

TRAVELWISE

In consideration of the payment of the premium, the Overseas Assurance Corporation Ltd (hereinafter called "The Corporation") agrees to insure the Insured Person against loss covered by this Policy subject to and in accordance with the terms, conditions, exclusions, provisions and limitations contained herein or contained in the Policy or Certificate of Insurance or Schedule of Benefits.

DEFINITIONS

"Accident/Accidental" shall mean a sudden and unforeseen event that independently of any other cause.

"Acquired Immune Deficiency Syndrome or AIDS" shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a zero-positive test for HIV.

"Appointed Assistance Company" shall mean the company appointed by the Corporation to provide the Insured Person with the various emergency assistance services.

"Child/Children" shall mean unmarried child/children who are more than three (3) months old but less than eighteen (18) years old or up to twenty-four (24) years of age if still studying full-time in a recognized institution of higher learning.

"Chinese Physician" shall mean a person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine, including herbalist, acupuncturist and bonesetter, in the geographical area of his/her practice, and who in rendering such services, is practicing within the scope of his/her licensing and training but excluding a Chinese Physician who is the Insured Person or Relative or employee of the Insured Person.

"Dental Treatment" shall mean reasonable and necessary charges for dental treatment carried out by a dentist to 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 and does not include charges that would not have been made if no insurance existed.

"Entertainment Ticket" shall mean tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events.

"General Practitioner" means any 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. This person should not be the Insured person or the Relative or employee of the Insured Person.

"Home Country" shall mean any country to which the Insured Person is granted the rights of citizenship or permanent residence by the respective governmental authorities.

"Hijack" shall mean any unlawful seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of an air or sea common carrier.

"Hospital" shall mean any lawfully operating institution duly constituted and registered as a hospital for the care and treatment of the injured and sick persons as bed-paying patients, and which: -

1. Has facilities for diagnosis and major surgery;
2. Provides twenty-four (24) hours a day nursing services by registered graduate nurses;
3. Is under the supervision of one or more Medical Practitioners at all times; and
4. Shall not primarily be a clinic, a mental institution, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.

"Hospital Confinement" shall mean being confined in a Hospital as a registered in-patient for medically necessary Treatment and on the recommendation of a Medical Practitioner. Each day or one day of Hospital Confinement shall mean a continuous twenty-four (24) hour period for which the Hospital makes a charge for room and board for treatment of the Injury and Sickness.

"Hostage" shall mean an Insured Person (except a minor held hostage by his/her parents) being taken or held by another person by force or against his/her will as a prisoner.

"Injury" shall mean bodily injury sustained by an Insured Person and is caused by violent, accidental, external and visible means solely and independently of any other cause.

"Insured Person" shall mean the person(s) named in the Policy.

1. For Return Trip Family Cover, family shall mean an adult and/or his/her spouse and unlimited number of legitimate Children OR one or two adults who are not related by marriage and a maximum of four Children who must be at least family related (i.e. legitimate Child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the adults. All Insured Persons under the Return Trip Family Cover must depart from and return back to Singapore together at the same time as a family.
2. For Annual Family Cover, family shall mean an adult and/or his/her spouse and unlimited number of legitimate Children. During the Policy Period, a Child making a Trip under an Annual Family Cover must be accompanied by at least the Insured or his/her spouse.

"Kidnap" shall mean any event or connected series of events of seizing, detaining or carrying or taking away by force or fraud, of an Insured Person (except a minor kidnapped by his/her parents) against his/her will for the purpose of demanding a ransom.

"Medical Expenses" shall mean expenses 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 the cost of Dental Treatment and excluding any expenses included Section 5 and 6 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 the policy.

"Medical Practitioner" shall mean a person qualified by degree in Western medicine and duly licensed or registered to practice medicine and surgery in the geographical area of his/her practice, and in rendering such services is practicing within the scope of his/her license and training but excluding a Medical Practitioner who is the Insured Person or the Relative or employee of the Insured Person.

"Natural Disasters" shall mean any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami and volcanic eruption.

"One-way Trip" shall mean if the Insured Person is leaving Singapore on a one-way ticket to study abroad or emigrate or to return to his/her place of residence, the Corporation shall insure the Insured Person for up to four (4) days after his/her arrival at the destination or upon reaching the place of residence whichever occurs first. Transits at other countries are allowed provided that the Insured Person is confined to the transit area of the airports of these countries.

"Overseas" shall mean anywhere outside Singapore.

"Policy Period" shall mean the period as set out in the Certificate of Insurance or Schedule.

"Pre-existing Medical Condition" shall mean:

- a) Any condition, illness, disease, disability or defect for which the Insured Person has sought medical advice, been investigated, been diagnosed, been hospitalized, 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 effective date of this Policy 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 Cover 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.

"Reasonable and Customary Medical Expenses" shall be deemed to mean Medical Expenses which are considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when providing like or comparable treatment, services or supplies to individuals of the same sex of comparable age, for a similar disease or injury.

"Relative" shall mean the Insured Person's spouse, child, parent, grandparent, sibling, parent-in-law, grandparent-in-law, brother/sister-in-law or daughter/son-in-law.

"Schedule of Benefits" shall mean the benefits listed in the schedule as attached to this Policy.

The Overseas Assurance Corporation Limited

(Reg. No. 1920 0003W)
A wholly-owned subsidiary of
Great Eastern Holdings Limited,
and a member of the OCBC Group



"Selected Plan" shall mean the choice of ValueWise or SupremeWise made by the Insured Person or his/her representative at the time of application.

"Serious Injury or Serious Sickness" whenever applied to the Insured Person is one 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 and 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.

"Sickness" shall mean ailment or illness or disease contracted, developed and commencing whilst Overseas during the period of the Trip.

"Specialist" shall mean 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.

"Sum Insured" shall mean the amount as set out in the Schedule of Benefits.

"Travel Companion" shall mean an accompanying person without whom the Trip cannot commence or continue.

"Treatment" shall mean the surgical or medical procedures the sole purpose of which is the cure or relief of Injury or Sickness.

"Trip" shall mean pre-booked and pre-planned travel out of and back to Singapore.

SECTION 1 – ACCIDENTAL DEATH & DISABLEMENT

The Corporation shall pay compensation with respect to Injury sustained by the Insured Person during the Period of Cover, provided such Injury results in death or permanent disablement or permanent loss described 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. Permanent Loss of:-	
a) Sight in both eyes.....	100%
b) Sight in one eye.....	100%
c) Both hands or both feet.....	100%
d) One hand and/or one foot.....	100%
e) Speech and hearing.....	100%
f) Hearing in both ears.....	75%
g) Speech.....	50%
h) Hearing in one ear.....	15%

"Loss of a hand/foot" shall mean 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" shall mean the entire and irrecoverable loss of sight.

"Loss of Speech" shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial 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" shall mean Permanent irrecoverable and complete loss of hearing.

"Permanent" shall mean lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve (12) month period being certified to be beyond hope of improvement by a Medical Practitioner.

"Total Disablement" shall mean Injury of a Permanent nature which solely and directly disables and prevents an Insured Person from attending to any business, occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual duties.

"Period of Cover" shall mean cover commence three (3) hours before the Insured Person leaves Singapore or upon confirmation of cover whichever occurs later and shall terminate upon the expiry date specified in the Schedule of Benefits or within three (3) hours upon the Insured Person's arrival in Singapore whichever occurs first.

SECTION 2 – ACCIDENTAL DEATH ON PUBLIC TRANSPORT

The benefits payable under this Section 2 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. The compensation payable under this Section shall not exceed the Sum Insured applicable to the Selected Plan as specified in the Schedule of Benefits.

"Public Transport" shall mean any bus, ferry, hovercraft, hydrofoil, ship and any regularly scheduled airport limousine, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports operating on fixed routes and schedules. It does not include taxi, rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged as part of a tour.

This Policy shall only pay for any claim either under Section 1 or 2 but not both.

SECTION 3 – MEDICAL REIMBURSEMENT

The Corporation shall reimburse the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the usual Reasonable and Customary Medical Expenses and Accidental emergency Dental Treatment incurred whilst Overseas up to a maximum of 90 days for Injury or Sickness suffered by the Insured Person solely and independently of any other cause whilst Overseas.

This Section also covers against the Insured Person's 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. The time limit for seeking such medical Treatment is as follows:

- a) If the medical Treatment has not been sought Overseas, the Insured Person must seek medical Treatment within seventy-two (72) hours upon return to Singapore. From the date of first Treatment in Singapore, the Insured Person has up to a maximum of thirty (30) days to continue medical Treatment in Singapore subject to 5% of the maximum benefit under this Section.
- b) If the medical Treatment has already been sought Overseas, the Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue medical Treatment in Singapore subject to 5% of the maximum benefit under this Section.

Medical Treatment by Chinese Physician, Chiropractor and Physiotherapist on Injury or Sickness sustained Overseas is payable up to a maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Home Country Coverage: If the Insured Person travels back to his/her Home Country for a continuous period of more than 30 days, coverage under Section 3 of this policy is limited to 20% of the limit specified in the Selected Plan.

This Section shall not cover nursing care or charges and expenses that are non-medical related. The total Medical Expenses incurred Overseas and in Singapore, including medical Treatment by Chinese Physician, shall in no event exceed the maximum limit under Section 3 of the Selected Plan as specified in the Schedule of Benefits.

SECTION 4 – HOSPITAL CARE

(I) HOSPITAL CONFINEMENT

The Corporation shall 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 hospitalized upon immediate return to Singapore due to Injury or Sickness sustained whilst Overseas, the Corporation 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.

(II) HOSPITALIZATION/COMPASSIONATE VISITS

The Corporation will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one 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 hospitalized 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 is with him/her.

(III) CHILD COMPANION

In the event that the Insured Person is hospitalized Overseas and there is no other adult to accompany the Child/Children who is/are below the age of eighteen (18) years old, the Corporation will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one 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.

Where an Insured Person is claiming under Sub-Section (II) and (III) for the same event, the aggregate limit payable under this Sub-Section is up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

SECTION 5 – EMERGENCY EVACUATION

The Corporation shall 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 Section 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 medical 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. The Corporation shall also pay for expenses, which is 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. The Corporation shall 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.

SECTION 6 – 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 Section 1, 2 and 3) is sustained whilst Overseas, the Corporation shall 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.

The Corporation shall 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.

SECTION 7 – TRIP CANCELLATION

The Corporation shall 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 cost of entertainment tickets, that were paid in advance consequent upon the cancellation of the Trip occurring within thirty (30) days (except for item 4 below) before the commencement of the Trip as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion. The Corporation will only pay for death or Serious Injury as a result of an Accident of the Insured Person or his/her Relative or Travel Companion, if this Policy is purchased less than seven (7) days before the commencement of the Trip.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.
3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. 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.
5. The Insured Person being summoned by the Court of Law 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.

The Corporation 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.

SECTION 8 – TRIP POSTPONEMENT

The Corporation shall 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 and accommodation expenses that were paid in advance consequent upon the postponement of the Trip occurring within thirty (30) days (except for item 4 below) before the commencement of the Trip as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion. The Corporation will only pay for death or Serious Injury as a result of an Accident of the Insured Person or his/her Relative or Travel Companion, if this Policy is purchased less than seven (7) days before the commencement of the Trip.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.
3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. 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.
5. The Insured Person being summoned by the Court of Law 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.

The Corporation 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.

SECTION 9 – TRIP CURTAILMENT AND DISRUPTION

The Corporation shall reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits:

- a) non-recoverable 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; or
- b) non-recoverable travelling expenses (on economy class) and accommodation expenses necessarily and unavoidably incurred consequent upon the Insured Person is forced to change any part of the Trip, as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.
3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. Hijacking of the air or sea common carrier in which the Insured Person is on board as a passenger.
5. Natural Disaster which prevents the Insured Person from continuing with his/her scheduled Trip.

The Corporation will pay for the additional travel expenses based on the fare for the same class of travel as stated in the scheduled itinerary which was forfeited OR the unused portion of the forfeited travel expenses whichever lower but not both.

The Corporation will not reimburse any travel and accommodation expenses redeemed using mileage points, holiday points, 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 shall only pay for any claim either under Section 9 or 10, but not both.

SECTION 10 – TRIP INTERRUPTION

In the event the Insured Person is hospitalized 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), the Corporation shall 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 and/or accommodation expenses that were paid in advance or forfeited.

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

This Policy shall only pay for any claim either under Section 9 or 10, but not both.

SECTION 11 – EMERGENCY TELEPHONE CHARGES

The Corporation shall 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, 5 or 6 of the Policy.

SECTION 12 – TRAVEL DELAY

In the event that, whilst Overseas or departing from Singapore, the departure of the air or sea common carrier in which the Insured Person is scheduled to travel or the arrival of the air or sea common carrier 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 inclement weather, equipment failure or strike by the employees of the air or sea common carrier or airport or seaport, the Corporation will pay \$100 per Insured Person 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, the Corporation will pay up to a maximum of \$500. A written confirmation from the air or sea common carrier confirming the duration and the cause of the delay is required to substantiate the claim before the Corporation pays the benefit under this Section.

This Policy shall only pay for any claim either under Section 12 or 13, but not both.

Exclusions

The Corporation shall not be liable for any delay:-

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.

SECTION 13 – OVERBOOKED FLIGHTS/MISSED CONNECTIONS

The Corporation shall 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:-

1. The Insured Person failing to board the aircraft arising from overbooking of the flight in which a confirmed reservation had been received from the travel agent or the airline; OR
2. 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 overbooking of the flight or 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.

This Policy shall only pay for any claim either under Section 12 or 13, but not both.

SECTION 14 – BAGGAGE DELAY

The Corporation shall pay \$5200 per Insured Person 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 air or sea common carrier 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, the Corporation will pay up to a maximum of \$5200.

A written confirmation from the air or sea common carrier confirming the duration and the cause of the delay is required to substantiate the claim.

This Policy shall only pay for any claim either under Section 14 or 15, but not both.

SECTION 15 – BAGGAGE LOSS

The Corporation shall indemnify the Insured Person for loss 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:-

1. \$5500 for any one 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 2 and 3 below.
2. \$51,000 in the aggregate for laptop computer, netbook and tablet including accessories and batteries but excluding software.
3. \$5500 in the aggregate for handphones and spectacles.

The Corporation shall make payment or at its option reinstate or repair subject to due allowance for wear and tear and depreciation.

Such losses must be reported to the local police at the place of the loss or the air or sea common carrier concerned and a written statement must be obtained to substantiate the claim.

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

This Policy shall only pay for any claim either under Section 14 or 15, but not both.

Exclusions

The Corporation shall not be liable for loss, destruction or damage:-

1. To contact lenses, stamps of any kind, fruits, foodstuffs or perishable or consumable goods, household effects, dentures, prosthesis, cosmetics and skincare products
2. To any form of medication, health supplement, tonic and herbs with medicinal properties.
3. To medals, coins, antiques, precious metal and jewellery.
4. To camping equipment, skiing apparatus, surfing equipment, fishing equipment and diving equipment.
5. To golf clubs and balls whilst in the course of play or practice.
6. To crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
7. To animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
8. To 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.
9. To 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.
10. To any articles sent by freight contract.
11. Due to wear and tear, scratches and nicks to baggage, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
12. Due to consequence of confiscation, nationalization, requisition or wilful destruction by any government, public or municipal local or customs authority.
13. Due to pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
14. To loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of the loss.
15. To any unattended baggage or any misplacement or mysterious disappearance of personal property
16. To property insured under any insurance policy or otherwise reimbursed by the air or sea common carrier, hotel or any third party.
17. Resulting from your wilful act, omission, negligence or carelessness.

SECTION 16 – PERSONAL MONEY & TRAVEL DOCUMENTS

The Corporation shall 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.

Should the Insured Person whilst Overseas experience a loss of cash, travellers' cheques or banknotes 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, the Corporation shall 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. Any claim must be accompanied by written documentation from the police.

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

SECTION 17 – PERSONAL LIABILITY

The Corporation shall 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:-

1. Death or accidental bodily injury to third party;
2. Accidental loss or damage to third party's property.

The Corporation shall also pay for legal costs and expenses of the Insured Person incurred with the written consent of the Corporation provided that the Corporation's total liability shall not exceed the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Exclusions

The Corporation shall 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 wilful, 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.

SECTION 18 – HIJACK

In the event that the air or sea common carrier which the Insured Person is travelling in is being hijacked for more than twelve (12) consecutive hours, the Corporation shall pay the amount for each full twelve (12) hours up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

SECTION 19 – AUTOMATIC EXTENSION

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

1. Up to a maximum of thirty (30) days if the Insured Person is hospitalized and quarantined Overseas as advised by the attending Medical Practitioner.
2. Up to a maximum of seven (7) days if:
 - a) The conveyance in which the Insured Person is travelling is delayed through no act or omission of the Insured Person.
 - a) The airport or seaport is closed due to adverse weather conditions, strike, riot or civil commotion with the result that the Trip is not completed when the Period of Insurance ceases.

SECTION 20 – RENTAL VEHICLE EXCESS

The Corporation will reimburse the Insured Person for any excess or deductible up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits which he/she becomes legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle. The Insured Person must be either a named driver or co-driver of the rental vehicle.

Exclusions

1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in violation of laws, rules and regulations of the country.

2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Conditions

1. The rental vehicle must be rented from a licensed rental agency or organization.
2. As part of the hiring arrangement, the Insured Person must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
3. The Insured Person must comply with all requirements of the rental agency or organization under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

SECTION 21 – THEFT OR DAMAGE TO GOLFING EQUIPMENT

The Corporation shall indemnify the Insured Person for theft of or damage to Golfing Equipment belonging to the Insured Person during the Trip.

Exclusions

The Corporation shall not be liable for:-

1. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
2. Loss of or damage resulting from wilful act, omission or negligence of the Insured Person.
3. Loss of or damage arising from confiscation or retention by customs or other officials.
4. Accidental breakage of the golf clubs during the course of play or practice.

"Golfing Equipment" shall mean golf clubs, golf bags, golf shoes and non-motorised golf trolley.

The total amount payable for any theft or damage to the Golfing Equipment shall not exceed the maximum limit specified in the Schedule of Benefits.

Conditions

1. The loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.
2. The Insured Person must take reasonable step to ensure that the Golfing Equipment is not left unattended in a public place and its safe at all times.
3. Loss of or damage while being held by airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

SECTION 22 – CREDIT CARD INDEMNITY

In the event of death to the Insured Person occurring within ninety (90) days after the date of the Accident, the Corporation shall pay a Lump Sum Benefit equal to the actual total outstanding balance of the Insured Person's Credit Card Account with OCBC Bank incurred up to the date of Accident, however subject to the maximum limit specified in the Schedule of Benefits whichever is lesser.

SECTION 23 – HOME CONTENTS

The Corporation shall, by payment or at its 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 per household 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 during the Policy Period, but only after the Insured Person has legally left Singapore.

"Contents" shall mean household furniture and furnishing, clothing and personal effects belonging to the Insured Person or to members of his/her family or domestic servants permanently residing with him/her and fixtures and fittings the Insured Person owns (or for which he/she is responsible) not being landlord's fixtures and fittings excluding: deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for money, 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), cash currency notes.

"Valuables" shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems.

Exclusions

1. 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. Any loss or damage occasioned through the wilful act, or omission of the Insured Person or with the connivance of the Insured Person.
3. 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.
4. Electrical or mechanical breakdown.
5. Consequential loss or damage of any kind.
6. Business or professional use in respect of photographic and sports equipment, accessories and musical instruments.
7. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
8. Loss or damage insured under any other insurance policy, or reimbursed by any other party.

SECTION 24 – KIDNAP & HOSTAGE

The Corporation will pay a benefit of S\$200 per day for every twenty-four (24) 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.

Exclusions

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

1. Fraudulent, dishonest or criminal acts of Insured Person.
2. 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.
3. Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
4. Any loss or damage suffered not in accordance with the definition of a Trip.

Conditions

As a condition precedent to the Corporation's liability, the Corporation must:

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

TERRORISM EXTENSION

This Policy is extended under Section 1, 2, 3 and 5 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 the Corporation's liability is limited to a maximum of S\$100,000 per Insured Person regardless of the number of policies taken with the Corporation any one Trip.

For the purpose of this extension:

1. 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).

- 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.
- 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.
- 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.

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 EXCEPTIONS

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

- 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.
- 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).
- 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.
- Detention, confiscation or destruction by customs or other officials or authorities.
- Any illegal or unlawful act committed by the Insured Person or any claims arising from any government intervention, prohibition or regulation.
- Mental and nervous disorders, including but not limited to insanity, depression and anxiety.
- 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.
- Pregnancy, or childbirth, and any injury, sickness or complications associated with pregnancy or childbirth.
- Dental surgery or treatment unless caused by Accidents.
- 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 vaccination or inoculation.
- Treatment at health spa or nature care clinics.
- 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.
- Sexually transmitted diseases, AIDS, HIV or any injury or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
- Pre-existing Medical Conditions or illnesses, anomalies or deformities.
- 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 for the purpose of undertaking any trade or technical operation therein or thereon.
- The Insured Person being engaged in military training and/or on duty or service in any armed forces or police force.
- Travel in relation to the Insured Person's trade or occupation as a licensed tour guide or staff of a travel agency.
- Manual or hazardous work of any nature, or the use of machineries and/or tools, testing of any kind of conveyance or whilst engaged in offshore activities, mining, aerial photography or handling of explosives, ammunition or firearms.
- Big game hunting, riding or driving in any kind of race or all-terrain vehicles (ATV), motor sports, hunting, any sports activity involving the Insured Person being airborne (whether suspended or not) and all underwater sports.
- The Insured Person participating, training or engaging in any sport which could provide earnings or receive remuneration, donation or sponsorship of any kind.
- Mountaineering or rock climbing necessitating the use of guides, ropes or gears, trekking activities conducted 3,000 meters above sea level other than those which are done under the supervision of qualified guides and/or instructors and organised by a licensed local tour operator in Singapore.
- 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.
- The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid injury or minimize any claim under this Policy.
- The cost of any lost or damaged items which are covered by any other insurance policies or third parties.

GENERAL CONDITIONS (applicable to the whole policy)

1. Interpretations

This Policy, Certificate and the Schedule 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.

2. Observance

The liability of the Corporation 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.

3. 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.

4. Awareness of Circumstances

At the time of effecting this insurance, the Insured Person must not be aware of any circumstances, facts or risks related to the planned destination(s)/events which are known or ought to be known by the Insured Person and which may give rise to a claim under this policy.

5. Purchase of Travel Insurance

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

6. Duplication of Cover

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

7. Trip Duration

The maximum trip duration is one hundred and eighty-two (182) days for Single Trip and ninety (90) days for each Trip arranged under an Annual Cover. No claim will be payable after the 90th day of a

Trip under the Annual Cover if the Trip exceeds ninety (90) days from the date of commencement of the Trip.

8. Determination of Age

In the event of a claim, the age of the Insured Person will be determined as at the date of Injury or Sickness with reference to the date of birth.

9. Currency

All amounts shown are in Singapore dollars.

10. Reasonable Care

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

11. 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, the Corporation will not pay the claim and all benefits under the Policy shall be forfeited (including the premium).

12. 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:

- In the case of death of the Insured Person, the benefit will be paid to the estate of the Insured Person.
- Benefits under Section 7 and 8 will be paid directly to the Appointed Assistance Company.
- Benefit under Section 19 shall be paid directly to whom the Insured Person is legally liable.

13. Rights of Recovery

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

14. Disclaimer

The Corporation shall make every effort to see that only high quality services are offered by the Appointed Assistance Company to the Insured Person. However, the Corporation is 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.

15. Claims Notification

Written notice shall be given to the Corporation 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 Section 17 and 18 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. Written proof of loss including original Policy/Certificate of Insurance, original receipts, invoices and all other relevant documents must be furnished to the Corporation at its 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.

16. Conduct of Proceedings

Except with the written consent of the Corporation, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The Corporation 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 the Corporation may require.

17. Medical Examination

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

18. Subrogation

The Corporation shall be subrogated to all the Insured Person's rights of recovery against any person, company or organization 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.

19. Other Insurance (Not applicable to Section 1 and 2)

If at the time of a claim under this Policy there shall be any other insurance covering the same loss, damage or liability, this Policy will not be liable to pay except for any excess beyond the amount which would have been payable under such other insurance had this Policy not been effected.

20. Cancellation

a) Cancellation for Single Trip

The Policyholder 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 Plan

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

Period of Cover	Premium Refunded
Up to 2 month	60%
Between 3 to 4 months	40%
Between 5 to 6 months	20%
More than 6 months	Nil

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

21. Payment Before Cover Warranty

a) Notwithstanding anything herein contained but subject to clause (b) hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Corporation (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.

b) In the event that the total premium due is not paid and actually received in full by the Corporation (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Corporation. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.

22. Data Use

Any information collected or held by the Corporation whether contained in the Insured Person's application or otherwise obtained may be used and disclosed to the Corporation's 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.

23. Exclusion of the Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

24. Governing Law

This Policy shall be governed by and interpreted in accordance with the laws in Singapore. Singapore courts shall have exclusive jurisdiction over any resolution of any conflict or dispute arising from this Policy.

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 or www.sdic.org.sg)