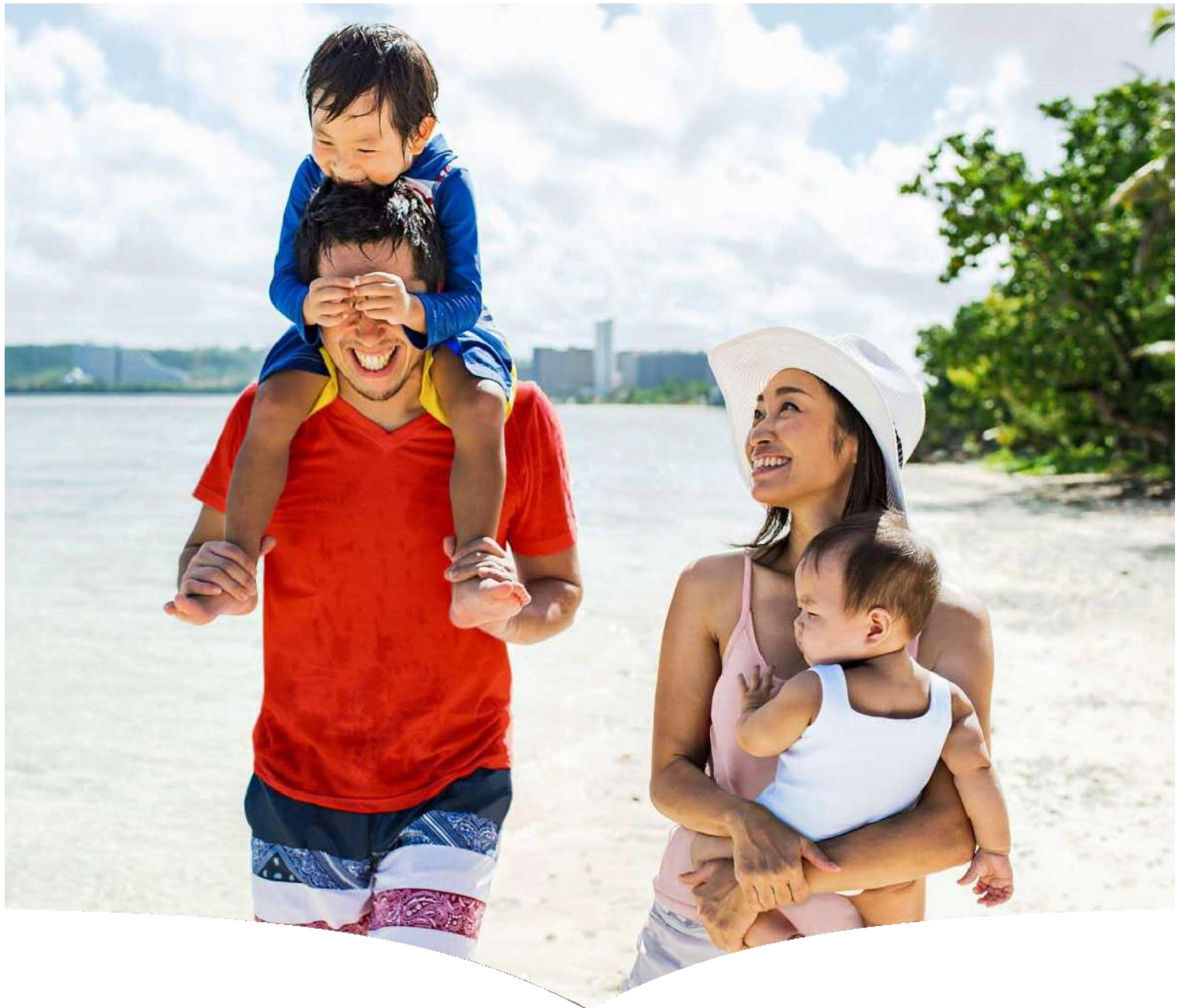




GREAT TravelCare

Policy Wording



GREAT TravelCare

Policy conditions

Here is **your** GREAT TravelCare policy document. Please read it with the **schedule** or **certificate of insurance** to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** or **certificate of insurance**, and any amendment or endorsement issued (which all together make up the policy), to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

Important notice

The cover provided under the policy is based on the information given in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the policy will not apply.

About the policy

The policy sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the policy documents during the **period of insurance** or any subsequent period **we** accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Carefully read all the documents that make up the policy, keep them safe, and take them with **you**, if possible, when **you** travel. **You** will need the contact number of **our appointed assistance company** if **you** need assistance during **your trip**.

We suggest that **you** keep each **insured person** informed of this insurance cover as it would be helpful if they need to make a claim.

Customer care

We are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, contact **your** insurance intermediary. If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** direct, preferably in writing.

Important – Please remember to quote the policy number or other reference in any communication with **us**

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Important conditions

The policy is only valid if all of the following conditions are met.

- 1 **You** must be in good health and not travelling against the advice of any **medical practitioner**, or for the purpose of getting medical **treatment**.
- 2 At the time of arranging the **trip** or taking out this insurance, **you** and the person applying for the insurance must not know about any circumstance which is likely to lead to a claim under the policy.
- 3 The **trip** must start and end in Singapore (for single-trip and annual multi-trip policies), or start in Singapore and end in the intended destination **overseas** (for one-way **trip** policies).
- 4 At the time this insurance is applied for, any **trip** meant to be covered by this insurance must not have started. For example, the policy will not be valid if **you** are on a five-day **trip** and **you** take out the insurance on the third day of **your trip**.
- 5 Any **child** aged under 10 who is covered by the policy must be accompanied by an **adult** (parent or guardian) for the entire **trip**.
- 6 A **child** can be covered under **individual cover** if the policy is taken out in their parent's or guardian's name.
- 7 If **you** or the person applying for this insurance has ever been refused travel insurance, or had special terms applied to the cover, **we** must have been told when the insurance was applied for, otherwise this insurance will be declared void (that is, considered to have never existed).

Definitions

Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the **injury**, loss or damage.

Adult

A person aged 18 or older at the start of the **trip**.

Appointed assistance company

The company appointed by **us** to provide **you** with emergency assistance services.

Area of travel

The area **you** are travelling to for **your trip**.

- Region 1: Asia Pacific
Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Sri Lanka, Taiwan, Thailand, Tibet, Vietnam and cruises within Singapore waters.
- Region 2: Worldwide, not including US and Canada
- Region 3: Worldwide

All plans exclude Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Libya, Liberia, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Yemen, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia Region of Ukraine.

Baggage

Any articles, items, luggage or bags belonging to **you**.

Certificate of insurance

A document containing details of **insured persons**, the **area of travel**, **your selected plan** and the **period of insurance**. The certificate of insurance forms part of the policy.

Child (children/grandchildren)

A person who, at the start of the **trip**, is:

- at least one month old;
- under 18 years old, or up to 25 years old if studying full-time in a recognised institution of higher learning);
- unemployed; and
- unmarried.

Co-payment

The portion of the claim amount that **you** must pay, which is a fixed percentage or amount as specified in the summary of benefits.

Entertainment tickets

Tickets for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events.

Extreme sports

Any sport or activity that poses a significant risk as it requires a high level of expertise, exceptional physical capability, highly specialised equipment or stunts. This includes, but is not limited to, big-wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and ultramarathons, and stunt riding.

Family

For a single-trip policy or one-way **trip** policy, **your** family is:

- **you** and **your** husband, wife or unmarried partner; and
- all **your** biological or legally adopted **children** or grandchildren;

who are travelling from and back to Singapore together, at the same time.

For an **annual multi-trip policy**, **your family** is **you**, **your** husband or wife and all **your** biological or legally adopted **children**. These people do not need to travel together on a **trip**, but any **child** under 10 must be accompanied by a parent or **adult** guardian for the whole **trip**.

Family cover

Cover that applies to one or more members of **your family** who are **insured persons**.

For a single-trip policy or one-way **trip** policy, the **family** members who are covered must be travelling together on the same **trip**.

For an annual multi-trip policy, the **family** members who are covered do not need to be travelling together on the **trip**, but any **child** under 10 must be accompanied by an **adult** parent or guardian for the whole **trip**.

Fare-paying passenger

A person who has bought a ticket to travel on **public transport**, by paying a fare or using frequent flyer miles or travel points earned through a loyalty scheme offered by airlines or credit cards.

Frequent flyer points

Loyalty or reward points that **you** earn as a member of a frequent flyer scheme or similar reward programme run by a commercial airline company or its partners.

Home country

Any country other than Singapore that **you** are a citizen of or have the right to live in permanently.

Hospital

An institution that is lawfully run to care for and treat patients, which has:

- facilities for diagnosis and surgery; and
- 24-hour nursing care provided by legally qualified registered nurses who are under the medical supervision of one or more **medical practitioners** at all times.

This does not include any institution used mainly as a clinic, nursing home, respite home, convalescent home, extended care facility, home for the aged, place of rest, community hospital, a health hydro, spa or nature-cure clinic, a geriatric care facility, a mental institution or an institution for mental or behavioural disorder, a rehabilitation or extended-care facility, or a place for the treatment of addiction, or a similar establishment.

Illness

Any sudden and unexpected deterioration in physical health which is due to a medical condition (not an **accident**) that arose while **overseas**.

Individual cover

A policy issued for only one person, either **you** or **your** biological or legally adopted **children**, as named in the **schedule** or **certificate of insurance**.

Injury

Bodily injury caused by an **accident** (not by **illness**, disease or physical wear and tear or mental disorder) that arose while **overseas**.

Insolvency

Where the **travel agent** completely stops doing business, as a result of:

- not being able to pay their bills or debts when they are due, or having more liabilities than assets on their balance sheet, whether or not formal proceedings have started as a result; or
- the **travel agent**, or an employee of theirs who has convictions from any fraudulent or dishonest act or is being investigated for a suspected fraudulent or dishonest act, absconding (fleeing Singapore) with **money** belonging to the **travel agent**.

Insured

The person named as the policyholder in the **schedule** or **certificate of insurance**.

Insured person

Each person named as an insured traveller in the **schedule** or **certificate of insurance**.

Jewellery

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, locket, necklaces, pens, pendants, rings and watches.

Manual work

Work which involves physical labour or actively taking part in any of the following.

- Underground work or mining work
- Military duties
- Offshore work
- Construction work or work at heights more than three metres above the ground
- Work that involves heavy machinery, explosives or hazardous materials
- Working as a diver or lifeguard
- Working as a taxi driver or bus driver, or driving any other commercial vehicle or heavy vehicle
- Working as a dispatch rider or delivery person
- Manual work that involves specialist equipment and training

- Work where there is a risk of **serious injury**, including working on an oil rig or as a fisherman, crane operator or welder
- Working in a bar, restaurant or hotel
- Working as a musician or singer
- Fruit-picking using machinery

However, these types of work are not considered to be manual work if **you** are doing them as a volunteer for a charitable organisation, unless **you** receive any payment, benefit or reward for the work or it involves construction work, using heavy machinery or working more than three metres above the ground.

Medical expenses

Necessary and reasonable expenses for treating an **injury** or **illness** and paid to a **medical practitioner**, medical clinic, nurse, **hospital** or ambulance service for medical, surgical, X-ray, **hospital** or nursing **treatment**.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised by the medical licensing authority of the relevant country to provide the medical or surgical services their licence and training relate to.

The medical practitioner cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to an **insured person** or the **insured** in any way, including by marriage or adoption.

Money

Banknotes, cash and traveller's cheques.

Natural disaster

Extreme weather conditions (including typhoons, hurricanes, cyclones and tornados), wild fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides, avalanches, other forces of nature, and any consequence of these.

Overseas

Anywhere outside the territorial limits of Singapore.

Period of insurance

The period of insurance or policy period set out in the **schedule** or **certificate of insurance**. Unless this document says otherwise, the cover under the policy only applies to events that arise during the period of insurance.

Permanent total disability

Disability that results solely and directly from an accidental **injury** (not contributed to by any other cause) and:

- arises within 90 days of the **accident** which caused the **injury**;
- falls into one of the categories listed in the table in section 1; and
- after lasting for a continuous and uninterrupted period of at least 12 months:
 - o will most likely prevent **you** from doing any paid work or carrying out any business; and
 - o is certified by a **medical practitioner** as having no hope of ever improving.

Pre-existing condition

This means:

- any condition, **illness**, disease, **injury**, disability or birth defect which **you** have received medical advice for, been diagnosed with, received medical **treatment** for, been prescribed drugs for, been hospitalised for or undergone surgery for during the 12 months immediately before the start of the **trip**; or
- any signs or symptoms that appeared during the 12 months immediately before the start of the **trip** and for which a cautious person could reasonably be expected to have received medical advice or counselling, undergone investigations, had diagnostic tests, received medical **treatment**, had surgery, been hospitalised or been prescribed drugs.

For an annual multi-trip policy, any medical condition **you** have made a claim for in connection with a previous trip will be a pre-existing condition for subsequent **trips**.

Public place

Any place the public has access to (for example, airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public car parks and public buildings).

Public transport

Any land, sea, rail or air transport (such as a bus, coach, ferry, ship, helicopter, train, tram or underground train) for **fare-paying passengers** that:

- is operated by a carrier who is licensed in the country **you** are in when the claim arises;
- runs to a timetable; and
- runs on set routes.

It does not include any hired or rented vehicle, tour coach or bus, or any transport that is chartered or arranged for a tour, even if they run to a timetable.

Relative

Your:

- husband, wife or unmarried partner;
- biological or legally adopted **child**;
- parent, step-parent or parent-in-law;
- grandparent or grandparent-in-law;
- brother, sister, stepbrother or stepsister;
- brother-in-law or sister-in-law; or
- daughter-in-law or son-in-law.

Schedule

A document containing details of the **insured**, each **insured person**, the **area of travel**, **your selected plan** and the **period of insurance**. The **schedule** forms part of the policy.

Selected plan

The type of plan – Basic, Gold or Platinum – chosen when this insurance was applied for.

Serious illness

For an **insured person**, this is an **illness** which requires medical **treatment** and results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **illness** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled, postponed or disrupted.

Serious injury

For an **insured person**, this is an **injury** which results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **injury** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled, postponed or disrupted.

Sports equipment

Any specialised equipment needed to take part in a sport, such as bicycles, paddles, racquets, surfboards, snow skis or snowboards. This does not include any accessories or motorised equipment.

Travel agent

A registered agency that is licensed with the Singapore Tourism Board and books travel arrangements for customers with suppliers like hotels, airlines, car-rental firms and so on.

Travel companion

A person accompanying **you**, without whom the **trip** cannot start or continue. This does not include any tour leader or group leader who **you** are travelling with as part of a tour group and is receiving any payment, benefit or reward for their service.

Treatment

Surgical or medical procedures for the sole purpose of curing or relieving an **injury**, **illness** or medical condition.

Trip

For single-trip policies and annual multi-trip policies

Pre-booked **overseas** travel, which starts when **you** leave **your** home address or workplace in Singapore for the journey to the destination in the chosen **area of travel** and ends:

- when **you** arrive back at **your** home address or workplace in Singapore;
- three hours after **you** have cleared an immigration checkpoint in Singapore; or
- when the **period of insurance** ends;

whichever is earlier.

If **you** have a single-trip policy, the **trip** must not be longer than 182 days in a row.

If **you** have an annual multi-trip policy, **you** can make an unlimited number of **trips** each year to the chosen **area of travel**, but each **trip** must last no longer than 90 days in a row.

For one-way trip policies

A pre-booked one-way journey **overseas**, starting when **you** leave **your** home address or workplace in Singapore for the journey to the intended destination **overseas** and ending:

- within two days of **you** arriving at **your** accommodation or workplace in the destination country;
- when the **period of insurance** ends; or
- within four days from the date **your trip** starts;

whichever is earlier.

We (us, our)

Great Eastern General Insurance Limited.

You (your)

Any person named as an **insured person** in the **schedule** or **certificate of insurance**.

What the policy covers

Section 1 – Accidental death and permanent disability

We will pay compensation for any **injury** arising from an **accident you** suffer during the **trip**, if that **injury** results in death, **permanent total disability** or permanent loss (as set out in the table below) within 90 days from the date of the **accident**. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

	Table of compensation	Percentage of maximum limit for your selected plan
1.	Death	100%
2.	Permanent total disability	100%
3.	Permanent loss of: • sight in both eyes • both hands or both feet • speech and hearing in both ears • hearing in both ears • sight in one eye • one hand or one foot (see the definition below) • speech (see the definition below) • hearing in one ear	100% 100% 100% 75% 50% 50% 50% 15%

Permanent loss of hand or foot is either:

- physical loss of the hand at or above the wrist, or of a foot at or above the ankle; or
- permanent loss of use of a complete hand or foot;

as certified by a **medical practitioner**.

Permanent loss of speech is either:

- inability to form any three of the four sounds which contribute to speech;
- total loss of the vocal cord; or
- damage of the speech centre in the brain, resulting in a disorder called aphasia;

as certified by a **medical practitioner**.

If you suffer more than one of the injuries listed above as a result of the same accident, we will pay compensation of up to 100% of the sum insured under this section of your selected plan. If the same **injury** gives rise to a claim that is covered under this section and section 2, **we** will only pay one claim, under either this section or section 2, not both.

Section 2 – Public transport double indemnity (does not apply to Basic plans)

We will pay compensation under this section for death resulting from an **injury** caused by an **accident** that happened while **you** were travelling on **public transport**, as a **fare-paying passenger**, during the **trip**. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

If the same **injury** gives rise to a claim that is covered under this section and section 1, **we** will only pay one claim, under either this section or section 1, not both.

Section 3 – Emergency medical evacuation

If **you** are in a life-threatening condition due to an **injury** or **illness** that arises while **you** are **overseas**, **we** will pay reasonable expenses for the transport, medical services and medical supplies needed for an emergency medical evacuation, as long as the **appointed assistance company** thinks it is medically necessary for **you** to receive emergency **treatment overseas** or in Singapore.

If **we** decide that it is medically necessary for **you** to receive continued **treatment** immediately after emergency **treatment overseas**, **we** will also arrange and pay for the unavoidable expenses of returning **you** to Singapore.

The **appointed assistance company** will make all decisions and arrangements for **you** to be taken to the most suitable location, based on how serious **your** condition is and the medical **treatment you** need.

The most **we** will pay in total is the maximum limit under this section 3 for **your selected plan**, as shown in the summary of benefits.

If **you** have a Gold or Platinum plan, the cover provided under this section is extended to apply to claims relating to **pre-existing conditions**. The most **we** will pay for such claims is the sub-limit shown for this section in the summary of benefits.

What is not covered

We will not pay claims under this section in the following circumstances.

1. If the emergency medical evacuation is due to an incurable disease or **illness** which a **medical practitioner** has diagnosed and has a life expectancy of less than 12 months.
2. If the emergency medical evacuation is due to a **pre-existing condition** that worsens within the 30 days before the start of the **trip** and which a **medical practitioner** has advised the **insured person** to see a medical specialist about or have tests or surgery for.
3. If the emergency medical evacuation is due to a **pre-existing condition** and cover for the **trip** will automatically end 45 days after the start of **your trip**.
4. If the expenses are for services provided by a party other than the **appointed assistance company** or are expenses that are already included in the cost of the **trip**.

If a claim relating to the same occurrence could be made under this section or section 38, the policy will pay a claim under either this section or section 38, not both.

Section 4 – Repatriation

If **you** pass away **overseas** as a result of an **injury** or **illness** that arises while **you** are **overseas**, **we** will pay the necessary expenses of transporting **your** body back to Singapore (repatriation).

The **appointed assistance company** will arrange, and make all decisions about, the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **you** due to reasons beyond **your** estate's control, and **we** consider alternative arrangements to be reasonable.

The most **we** will pay in total is the maximum limit under this section 4 for **your selected plan**, as shown in the summary of benefits.

If **you** have a Gold or Platinum plan, the cover provided under this section is extended to apply to claims relating to **pre-existing conditions**. The most **we** will pay for such claims is up to the sub-limit shown for this section in the summary of benefits.

What is not covered

We will not pay claims under this section in the following circumstances.

1. If the emergency medical evacuation is due to an incurable disease or **illness** which a **medical practitioner** has diagnosed and which has a life expectancy of less than 12 months.
2. If the emergency medical evacuation is due to a **pre-existing condition** that worsens within the 30 days before the start of the **trip** and which a **medical practitioner** has advised the **insured person** to see a medical specialist about or have tests or surgery for.
3. If the emergency medical evacuation is due to a **pre-existing condition** and cover for the **trip** will automatically end 45 days after the start of **your trip**.
4. If the expenses are for services provided by a party other than the **appointed assistance company** or are expenses that are already included in the cost of the **trip**.

If a claim relating to the same occurrence could be made under this section or section 38, the policy will pay a claim under either this section or section 38, not both.

If **you** have a Gold or Platinum plan, the cover provided under this section is extended to apply to claims relating to **pre-existing conditions**. The most **we** will pay for such claims is the sub-limit shown in the summary of benefits.

Section 5 – Medical expenses while overseas

We will reimburse the **medical expenses** **you** must pay for an **injury** or **illness** that arises while **you** are **overseas**.

Under this section **we** will also reimburse the necessary and reasonable costs of **treatment** from a specialist or physiotherapist, as long as a **medical practitioner** referred **you** for the specialist or physiotherapy treatment. The specialist or physiotherapist must not be related to **you** or anyone **you** are travelling with.

The most **we** will reimburse is the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits. For physiotherapy, **we** will only pay up to S\$80 per visit.

If **you** are entitled to a full or partial refund of expenses from any person or other source, **we** will only pay the amount that is not refunded, up to the maximum limit for this section.

Section 6 – Medical expenses while in Singapore

We will reimburse **you** for the **medical expenses** for **treatment** or follow-up **treatment** **you** receive in Singapore for an **injury** or **illness** which arose while **you** were **overseas**.

Under this section **we** will also reimburse the necessary and reasonable costs of **treatment** from a specialist or physiotherapist, as long as a **medical practitioner** referred **you** for the specialist or physiotherapy treatment. The specialist or physiotherapist must not be related to **you** or anyone **you** are travelling with.

The most **we** will reimburse is the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits. For physiotherapy, **we** will only pay up to S\$80 per visit.

The following conditions apply to this section.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **we** will only pay for any necessary follow-up **treatment** that **you** receive from a **medical practitioner** within 30 days after arriving back in Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.

- b) If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a **medical practitioner** in Singapore within 72 hours of arriving back in Singapore. **We** will only pay for any necessary follow-up **treatment** that **you** receive within 30 days after returning to Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.

To avoid doubt, **we** will not pay for follow-up **treatment** provided more than 30 days after the date **you** return to Singapore.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, **we** will only pay the amount that is not refunded, up to the maximum limit for this section.

Section 7 – Traditional Chinese medicine (does not apply to Basic plans)

For this section, a physician is a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath licensed under the relevant laws of the country **you** are in, including a traditional Chinese physician registered with the Traditional Chinese Medicine Practitioners Board.

The physician cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to the **insured** or an **insured person**, including by marriage or adoption.

We will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the expenses **you** have paid for **treatment** provided by a physician for **injury** or **illness** **you** suffered while **overseas**. **We** will only pay up to S\$80 per visit to a physician.

This section also covers expenses for **treatment** or follow-up **treatment** **you** receive from a physician in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this cover.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **we** will only pay for any necessary follow-up **treatment** in Singapore that **you** receive from a physician within 30 days of arriving back in Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.
- b) If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a physician in Singapore within 72 hours of arriving back in Singapore. **We** will only pay for any necessary follow-up **treatment** that **you** receive within 30 days after returning to Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, **we** will only pay the amount that is not refunded, up to the appropriate maximum limit.

To avoid doubt, **we** will not pay for follow-up **treatment** provided more than 30 days after the date **you** return to Singapore.

Section 8 – Emergency dental treatment (does not apply to Basic plans)

We will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) the reasonable expenses of emergency dental **treatment** (including the cost of medical supplies or services) needed to restore healthy and natural teeth, or fix a fractured jaw, if:

- a dentist decides that the **treatment** is necessary as a result of an **accident** during the **trip**; and
- the expenses are not more than the usual level of charges where the emergency dental **treatment** is being provided.

This section also covers reasonable expenses for dental **treatment** or follow-up dental **treatment you** receive from a dentist in Singapore as a result of the **injury you** received emergency dental **treatment** for while **overseas**. The following conditions apply to this cover.

- a) If **you** received emergency dental **treatment** while **overseas**, **we** will only pay for any necessary follow-up dental **treatment** that **you** receive within 30 days of arriving back in Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.
- b) If **you** did not get emergency dental **treatment overseas**, **you** must get the necessary dental **treatment** in Singapore within 72 hours of arriving back in Singapore. **We** will only pay for any necessary follow-up dental **treatment** that **you** receive within 30 days after returning to Singapore. Any pre-purchased **treatments** and medical services not used within this time will not be covered.

To avoid doubt, **we** will not pay for follow-up **treatment** provided more than 30 days after the date **you** return to Singapore.

Section 9 – Maternity care

We will reimburse (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) the **medical expenses** for a pregnancy-related condition as a result of an **accident that happened overseas**, as certified by a **medical practitioner**.

This section does not apply to:

- any pregnancy-related condition **you** received (or should have received) **treatment** for while in Singapore or **your home country**; or
- one-way **trip** policies.

If **you** are entitled to a full or partial refund from any person or any other source, **we** will only pay the amount that is not refunded, up to the maximum limit for this section.

What is not covered

This section does not cover any claims directly or indirectly caused by or in connection with the following.

1. Events during the first trimester of pregnancy (that is, 0 to 12 weeks).
2. Ectopic pregnancy, childbirth (including premature childbirth) or stillbirth.
3. Abortion or miscarriage, unless it is related to an accidental **injury** and cannot be attributed to any natural cause or condition relating to pregnancy or childbirth.
4. Tests or **treatment** relating to fertility, contraception, sterilisation, birth defects, hereditary conditions, medical conditions present at or before birth or other abnormality that develops in the womb.
5. Depression or any psychological or psychiatric illness, including post-natal depression.

Section 10 – Hospital cash (does not apply to Basic plans)

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for each full 24-hour period that **you** are in **hospital overseas** as an inpatient (other than for day surgery), due to an **injury** or **illness** that arose while **overseas**, as long as the stay in **hospital** is considered necessary by a **medical practitioner**. **We** will make the payment after **you** have returned to Singapore.

If, within 24 hours of arriving back in Singapore, **you** need to stay in **hospital** again for the same **injury** or **illness**, **we** will pay up to the maximum limit for each full 24-hour period **you** are in **hospital**. **We** will make the payment after **you** return home from the **hospital**.

Section 11 – Hospital visit or compassionate visit

This section provides the cover described below.

If:

- **you** are hospitalised **overseas** for more than five days in a row due to an **injury** or **illness** that arose **overseas**;
- an emergency medical evacuation (as described under section 3) is not necessary; and
- no **adult** member of **your family** is with **you**;

we will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend to stay with **you** until a **medical practitioner** confirms that **you** are medically fit to return to Singapore or continue with **your trip**, or until the **period of insurance** ends, whichever happens first.

If:

- **you** pass away during the **trip** due to an **injury** or **illness** that arose **overseas**; and
- no **adult** member of **your family** is with **you**;

we will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend to help with final arrangements at the place where **you** passed away.

Section 12 – Child companion

If **you** are hospitalised **overseas** and there is no other **adult** to accompany any **child** with **you** on the **trip**, **we** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary and reasonable travel expenses (economy class) and accommodation costs for one **relative** or friend of **yours** to accompany **your child** (or **children**) back to Singapore.

Section 13 – Child education grant (does not apply to Basic plans)

If an accidental **injury** **you** suffer while **overseas** results in **your** death, and **you** have a **child** (or **children**), **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for each biological or legally adopted **child**, for up to four **children**.

We will only pay one claim per **child**, even if the **child** is covered by more than one travel insurance policy with **us** for the same **trip**.

The cover under this section does not apply to any **insured person** who is a **child**.

Section 14 – Condolence cash (does not apply to Basic plans)

If **you** pass away during a **trip** due to any **illness** or **injury**, **we** will pay a lump sum of \$2,000 to **your** estate or **your** legal personal representative.

Section 15 – Emergency phone charges

If **you** need to call **our appointed assistance company** during a medical emergency covered under section 1, 2, 3, or 5 of these policy conditions, **we** will reimburse the actual mobile phone charges relating to this emergency phone call, up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits).

Section 16 – Trip cancellation

This section only applies if **you** bought the policy before **you** knew about any circumstance that could lead to **your trip** being cancelled.

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the unused portion of non-recoverable travel expenses (economy class), accommodation costs and **entertainment tickets** that **you** have paid for if **you** have to cancel **your trip** within the 30 days before it was due to start as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, if the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.

If **you** bought the policy less than seven days before the start date of the **trip**, cover for **trip** cancellation will only apply if the cancellation is due to **your**, a **relative's** or a **travel companion's** death or **serious injury** arising from an **accident**.
- b) A sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared as an epidemic or pandemic by the World Health Organization or any local authority or government.
- c) A major industrial **accident**.
- d) Strike, riot, civil unrest or civil commotion that is not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power, but that results in a government advising against non-essential travel.
- e) An event that results in public-transport services that run to a timetable being cancelled, or that leads to airspace or more than one airport being closed.
- f) A **natural disaster** in Singapore or at **your** planned travel destination.
- g) Serious damage caused to **your** home by fire, flood or **natural disaster**.
- h) **You** being summoned by a court of law in Singapore to be a witness.
- i) If **you** are a **child** and **your** parent or guardian who is **your travel companion** has to cancel the **trip** due to one of the reasons listed above.

We will not pay **you** for:

- any travel expenses or accommodation costs **you** have paid for using mileage points, holiday points or any reward schemes; or
- any charges for buses, taxis, private-hire vehicles, food and beverages.

Once the **trip** is cancelled, there is no cover under the other sections of the policy.

If a claim relating to the same occurrence could be made under this section or section 17, the policy will pay a claim under either this section or section 17, not both.

Section 17 – Trip postponement

This section only applies if **you** bought the policy before **you** knew about any circumstance that could lead to **your trip** being postponed.

We will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for additional travel expenses (economy class), accommodation costs (standard room), **entertainment tickets**, and administrative costs for rebooking, that **you** have paid for if **you** have to postpone **your trip** within the 30 days before it was due to start as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion** as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
- b) A sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared as an epidemic or pandemic by the World Health Organization or any local authority or government.

- c) A major industrial **accident**.
- d) Strike, riot, civil unrest or civil commotion that is not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power, but that results in a government advising against non-essential travel.
- e) An event that results in public-transport services that run to a timetable being cancelled, or that leads to airspace or more than one airport being closed.
- f) A **natural disaster** occurring in Singapore or at **your** planned travel destination.
- g) Serious damage caused to **your** home by fire, flood or **natural disaster**.
- h) **You** being summoned by a court of law in Singapore to be a witness.
- i) If **you** are a **child** and **your** parent or guardian who is **your travel companion** has to cancel the **trip** due to one of the reasons listed above.

We will not pay **you** for:

- any travel expenses or accommodation costs **you** have paid for using mileage points, holiday points or any reward schemes; or
- any charges for buses, taxis, private-hire vehicles, food and beverages.

Once the **trip** is postponed, there is no cover under the other sections of the policy.

If a claim relating to the same occurrence could be made under this section or section 16, the policy will pay the claim under either this section or section 16, not both.

Section 18 – Trip disruption

This section only applies if **you** bought the policy before **you** knew about any circumstance that could lead to **your trip** being disrupted by:

- (i) any part of **your** original itinerary changing; or
- (ii) **you** needing to cut **your trip** short and immediately return to Singapore.

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the following.

- Reasonable extra travel expenses.
- The cost of any unused portion of non-recoverable travel expenses (economy class), accommodation costs and **entertainment tickets** that **you** paid in advance.
- The cost of **your** immediate return to Singapore, including:
 - the administrative cost of amending the original economy-class flight ticket and accommodation booking (standard room); or
 - additional travel expenses if **you** cannot amend **your** original economy-class flight ticket and booking for accommodation (standard room).

Your trip must have been disrupted while **overseas** as a direct result of one of the following insured events.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
- b) A sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared as an epidemic or pandemic by the World Health Organization or any local authority or government.
- c) A major industrial **accident**.
- d) Strike, riot, civil unrest or civil commotion that is not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power, but results in a government advising against non-essential travel.

- e) An event that results in public-transport services that run to a timetable being cancelled, or that lead to airspace or more than one airport being closed.
- f) A **natural disaster** in Singapore or at **your** planned travel destination.
- g) Serious damage caused to **your** home by fire, flood or **natural disaster**.
- h) Hijacking of the air or sea transport **you** are on as a **fare-paying passenger**.
- i) **You** being hospitalised for more than five days while **overseas** due to **injury** or **illness**, and not being able to return to Singapore as a result, if **you** were given medical advice not to travel.
- j) If **you** are a **child**, and **your** parent or guardian who is **your travel companion** has to cancel the **trip** due to one of the reasons listed above.

If a claim relating to the same occurrence could be made under this section or section 21, the policy will pay a claim under either this section or section 21, not both.

We will not pay **you** for:

- any travel expenses or accommodation costs **you** have paid for using mileage points, holiday points or any reward schemes; or
- any charges for buses, taxis, private-hire vehicles, food and beverages.

Section 19 – Trip inconvenience for any reason (does not apply to Basic plans)

We will provide the cover described below.

a Cancellation for any reason

We will cover **you** under this section if **your trip** is being cancelled for any reason other than what is covered under section 16.

b Postponement for any reason

We will cover **you** under this section if **your trip** is being postponed for any reason other than what is covered under section 17.

c Curtailment for any reason

We will cover **you** under this section if **you** need to cut **your trip** short (known as curtailment) and immediately return to Singapore for any reason other than what is covered under section 18.

If a claim relating to the same occurrence could be made under this section, section 16, section 17 or section 18, the policy will pay a claim under one section only.

For this section to apply, **you** must have:

- bought the policy within 30 days from the date **you** made the initial payment or deposit for the trip; and
- started **your trip** at least 48 hours before **your** return to Singapore (for claims for curtailment for any reason).

We will apply a 50% **co-payment** before **we** pay the claim to **you**. The most **we** will pay is the maximum limit that applies to this section for **your selected plan**.

The cover provided (or not provided) for 1, 2 and 3 above is set out in the table below.

	Cancellation for any reason	Postponement for any reason	Curtailment for any reason
Unused portion of non-recoverable travel expenses (economy class), accommodation costs and entertainment tickets	Covered	Not covered	Covered
Costs for rebooking flight tickets (economy class), accommodation and entertainment tickets (if possible)	Not covered	Covered	Not covered
Administrative cost of amending the original economy-class flight tickets and accommodation booking Additional travel expenses for you immediate return to Singapore, if you cannot amend your original (economy-class flight ticket) and accommodation booking (standard room)	Not covered	Not covered	Covered

We will not pay **you** for:

- any travel expenses or accommodation costs **you** have paid for using mileage points, holiday points or any reward schemes;
- any charges for buses, taxis, private-hire vehicles, food and beverages.; or
- more than two claims per policy year.

The terms, conditions and exclusions of the policy, including the general exclusions, still apply for this section.

Section 20 – Insolvency protection

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the travel package costs that **you** have paid if **you** have to cancel or disrupt **your trip** due to bankruptcy or **insolvency** of the **travel agent** that **you** booked **your** travel package through.

For this cover to apply:

- **you** must have bought the policy at least three days before the start of the **trip**;
- the bankruptcy or **insolvency** must have occurred after **you** bought the policy; and
- a petition for bankruptcy, or any similar kind of petition, must not have been filed against the **travel agent** before **you** bought the policy.

We will not cover any charges other than those for flights, accommodation or **entertainment tickets**, including charges for buses, taxis and private-hire vehicles.

Section 21 – Travel delay

This section only applies if **you** bought this policy before **you** knew about any circumstance that could lead to any travel delay during **your trip**.

We will make a payment for:

- each full six hours of delay if **you** have a Basic or Gold plan; or
- each full four hours of delay if **you** have a Platinum plan.

The delay period is the period from the time the **public transport** was originally scheduled to arrive in Singapore or **your overseas** destination, as shown on **your** itinerary or ticket, to the time the **public transport** actually arrives.

We will only pay one claim under this section for each **trip** in or outside Singapore.

The most **we** will pay is the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits).

This section only applies if:

- the delay was due to any unforeseen circumstances and the **public transport** provider or their handling agents give written confirmation setting out the length of the delay and the reason for it;
- **you** did not cause the delay;
- **you** did everything **you** reasonably could to reach the departure point at the time specified on **your** ticket or itinerary; and

If a claim relating to the same occurrence could be made under this section or section 18, the policy will pay the claim under only one section.

What is not covered

This section does not cover any delay which:

- **you** were told about more than three days before the scheduled departure time of the **public transport**;
- was caused by **you** failing to check in on time or according to **your** itinerary; or
- was known about publicly at the time **you** booked the **trip** or took out the policy.

Section 22 – Baggage loss

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to **baggage you** have taken on, or bought during, the **trip** (including clothing and personal belongings **you** are wearing or are carrying on **you** or in a trunk, suitcase or similar). Within the maximum limit, **we** will not pay more than the original cost of the items, up to a limit of:

- S\$1,000 in total for drones, bicycles, laptops and tablets, including their accessories and batteries but not software;
- S\$500 in total for mobile phones (including any accessories) and glasses; and
- S\$500 for any one item, or a pair or a set of items (for example, a pair of shoes or a camera and its accessories), even if bought separately.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item (or set or pair of items) is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been totally destroyed.

Any loss of **baggage** must be reported to the local police at the place of the loss, or to the air or sea transport provider concerned, within 24 hours of the incident. **You** must get written confirmation of the loss from the police or the transport provider.

What is not covered

This section does not cover the following.

1. Any loss claimed for under section 32 or section 33 as a result of the same event.
2. Contact lenses, stamps of any kind, food or any perishable goods, household goods, false teeth and dentures, artificial limbs, cosmetics and skincare products.
3. Any form of medication, health supplement, tonic or herbs with medicinal properties.
4. Cash and shopping vouchers, bank or currency notes, postal or money orders, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards and documents of any kind (including but not limited to identity cards, driving licences, prepaid cards and credit cards, traveller's cheques or travel documents).
5. Medals, coins, antiques, precious metals and **jewellery**.
6. Camping equipment and fishing equipment.
7. All types of **sports equipment** except for bicycles.
8. Golf equipment.
9. Crockery, china, sculptures, curios, pictures, musical instruments or any kind of fragile item.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snowmobiles and any other motorised transport.
11. Information recorded on tapes, cards, discs or in any other way, business goods or samples, and any items used in connection with **your** work.

Section 23 – Personal money and travel documents

If any of **your money** is lost **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay the amount of the loss, up to the maximum limit that applies to this cover for **your selected plan** (as shown in the summary of benefits).

If **your** passport, travel tickets and other relevant travel documents are lost while **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay up to the maximum limit that applies to this cover for **your selected plan** (as shown in the summary of benefits) for the cost of getting replacements, and the necessary and reasonable costs of extra travel and accommodation needed as a result of the loss.

Identity cards, prepaid cards, and any cards issued by financial institutions, associations, government authorities or corporations, are not considered to be travel documents.

In the case of lost traveller's cheques, **you** must immediately report the loss to the local branch or agent of the issuer and get written confirmation of the reported loss from them.

You must report the loss to the local police at the place of the loss within 24 hours and get written confirmation (a police report) from them.

What is not covered

This section does not cover claims for shopping vouchers, postal or money orders, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards, identity cards, driving licences, prepaid cards and credit cards.

Section 24 – Jewellery cover (does not apply to Basic plans)

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of **jewellery** due to robbery, theft or burglary during **your trip**.

The **jewellery** must belong to **you** and not have been rented by or lent to **you**, or placed in **your** care.

You must take all reasonable steps and precautions to protect the **jewellery** and make sure it is not left unattended in a **public place**.

You must report the robbery, burglary or theft to the police, or another relevant authority at the place where the incident happened, within 24 hours. **You** must get a police report or a report from the relevant authority as evidence of the reported loss.

What is not covered

This section does not cover loss of **jewellery**:

- resulting from **you** failing to take reasonable care and precautions to protect it and keep it secure;
- not carried by hand or kept under **your** supervision;
- while in the custody of an airline or other carrier; or
- owned or worn by a **child**.

Section 25 – Baggage delay

If **your** checked-in **baggage** is delayed, misdirected or temporarily misplaced by the provider of the air or sea transport **you** are travelling on during the **trip**, **we** will pay the amount shown for **your selected plan** in the summary of benefits for every full four hours (for Platinum plans) or six hours (for Basic and Gold plans) **you** are without **your baggage** from the time **you** arrive at the **baggage** pick-up point at the scheduled destination.

You must report the problem to the transport provider within 24 hours of arriving at the **baggage** pick-up point and get written confirmation of the length and cause of the delay from them.

We will only pay a claim for baggage that has **your** name on the baggage tag, (even if more than one person is using the same checked-in **baggage**), as confirmed in writing by the transport provider.

If **your baggage** is permanently lost, any amount **we** pay under this section will be taken off the amount to be paid under section 22 (Baggage loss). For **family cover**, **we** will pay the person named in the **baggage** delay report.

Section 26 – Kidnap and hostage (does not apply to Basic plans)

This section provides cover if **you** are held hostage after being seized, detained or taken away, by force or deception and against **your** will, for the purpose of demanding a ransom or collecting a reward. This cover does not apply to any **child** kidnapped or held hostage by their own parents.

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every six hours that **you** are held hostage **overseas** during a **trip**.

Before **we** pay a claim under this section **we** must:

- receive satisfactory proof that **you** are being held hostage; and
- be given immediate notice of, and regular updates on, the incident.

If it is to **your** advantage, **you** may tell the appropriate local or national law-enforcement agency about the kidnap and hostage situation.

What is not covered

This section does not cover the following.

1. Events which take place in:
 - Singapore or **your home country**;
 - any country in central America, South America or Africa; or
 - any country that United Nations armed forces are active in.
2. Actual loss of or damage to property of any kind as a result of kidnap or being held hostage.
3. Any loss or damage suffered during travel that does not meet the definition of a **trip**.

Section 27 – Loss of frequent flyer points (does not apply to Basic plans)

If **you** have to cancel or postpone **your trip** as a result of a claim covered under section 16 or 17, **we** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the non-recoverable travel expenses (economy class), accommodation costs and **entertainment tickets** that **you** paid for in advance using **frequent flyer points**.

We will reimburse **you** for the loss of the **frequent flyer points** used. The amount **we** reimburse will be based on the retail price for the non-recoverable travel expenses (economy class), accommodation costs or **entertainment tickets** at the time they were paid for with the **frequent flyer points**. For example, if the flight ticket costs \$300 and **you** paid \$200 using **frequent flyer points**, **we** will reimburse **you** the \$200 under this section.

What is not covered

This section does not cover loss or damage caused by the following.

1. The value of **frequent flyer points** used within the three days before the event that led to the **trip** being cancelled or postponed.
2. Any costs which can be recovered from any other sources.
3. Any flight tickets for travelling in a higher class than economy class.
4. For flights (economy class), accommodation or **entertainment tickets**, any additional costs that are higher than the retail price of the original flight, booking or ticket.
5. Any complimentary service, or any free access, meal or upgrade provided by a reward scheme.

Section 28 – Home contents (does not apply to Basic plans)

This section provides cover for contents – household furniture, furnishings, clothing and personal belongings owned by **you**, members of **your family** or domestic servants who permanently live with **you**, and fixtures and fittings which **you** own or are responsible for (except landlord's fixtures and fittings) – in **your** home in Singapore.

Home contents does not include furs, deeds, currency, cheques, traveller's cheques, securities for money or documents of any kind (including identity cards, driving licences, debit or credit cards, any cards issued by associations, government authorities or corporations, and documents with a financial value, such as deeds, bonds and share certificates).

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to contents in **your** home as a result of a fire while **you** are **overseas**.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

What is not covered

This section does not cover the following.

1. Shortage due to mistakes, negligence, exchange, wear and tear, general loss of value, the process of cleaning, dyeing, repairing or restoring any items, damage caused by light, heat, cold, moisture or drying out, moth, insects, vermin or any other gradual cause over time.
2. Electrical or mechanical breakdown.
3. Water or oil leaking from any washing machine, dishwasher or fixed domestic water or heating system.
4. Business or professional use of photographic or **sports equipment**, accessories and musical instruments.
5. Motor vehicles, boats, livestock, bicycles and any equipment or associated accessories.
6. Any contents owned by a **child**.

Section 29 – Fraudulent use of a card (does not apply to Basic plans)

We will pay up to the maximum limit of \$1,000 under this section for financial loss that arises while **overseas** as a direct result of **your** credit, charge or bank card being lost or stolen and subsequently used by any person other than **you**, as long as **you**:

- had taken every possible step to protect **your** card against being lost, stolen or misused;
- reported the loss or theft to the card company within six hours of **you** discovering the loss or theft and got a written report of the loss or theft from them; and
- reported the loss or theft to the police or the relevant authority in the place where the loss or theft happened, within 24 hours of **you** discovering the loss or theft.

We will not be liable for unauthorised charges or for financial loss suffered by:

- anyone making a payment with a mobile phone or other device such as a smartwatch;
- a member of **your family**;
- **your travel companion**; or
- any person who has access to **your** card details, including hotel and airline staff handling the card details to process a payment from **you**.

The cover under this section does not apply to any **insured person** who is a **child**.

Section 30 – Pet care (does not apply to Basic plans)

If **you** cannot return to Singapore on the scheduled return date due to any accidental **injury**, **illness** or delay of air or sea transport which is covered under the policy, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for **your** dog or cat to continue to stay at the kennel or cattery it is in.

You must provide **us** with the following documents, as appropriate.

- Written confirmation from the air or sea transport provider, stating the length of and reasons for the delay.
- Written confirmation from the kennel or cattery, stating the original collection date arranged before **your trip** and the period of the extended stay.
- A medical report or certificate, from a **medical practitioner**, confirming that the delay was necessary for medical reasons covered under section 5 (Medical expenses while overseas).

Section 31 – Rental vehicle excess and return (does not apply to Basic plans)

If, during a **trip** outside Singapore:

- **you** rent or hire a car or a camper van from a licensed rental agency; and
- the rental agreement includes an excess (or a similar condition) which makes **you** liable for loss of or damage to the rental vehicle;

we will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for:

- the amount of the excess; or
- the cost of returning the rental vehicle due to hospital confinement.

This cover only applies if:

- the claim is a result of accidental loss of or damage while the vehicle is in **your** control;
- **you** have kept to all terms and conditions set out in the rental agreement, the conditions of the insurance, and the laws, rules and regulations of the country **you** are in at the time of the loss or damage; and
- at the time of the **accident you** had a licence needed to drive the vehicle and **you** were not speeding.

We will not pay for loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, or any existing fault, defect or damage.

The following special conditions apply to this section.

- **You** must be a main driver or named driver of the rental vehicle.
- **You** must be using the rental vehicle only to carry people who are not **fare-paying passengers**, and must not be using it for transporting commercial goods.
- **You** must have comprehensive motor insurance for the rental vehicle during the rental period.

The cover under this section does not apply to any **insured person** who is a **child**.

Section 32 – Golfer's cover (does not apply to Basic plans)

a) Damage to or loss of golf equipment

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to golf equipment (golf clubs and bags that **you** own, have rented or borrowed, or are in **your** care) caused by an **accident** or theft during **your trip overseas**, except for any loss or damage arising during play or practice.

The maximum limit **we** will pay applies to any one item or pair or set of items.

When **we** pay a claim, **we** will reduce the value of the golf equipment to allow for age and wear and tear, unless **you** can provide evidence that the golf equipment was bought within the previous 12 months. Instead of making a payment to **you**, **we** may replace or repair the item.

You must report the loss, damage or theft to the police, or another relevant authority at the place where the incident happened, within 24 hours. **You** must get a police report or a report from the relevant authority as evidence of the reported loss.

If the loss or damage happened while the golf equipment was with a transport provider or their handling agent, **you** should claim for the loss or damage from them first. **We** will not make any payment under the policy until **we** receive proof:

- that the transport provider or handling agent have refused to pay compensation; or
- of the amount of compensation **you** received.

b) Green fees

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for green fees, hire fees for golf equipment or tuition fees for golf coaching which **you** have paid, and cannot get a refund for, if **you** cannot use the golf course, golf equipment or coaching on the dates **you** booked due to an **injury** or **illness** that arose after **you** made the booking.

c) Hole-in-one

If **you** get a hole-in-one at any 18-hole golf course during **your trip**, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) to cover the cost of one round of celebratory drinks.

You must give us:

- written confirmation of the hole-in-one from the golf club's professional; and
- the original receipt for the round of drinks on the day **you** got the hole-in-one.

The cover under this section does not apply to any **insured person** who is a **child**.

What is not covered

This section does not cover any loss claimed for under section 22 or section 33 as a result of the same event.

Section 33 – Sports equipment cover (only for Platinum plans)

We will pay up to S\$1,000 for loss of or damage to **sports equipment** caused by an **accident** or theft during **your trip overseas**. The most **we** will pay for any one item (or pair or set of items) is:

- the original price paid; or
- S\$500;

whichever is lower.

If the loss or damage happened while the **sports equipment** was with a transport provider or their handling agent, **you** should claim for the loss or damage from them first. **We** will not make any payment under the policy until **we** receive proof:

- that the transport provider or their handling agent has refused to pay compensation; or
- of the amount of compensation **you** received.

You must report the loss or theft to the local police (or another relevant authority at the place where the incident happened) within 24 hours of the incident, and get a police report or a report from the relevant authority.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

What is not covered

This section does not cover the following.

1. Any loss claimed for under section 22 or section 32 as a result of the same event.
2. Loss of or damage to sports equipment while it is being used.
3. Costs that can be recovered from any other source.
4. Loss or damage arising from **your** wilful actions, negligence or carelessness.
5. Loss of or damage to sports equipment owned by a **child**.

Section 34 – Automatic extension of cover

The policy will be automatically extended, without **you** having to pay an extra premium, for up to 14 days (for Basic plans) or up to 30 days (for Gold and Platinum plans) if:

- o **you** are hospitalised or quarantined **overseas** on the advice of a **medical practitioner**;
- o the transport **you** are travelling in is delayed through no fault of **your** own; or
- o the airport or port is closed due to adverse weather, strike, riot, civil unrest or commotion, rebellion, revolution, uprising or overthrowing of power, and this prevents **you** from returning to Singapore during the **period of insurance**.

Section 35 – Terrorism extension

Sections 1, 2, 3, 5, 6, 7, 8, 9, 16, 17 and 18 are extended to cover terrorism. For claims under any of those sections that relate to terrorism, the total amount **we** will pay, regardless of how many policies **you** have covering the **trip**, is limited to:

- the maximum limit that applies to that section for **your selected plan** (as shown in the summary of benefits); or
- S\$100,000 per **insured person**;

whichever is lower.

For the purpose of this extension, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

'Terrorism' does not include the following.

- Using nuclear weapons of mass destruction (that is, using any explosive nuclear weapon or device, or releasing any radioactive material at a level that could disable or kill people or animals).
- Using chemical weapons of mass destruction (that is, releasing or distributing any solid, liquid or gaseous chemical compound that could disable or kill people or animals).
- Using biological weapons of mass destruction (that is, releasing or distributing any pathogenic (disease-producing) micro-organism or biological toxin that could disable or kill people or animals).

Section 36 – Personal liability

We will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for **your** legal liability (including legal costs and expenses awarded against **you**, if **we** agree to this in writing) that arises **overseas** as a result of:

- accidental death of or accidental **injury** to a person other than an **insured person**; or
- accidental loss of or damage to property owned by someone other than an **insured person**.

During any one **period of insurance**, the most **we** will pay in total for any one event or series of events that gives rise to legal liability is the maximum limit shown in the summary of benefits, regardless of the number of **insured persons** involved.

What is not covered

This section does not cover any liability arising directly or indirectly from or in connection with the following.

1. Employer's liability, contractual liability or liability to a member of **your family**.
2. Acts of animals or property which **you** own or are responsible for at the time.
3. Any wilful, malicious or unlawful act.
4. **Your** employment, trade, business or profession.
5. **You** owning or occupying land or buildings (other than any temporary home).
6. **You** owning or using vehicles, aircraft, water vessels or firearms.
7. Legal costs resulting from any criminal proceedings.
8. **You** taking part in any motor rallies.
9. Judgments which are not first made by an appropriate court in Singapore.

10. Damages that are meant to punish or set an example, not just to compensate, or damages to provide compensation for mental distress or hurt feelings.
11. Pollution or contamination.
12. Asbestos, or any actual or alleged asbestos-related injury or damage.

Section 37 – Adventurous leisure activities (does not apply to Basic plans)

This section extends the policy to cover death or **injury** resulting from taking part in or practising any of the activities listed in the table below.

This cover applies only if the activities are for leisure purposes and throughout the activity **you** follow all safety procedures, specific advice and rules, and act in a way that is generally expected of a reasonable person. All **insured persons** must keep to the limitations set out in the table below.

Activity	Limitation
- Artificial rock climbing - Bungee jumping - Hang-gliding - Helicopter or airplane rides for sightseeing - Hot-air-balloon rides for sightseeing - Skydiving	- The activity must be organised by a licensed operator. You must be under the guidance and supervision of qualified guides or instructors.
- All-terrain vehicle (ATV) rides - Jet-skiing - Paragliding - Parasailing - Snorkelling - Zip-lining or zip-riding	The activity must be organised by a licensed operator and within official approved areas.
Canoeing or white-water rafting	- The activity must be organised by a licensed operator. You must be under the guidance and supervision of qualified guides or instructors. - The waterway must be below Grade 4 of the International Scale of River Difficulty.
Mountaineering, hiking or trekking	You must stay below 4,000 metres above sea level. You must be under the guidance and supervision of qualified guides or instructors.
Underwater activities involving breathing apparatus for diving	You must have a PADI certificate (or similar recognised diving qualification). - The activity must be at a depth of no more than 30 metres. You must be accompanied by either a 'buddy' who has a PADI certificate (or similar recognised diving qualification) or a qualified diving instructor.

Winter sports	
• Skiing • Snowboarding • Snow mobiling • Snow rafting • Snow tubing • Snow shoeing • Sledging • Tobogganing	• You must be on a recognised piste or a groomed and patrolled area, and within official approved areas of a ski resort or other place. • The activity must be organised by a licensed operator. • You must follow all relevant safety and health instructions, guidelines or regulations.

Section 38 – Pre-existing conditions cover (if you have chosen this optional benefit)

This section extends the cover provided under the following sections to include cover (as shown in the table below) for claims resulting from a **pre-existing condition**. **You** will have to pay an additional premium for this extension.

We will pay up to the maximum limit that applies for **your selected plan** (as shown in the summary of benefits).

We will apply **co-payment** to certain claims for cover under this extension.

Section	Gold	Platinum
Medical expenses while overseas		
Each insured person under age 70	S\$150,000 Co-payment: S\$100 per outpatient visit	S\$200,000 Co-payment: S\$100 per outpatient visit
Each insured person age 70 and above	S\$100,000 Co-payment: S\$100 per outpatient visit	S\$150,000 Co-payment: S\$100 per outpatient visit
Overseas traditional Chinese medicine		
Each insured person	\$500 Limit per visit: \$80	\$600 Limit per visit: \$80
Emergency medical evacuation		
Emergency medical-evacuation expenses charged by the appointed assistance company	S\$150,000	S\$200,000
Repatriation Expenses charged by the appointed assistance company for transporting an insured person's body back to Singapore (repatriation) if he or she passes away overseas during the trip		
Hospital visit or compassionate visit		
One relative's or friend's extra travel expenses and accommodation costs if an insured person passes away, or has to stay in hospital as an inpatient for more than five days, while overseas	S\$3,000	S\$5,000
Trip cancellation		
If the trip is cancelled, travel expenses and accommodation costs that were paid in advance and cannot be recovered	S\$10,000 Co-payment: 50%	S\$15,000 Co-payment: 50%

Section	Gold	Platinum
Trip postponement		
If the trip is postponed, administration fees and charges relating to travel expenses and accommodation costs that were paid in advance and cannot be recovered	S\$2,000 Co-payment: 50%	S\$3,000 Co-payment: 50%
Trip disruption		
If the trip is disrupted, extra travel expenses or the cost of the unused portion of non-recoverable travel expenses, accommodation costs and entertainment tickets	S\$10,000 Co-payment: 50%	S\$15,000 Co-payment: 50%
Condolence cash		
Lump sum if an insured person passes away overseas during the trip	S\$2,000	S\$2,000

What is not covered

This section does not cover the following.

1. Claims arising from a terminal illness where the life expectancy is less than 12 months.
2. Any **pre-existing conditions** that gets worse within the 30 days before the start of the **trip** and which a **medical practitioner** advised **you** to see a medical specialist or have tests or surgery for, unless **you** are claiming under section 38f – Trip cancellation.

This extension will automatically end 45 days after the start of **your trip**.

Overall limit of liability

The maximum amount **we** will pay for any single event leading to a claim is S\$5,000,000 in total for all **insured persons**, under all policies issued by **us**.

If the total amount of a claim involving more than one **insured person** is more than S\$5,000,000, the S\$5,000,000 will be divided among the **insured persons** involved, in proportion to the maximum limit for each **insured person**, as set out in the summary of benefits.

General exclusions that apply to the whole policy

1. The policy does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
 - a) War, invasion and hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising or overthrowing of power.
In any legal action or other proceedings where **we** think that this exclusion prevents the policy from covering any loss or damage, the loss or damage will not be covered unless **you** can prove that this exclusion does not apply.
 - b) Ionising radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
 - c) Any strike, riot, civil commotion, dangerous health threat, **natural disaster** or any events in the destination **you** are traveling to which a government or any relevant authority issued a public warning or statement about before **you** left Singapore, unless the claim is covered under sections 16, 17, 18, 19, 21 and 34 of the policy.
 - d) **You** being detained, or **your** property being held back, confiscated, destroyed or altered by or under the order of customs or other officials or authorities.
 - e) **You** acting in an illegal or unlawful way or taking part in any criminal activity.

- f) Any claims arising from any government action, prohibition, regulation or sanction, or that could expose **us** to any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, or laws or regulations of the European Union, the United Kingdom or the United States of America.
- g) Mental and nervous disorders, including but not limited to sleeping disorders, depression, insanity and anxiety.
- h) Self-inflicted injury, suicide or attempted suicide (whether sane or insane), or **you** deliberately putting yourself in danger.
- i) Dental surgery, dental **treatment**, dentures, implants, fillings, crowns and so on, and any removable dental device such as bridges, retainers and braces, unless it is needed as a result of an **accident** and so covered under section 8 of the policy.
- j) Pregnancy or childbirth, and any injury, condition or complications associated with pregnancy or childbirth, unless the claim is covered under section 9 of this policy document.
- k) Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping line, and not as a member of the crew, when taking part in expeditions, or for the purpose of any trade or technical operation on the aircraft or sea vessel.
- l) **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations.
- m) Travel relating to **your** job as a licensed tour guide or staff of a travel agency.
- n) Travel for the purpose of
 - getting medical **treatment**;
 - going to a nursing, rest or convalescent home or a similar establishment.
- o) Any claims for nursing care that is not needed for medical reasons or is provided by the **hospital**.
- p) Taking part in, practising or training in any sport which **you** could receive earnings, financial rewards, donations or sponsorship of any kind for.
- q) Taking part in, practising or training in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or football (as part of an official team), **extreme sports**, rafting or canoeing involving white-water rapids, bungee jumping, jet skiing, scuba diving, underwater activities involving breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, using a bobsleigh or skeleton, expeditions, ocean yachting, potholing, mountaineering, rock climbing or trekking activities, hunting, riding or driving in any kind of race, motor sports or any sports activity involving **you** being airborne (whether suspended or not). This exclusion does not apply if **you** are covered under section 37 of this policy document.
- r) Motorcycling (unless **you** have a motorcycle licence recognised by the country **you** are in and **you** wear a helmet at all times while motorcycling and keep to all road laws of that country).
- s) **Manual work** or any kind of dangerous work, using machinery or tools, testing any kind of transport, off-shore activities, mining, aerial photography, or handling explosives, ammunition or firearms.
- t) Loss or damage insured under any other insurance policy or reimbursed by any other party.
- u) Any loss or damage caused as a result of **you** being involved in or choosing to allow any deliberate, fraudulent, dishonest or criminal act, or a failure to act.
- v) Terrorism, which is any action or threat of action, whether or not it involves force or violence, that is:
 - committed for political, religious, ideological or similar purposes;
 - intended to influence any government; and
 - designed to scare or intimidate the public or any section of the public.

This exclusion also applies to any loss, damage, cost or expense directly or indirectly caused by or in connection with any action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exclusion prevents the policy from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exclusion cannot be enforced, the rest of it will stay in force and can be enforced.

- w) Infectious diseases declared or announced as an epidemic, pandemic or public health emergency of international concern (PHEIC) by:

- the health authority in Singapore or the Government of the Republic of Singapore;
- the World Health Organization; or
- any local or international recognised medical body, council or government.

This exclusion applies to claims made after the date of the declaration or announcement, unless the disease was diagnosed by a **medical practitioner** before the declaration or announcement.

This exclusion will continue to apply until the declaration or announcement is cancelled or withdrawn.

For the purpose of this exclusion, an infectious disease is any disease that can be transmitted in any way from an infected person or animal to another person or animal.

This exclusion does not apply to sections 16, 17, 18 or 19 if the declaration or announcement had not been issued when the policy started.

- x) **Pre-existing conditions**, unless **you** are covered under section 3, 4 or 38.
- y) Services and supplies that are:
- not recommended, approved or performed by a **medical practitioner**;
 - not necessary for treating an **illness** or **injury**; or
 - for preventive care or a routine physical check-up, including health supplements and vaccinations.
- z) The effect or influence of alcohol or drugs not prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.
- aa) Sexually transmitted diseases, AIDS, HIV or any injury or condition that first appears after a seropositive test for HIV (that is, a test that detects antibodies to HIV), and related diseases.
- bb) Any elective treatment or surgery (that is, treatment or surgery that is not an emergency and can be delayed or scheduled for a later date).
- cc) Wear and tear, scratches, dents and nicks to **baggage**, reduction in value over time or with use, insects, vermin or other deterioration, mechanical or electrical breakdown or any process of cleaning, restoring or renovating an item.
- dd) A consequence of lawful acts carried out by any government, public, municipal, local or customs authority.
- ee) Loss which is not reported to either the police or the transport carrier within 24 hours of the loss being discovered.
- ff) Any unattended **baggage**, or any personal belongings that are misplaced or missing without good reason.
- gg) Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate or loss of value over time or with use.
- hh) Property sent by freight, property insured under any insurance policy, or any amount reimbursed by the public-transport provider, hotel or any third party.
- ii) **Your** wilful actions, negligence or carelessness.
- jj) Any event (including any serious public event) that:
- **you**, a member of your **family** or your **travel companion** knew about (or could reasonably be expected to have known about);
 - the transport or accommodation provider told **you** or the **insured person** about; or

- was publicised or reported by the media or through travel advice issued by an authority (local or foreign);

before **you** took out the **policy**.

2. **Contracts (Rights of Third Parties) Act 2001**

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

3. **Cyber loss**

Regardless of anything to the contrary set out in these policy conditions or any endorsement, the policy does not cover cyber loss. Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or **accident**; or
- act of not meeting legal or regulatory requirements; involving any person or group of people having access to or using any data or computer system.

For the purpose of this exclusion, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

4. **Damage to data or software**

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the policy.

- Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss), unless the loss of or damage to data or software is a direct result of physical damage to the property.
- Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

5. **Sanctions**

We will not be considered to have provided cover, and will not be responsible to pay any claim or provide any benefit under the policy, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulation set out by any state, country or organisation that operates across national borders (sanctions).

If **you** or any party associated with the policy, such as a beneficial owner, life insured or beneficiary (an associated party):

- is marked or listed as a party that sanctions apply to; or
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to the sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of **money**, refund or benefit
- e) Suspend any payment, transfer of **money**, refund or benefit
- f) Refuse or reject any transaction or request

- g) Take any step or action necessary to remove, reduce or minimise the possibility of **us** breaking or going against any sanctions

You or any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

General conditions that apply to the whole policy

1. Awareness of circumstances

Before the policy is taken out (in the case of a single-trip policy), or before **you** book the **trip** (in the case of an annual multi-trip policy), **you** must not know about any circumstances, facts or risks which could give rise to a claim under the policy.

2. Automatic renewal (annual multi-trip policies only)

If **you** have opted for automatic renewal, **we** may automatically renew the policy, as long as **you** pay the renewal premium. Automatic renewal is not guaranteed. If we do renew the policy, we may adjust the premium rates and the terms and conditions of the policy.

3. Cancellation

a) Single-trip policy or one-way trip policy

You can cancel the policy at any time before the date the cover starts. The cancellation will apply from the date **we** receive notice of cancellation from **you**.

We will refund the premium **you** have paid, less a S\$25 administration charge. **We** will not give any refund if **we** receive **your** notice to cancel on or after the date the cover starts.

b) Annual multi-trip policy

You or **we** can cancel the policy by giving the other one month's notice in writing. If **we** cancel the policy, **we** will refund the amount of premium for the remaining **period of insurance**. If **you** cancel the policy, the refund will be based on the following scale.

How long the policy has been in force	Percentage of annual premium refunded
Up to 60 days	60%
Between 61 and 120 days	40%
Between 121 and 180 days	20%
More than 180 days	0%

We will not pay any refund for cancellation if a claim has been made under the policy.

4. Currency

All amounts shown are in Singapore dollars.

5. Deciding your age

If **you** make a claim, the age **you** were when cover started will be based on **your** date of birth.

6. Disclaimer

We will do everything reasonably possible to make sure that the **appointed assistance company** provides high-quality services. However, **we** are not the supplier of the services and **we** will have no liability relating to the services provided by the **appointed assistance company**, or for any of the consequences of using the services.

7. Duplication of cover

If **you** are covered for the same **trip** under more than one travel policy from **us**, **we** will consider **you** to be insured only under the policy with the highest benefit limits.

8. Ending cover

The entire policy and all cover under it will end immediately if:

- **you** do not pay any premium when it is due; or
- the policy is cancelled as described in general condition 2.

Unless **we** have agreed otherwise in writing, the policy will end immediately on **your** 85th birthday.

9. Fitness for travel

When **you** took out the policy **you** must have been medically fit to travel and not have known about any circumstances which could lead to the **trip** being cancelled or disrupted.

10. Governing law

The policy will be governed by and interpreted in line with Singapore law.

11. Interpretation

The policy and the **schedule** or **certificate of insurance** should be read together. Any word or expression which has a specific meaning in these policy conditions has the same meaning in the **schedule** and the **certificate of insurance**.

12. Keeping to the policy

We will only be liable under the policy if **you** keep to all the terms, conditions and endorsements.

13. Non-contribution clause (does not apply to sections 1 and 2)

This insurance does not cover any amount which is insured by (or would have been if **you** did not have the policy) any other policy or policies. This insurance does cover any amount over that which would be paid under the other policy or policies if **you** did not have the policy.

14. Notice of important changes

You must immediately give **us** written notice of any change in any **insured person's** details, including their name and address, and any **injury**, disease, disability or condition an **insured person** has. **You** must also give **us** details of any other insurance (except motor insurance that does not pay benefits for injury) that covers accidental **injury** or **illness**.

15. Premium warranty

14.1. Payment before cover warranty (for non-corporate insured)

- a) The premium for the policy must be paid to **us**, or the intermediary **you** took the policy out through, on or before the start date of the policy. The premium will be considered to have been paid when:
 - cash for the premium is handed over to **us** or the intermediary;
 - a cheque for the premium is handed over to **us** or the intermediary **you** took out the policy through, and is not returned unpaid;
 - a credit-card or debit-card payment for the premium is approved by the card issuer; or
 - an electronic transfer or online payment goes through.
- b) If the premium is not paid on or before the start date of the policy, no cover will be provided, regardless of any payment **you** make after the start date.

- c) For insurance cover with free-look provision (that is, a provision which allows **you** to cancel the policy within a specific number of days and get a full refund), **you** can cancel the cover by returning this original policy document to **us** or the intermediary within the free-look period. **We** will refund the premium **you** have paid, as long as **you** have not made a claim, and the cover will be considered to never have been in place.

14.2. Premium payment warranty (for corporate insured)

- a) If the **period of insurance** is 60 days or more, any premium due must be received in full by **us** or the intermediary **you** took the policy out through within 60 days of:
- the start date of the policy; or
 - the date each endorsement (if any) that applies to the policy comes into force.
- b) If any premium due is not received in full by **us** or the intermediary within 60 days, as referred to above, then:
- cover will automatically end from that point; and
 - **you** will be entitled to a refund of a proportion of the premium (after **we** have taken a fee of up to S\$25) for the 60-day period before the cover ended.
- c) If the **period of insurance** is less than 60 days, any premium must be received in full by **us** or the intermediary within the **period of insurance**.

14.3. Essential condition for cover (for corporate insured)

The cover under the policy only applies if the following are true.

- a) **You** have not had any insurance cover cancelled in the last 12 months due, totally or partly, to **you** breaking any condition relating to paying the premium.
- b) If **you** have told **us** that in the previous 12 months **you** have had insurance cover cancelled due, totally or partly, to **you** breaking any condition relating to paying the premium:
- **you** have since paid all the premium due for the time **you** were covered, as calculated by the relevant insurer; and
 - **you** provide written confirmation of this from the insurer before cover under the policy starts.

16. Reasonable care

You must take all reasonable care and precautions to protect the safety of each **insured person** and the insured property.

17. Using your information

We can use any information **we** have about **you**, and give it to associated people or companies, or any independent third parties (within or outside Singapore), for any purpose in the normal course of arranging and managing the policy and any claim.

18. Taking out cover

You must take out this cover before **you** leave Singapore for **your trip**.

Claim conditions that apply to the whole policy

1. Arbitration

Any dispute arising out of or in connection with the policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English.

2. Conduct of proceedings

Nobody must admit any liability or give any assurance or promise without **our** permission in writing. **We** can conduct all proceedings relating to claims in **your** name and instruct solicitors of **our** choice for this purpose. **You** must give all the information and help **we** ask **you** for.

3. Fraud

If any claim under the policy is false or fraudulent in any way, **we** will not pay the claim and all cover under the policy will end without a refund of premium.

4. Medical examination

We have the right and opportunity to examine **you**, at **our** own expense, when and as often as **we** reasonably need to while assessing a claim and to have an autopsy carried out when this is not forbidden by law.

5. Payment of benefits

All amounts due under the policy would be paid to **you** or **your** legal representatives, except that:

- in the case of **your** death, the benefit will be paid to **your** estate or **your** legal personal representative;
- for corporate insured, the benefit will be paid to the policyholder;
- benefits under sections 3 and 4 will be paid directly to the **appointed assistance company**; and
- benefits under section 36 will be paid direct to the person **you** are legally liable to.

The maximum **we** will pay per **insured person** is S\$5,000,000 in total for all policies issued by **us**.

6. Proof of loss

Within 60 days of discovering any loss covered by the policy **you** must provide **us** with:

- written proof of the loss;
- the insurance policy number or original policy document;
- original receipts and invoices; and
- all other relevant documents;

at **our** Singapore office.

If it is not reasonably possible to provide all the necessary proof within 60 days, this will not affect **your** claim as long as **you** provide the proof as soon as reasonably possible and not later than one year from the date of the loss.

7. **You** or **your** legal representatives must pay the cost of providing all the proof **we** need.

Rights of recovery

We can recover, from **you** or **your** legal representatives, the full amount which **we** (or the **appointed assistance company**) paid for any claim which **we** were not liable to pay.

We will take over all **your** rights to recover amounts from any person, company or organisation, and **you** must give **us** any help, information or documents **we** need for this. After any loss, **you** must not do anything that could damage **your** right to recover any amount from others.

8. Written notice

You must give **us** written notice as soon as reasonably possible after, and no later than 30 days after, any event that gives rise to, or is likely to give rise to, a claim under the policy. If property insured under sections 22, 23, 24, 25, 29, 32 or 33 is lost or damaged, **you** must report this to the police, hotel, **public transport** company, or port or airport authority, within 24 hours and take all reasonable measures to protect, save and recover it.

Policy Owners' Protection Scheme

The policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for your policy, you do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).

Summary of benefits

The amount in total show in the summary of benefits means the maximum limit we will pay for each benefit section under individual of Family Cover during any one trip, regardless of the number of insured persons involved.

24-hour Emergency Assistance Services

Hotline: (65) 6708 7453
 WhatsApp: +1 888 831 7667
 Click-to-Call: <https://emakl.3cx.com.my:5001/greateasterngeneral>

Sections		GREAT TravelCare					
		Basic		Gold		Platinum	
		Individual Cover	Family Cover	Individual Cover	Family Cover	Individual Cover	Family Cover
1	Accidental death and permanent disability						
	Each adult insured person under 70	S\$100,000	S\$250,000 in total	S\$250,000	S\$650,000 in total	S\$500,000	S\$1,200,000 in total
	Each adult insured person aged 70 or above	S\$50,000		S\$100,000		S\$150,000	
	Each child insured person	S\$30,000		S\$75,000		S\$100,000	
2	Public transport double indemnity						
	Each adult insured person under 70	Not covered		S\$500,000	S\$1,250,000 in total	S\$1,000,000	S\$2,300,000 in total
	Each adult insured person aged 70 or above			S\$200,000		S\$300,000	
	Each child insured person			S\$150,000		S\$200,000	
3	Emergency medical evacuation	S\$200,000 in total (There is no cover for pre-existing conditions.)		S\$1,000,000 in total Sub-limit for pre-existing condition: S\$150,000		S\$1,000,000 in total Sub-limit for pre-existing condition: S\$200,000	
4	Repatriation						
5	Medical expenses while overseas (including Covid-19)						
	Each adult insured person under 70	S\$100,000	S\$200,000 in total	S\$500,000	S\$1,000,000 in total	S\$1,000,000	S\$2,000,000 in total
	Each adult insured person aged 70 or above	S\$20,000		S\$100,000		S\$200,000	
	Each child insured person	S\$30,000		S\$200,000		S\$300,000	
6	Medical expenses while in Singapore (including Covid-19)						
	Each adult insured person under 70	S\$5,000	S\$15,000 in total	S\$15,000	S\$50,000 in total	S\$25,000	S\$100,000 in total
	Each adult insured person aged 70 or above	S\$2,000		S\$5,000		S\$8,000	
	Each child insured person	S\$3,000		S\$10,000		S\$15,000	
7	Traditional Chinese medicine	Not covered		S\$500 Limit per visit: S\$80		S\$600 Limit per visit: S\$80	
8	Emergency dental treatment	Not covered		S\$2,000		S\$5,000	
9	Maternity care	Not covered		S\$2,000		S\$5,000	

Summary of benefits

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Sections		GREAT TravelCare					
		Basic		Gold		Platinum	
		Individual Cover	Family Cover	Individual Cover	Family Cover	Individual Cover	Family Cover
10	Hospital cash						
	Hospital stay overseas	Not covered		S\$200 per day, up to a maximum of S\$30,000	S\$200 per day, up to a maximum of S\$60,000 in total	S\$200 per day, up to a maximum of S\$40,000	S\$200 per day, up to a maximum of S\$80,000 in total
	Hospital stay in Singapore			S\$100 per day, up to a maximum of S\$1,000	S\$100 per day, up to a maximum of S\$2,000 in total	S\$100 per day, up to a maximum of S\$1,000	S\$100 per day, up to a maximum of S\$2,000 in total
11	Hospital visit or compassionate visit	S\$1,000	S\$2,000 in total	S\$10,000	S\$20,000 in total	S\$15,000	S\$30,000 in total
12	Child companion	S\$1,000	S\$2,000 in total	S\$10,000	S\$20,000 in total	S\$15,000	S\$30,000 in total
13	Child education grant	Not covered		S\$2,000 per child, up to a maximum of S\$8,000 in total		S\$5,000 per child, up to a maximum of S\$20,000 in total	
14	Condolence cash	Not covered		S\$2,000		S\$2,000	
15	Emergency phone charges	S\$100		S\$150		S\$200	
16	Trip cancellation	S\$2,000	S\$5,000 in total	S\$10,000	S\$25,000 in total	S\$15,000	S\$40,000 in total
17	Trip postponement	S\$500	S\$1,500 in total	S\$2,000	S\$5,000 in total	S\$3,000	S\$10,000 in total
18	Trip disruption	S\$2,000	S\$5,000 in total	S\$10,000	S\$25,000 in total	S\$15,000	S\$40,000 in total
19	Travel inconvenience for any reason						
	Trip cancellation for any reason	Not covered		S\$3,000	S\$6,000 in total	S\$6,000	S\$12,000 in total
	Trip postponement for any reason			S\$1,000	S\$2,000 in total	S\$2,000	S\$4,000 in total
	Trip curtailment for any reason			S\$4,000	S\$8,000 in total	S\$8,000	S\$16,000 in total
20	Insolvency protection	S\$1,000	S\$2,000 in total	S\$5,000	S\$10,000 in total	S\$8,000	S\$16,000 in total
21	Travel delay (including overbooking, flight diversion and missed travel connection)						
	Travel delay while overseas	S\$100 for every six-hour period while overseas, up to a maximum of S\$500 per insured person		S\$100 for every six-hour period while overseas, up to a maximum of S\$1,500 per insured person		S\$100 for every four-hour period while overseas, up to a maximum of S\$2,000 per insured person	
	Travel delay while in Singapore	S\$100 for every six-hour period while in Singapore, up to a maximum of S\$100 per insured person		S\$100 for every six-hour period while in Singapore, up to a maximum of S\$200 per insured person		S\$100 for every four-hour period while in Singapore, up to a maximum of S\$500 per insured person	

Summary of benefits

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Sections		GREAT TravelCare					
		Basic		Gold		Platinum	
		Individual Cover	Family Cover	Individual Cover	Family Cover	Individual Cover	Family Cover
22	Baggage loss	S\$500 per item (or pair or set of items)		S\$500 per item (or pair or set of items)		S\$500 per item (or pair or set of items)	
		S\$1,000 in total for bicycles, drones, laptops, netbooks or tablets		S\$1,000 in total for bicycles, drones, laptops, netbooks or tablets		S\$1,000 in total for bicycles, drones, laptops, netbooks or tablets	
		S\$500 in total for phones and glasses		S\$500 in total for phones and glasses		S\$500 in total for phones and glasses	
		Up to a maximum of S\$2,500 for all items	Up to a maximum of S\$5,000 for all items in total	Up to a maximum of S\$5,000 for all items	Up to a maximum of S\$10,000 for all items in total	Up to a maximum of S\$8,000 for all items	Up to a maximum of S\$16,000 for all items in total
23	Personal money and travel documents	S\$100 for loss of money	S\$200 in total for loss of money	S\$250 for loss of money	S\$500 in total for loss of money	S\$500 for loss of money	S\$1,000 in total for loss of money
		S\$2,500 for replacement travel documents	S\$5,000 in total for replacement travel documents	S\$5,000 for replacement travel documents	S\$10,000 in total for replacement travel documents	S\$5,000 for replacement travel documents	S\$10,000 in total for replacement travel documents
24	Jewellery cover	Not covered		S\$300	S\$600 in total	S\$500	S\$1,000 in total
25	Baggage delay						
	Baggage delay while overseas	S\$100 for every six-hour period while overseas, up to a maximum of S\$400	S\$100 per insured person for every six-hour period while overseas, up to a maximum of S\$800 in total	S\$200 for every six-hour period while overseas, up to a maximum of S\$1,000	S\$200 per insured person for every six-hour period while overseas, up to a maximum of S\$2,000 in total	S\$200 for every four-hour period while overseas, up to a maximum of S\$1,200	S\$200 per insured person for every four-hour period while overseas, up to a maximum of S\$2,500 in total
	Baggage delay while in Singapore	S\$100 for every six-hour period while in Singapore, up to a maximum of S\$100	S\$100 per insured person for every six-hour period while in Singapore, up to a maximum of S\$200 in total	S\$200 for every six-hour period while in Singapore, up to a maximum of S\$200	S\$200 per insured person for every six-hour period while in Singapore, up to a maximum of S\$400 in total	S\$200 for every four-hour period while in Singapore, up to a maximum of S\$200	S\$200 per insured person for every four-hour period while in Singapore, up to a maximum of S\$400 in total

Summary of benefits

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Sections		GREAT TravelCare					
		Basic		Gold		Platinum	
		Individual Cover	Family Cover	Individual Cover	Family Cover	Individual Cover	Family Cover
26	Kidnap and hostage	Not covered		S\$250 for every six-hour period, up to a maximum of S\$5,000	S\$250 per insured person for every six-hour period, up to a maximum of S\$12,500 in total	S\$250 for every six-hour period, up to a maximum of S\$5,000	S\$250 per insured person for every six-hour period, up to a maximum of S\$12,500 in total
27	Loss of frequent flyer points	Not covered		S\$500 in total		S\$1,000 in total	
28	Home contents	Not covered		S\$5,000 in total		S\$10,000 in total	
29	Fraudulent use of a card	Not covered		S\$1,000 in total		S\$1,000 in total	
30	Pet care	Not covered		S\$100 per day, up to a maximum of S\$500		S\$100 per day, up to a maximum of S\$800	
31	Rental vehicle excess and return	Not covered		S\$1,000 in total		S\$1,500 in total	
32	Golfer's cover						
	For damage to or loss of golf equipment	Not covered		S\$500 in total		S\$1,000 in total S\$500 per item	
	For unused green fees due to an insured person's injury or illness			S\$250 in total		S\$250 in total	
	Hole-in-one			S\$250		S\$250	
33	Sports equipment cover	Not covered		Not covered		S\$1,000 in total S\$500 per item	
34	Automatic extension of cover	Up to 14 days		Up to 30 days		Up to 30 days	
35	Terrorism extension	The maximum limit for the section or S\$100,000 per insured person, whichever is lower		The maximum limit for the section or S\$100,000 per insured person, whichever is lower		The maximum limit for the section or S\$100,000 per insured person, whichever is lower	
36	Personal liability	S\$500,000 per event		S\$1,000,000 per event		S\$1,000,000 per event	
37	Adventurous leisure activities	Not covered		Covered		Covered	

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Sections		GREAT TravelCare					
		Basic		Gold		Platinum	
		Individual Cover	Family Cover	Individual Cover	Family Cover	Individual Cover	Family Cover
Pre-existing conditions cover (Optional pre-existing conditions benefit is available with additional premium)							
38	Medical expenses while overseas						
	Each insured person under age 70	Not covered		S\$150,000 Co-payment: S\$100 per outpatient visit		S\$200,000 Co-payment: S\$100 per outpatient visit	
	Each insured person age 70 and above			S\$100,000 Co-payment: S\$100 per outpatient visit		S\$150,000 Co-payment: S\$100 per outpatient visit	
	Overseas traditional Chinese medicine	Not covered		\$500 Limit per visit: \$80		\$600 Limit per visit: \$80	
	Emergency medical evacuation	Not covered		S\$150,000		S\$200,000	
	Repatriation						
	Hospital visit or compassionate visit	Not covered		S\$3,000		S\$5,000	
	Trip cancellation	Not covered		S\$10,000 Co-payment: 50%		S\$15,000 Co-payment: 50%	
	Trip postponement	Not covered		S\$2,000 Co-payment: 50%		S\$3,000 Co-payment: 50%	
	Trip disruption	Not covered		S\$10,000 Co-payment: 50%		S\$15,000 Co-payment: 50%	
	Condolence cash	Not covered		S\$2,000		S\$2,000	

Please see the relevant sections in this policy document for full details.

Reach for Great

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