,500		S\$1,500		S\$1,500
	<b>Top-Up Cover for Laptop Computer</b>						
30	Additional S\$1,000 coverage for loss of or damage to your laptop computer, netbook and tablet		S\$1,000		S\$1,000		S\$1,000
	<b>Rental Vehicle Excess</b>						
31	Pays the cost of the insurance excess to the Insured Person who rented a car if it is involved in an accident		S\$1,500		S\$1,500		S\$1,500
	<b>Home Contents</b>						
32	Pays for damage due to fire to household contents of the Insured Person's residence which was left vacant during the Trip		S\$10,000		S\$10,000		S\$10,000

\*The limits under Family Cover are subject to Individual Cover limits under the same plan for each Insured Person

**Notes**

- 1) With the exception of Sections 1, 2, 6, 18, 19, 24, 25 and 26, claims under all other Sections are payable on a reimbursement basis.
- 2) Where a claim under Section 1 and Section 2 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 3) Where a claim under Section 12 or Section 13 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 4) This Policy will only pay for a claim under any one of the Sections 14, 15, 16, 17, 18 or 19 if the claim results from the same occurrence.
- 5) Where a claim under Section 21 and Section 29 (if covered) results from the same occurrence, this Policy will only pay for the claim under both Sections, subject to the respective maximum limit applicable.
- 6) Where a claim under Section 21 and Section 30 (if covered) results from the same occurrence, this Policy will only pay for the claim under both Sections, subject to the respective maximum limit applicable.
- 7) Payment for claim under Section 24 shall be deducted from the amount payable under Section 21 if the Baggage later proves to be permanently lost. Please refer to the Policy for full details.