

Explorer

Endorsement Note

Your Explorer policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions section of **your policy**).

Please note:

- (1) This endorsement note only applies if **your trip** is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- (2) This endorsement note forms part of **your Explorer policy**.
- (3) This endorsement note is subject to all the provisions, limitations and exclusions of the **policy** except as they are specifically modified by this endorsement. If any provision, limitation or exclusion in the **policy** is inconsistent with this endorsement, the terms of this endorsement shall prevail. Please note in particular the **“GENERAL CONDITIONS”** and **“GENERAL EXCLUSIONS”** sections of the **policy**.

COVID-19 Extension

It is hereby noted and agreed that **we** will pay up to the amount shown in the table below for claims relating directly to COVID-19 under the following sections:

Section 33a – Medical expenses while overseas

We will reimburse **you** up to the sub-limit for **your selected plan** (as shown in the table below) for the **medical expenses you** have to pay if **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, up to a maximum of 90 days in a row from the start date of the **trip**.

The following sub-limits apply for this extension:

Medical expenses while overseas	Starter Plan	Essential Plan	Ultimate Plan
Each adult insured person under 70	Not Covered	S\$50,000	S\$150,000
Each adult insured person aged 70 or above	Not Covered	S\$15,000	S\$50,000
Each child insured person	Not Covered	S\$50,000	S\$150,000
Maximum total limit for family cover	Not Covered	S\$150,000	S\$400,000

The most **we** will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 33a, 33b and 33c, is the maximum limit that applies to the extension under section 33b (Emergency medical evacuation) for **your selected plan**.

We will not pay for the following:

1. Diagnostic tests unless it forms part of the medical **treatment** when **you** are diagnosed with and tested COVID-19 positive.
2. **Overseas** medical **treatment** which has been planned or pre-arranged.

Section 33b – Emergency medical evacuation

We will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another

location **overseas** or to return to Singapore, and this is as a result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas** as covered under the extension for section 33a above.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious **your** condition is and the medical **treatment you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

We will not pay any expenses for services provided by a party other than **our appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The following sub limits apply for this extension:

	Starter Plan	Essential Plan	Ultimate Plan
Emergency medical evacuation	Not Covered	S\$50,000	S\$150,000
Maximum total limit for family cover	Not Covered	S\$150,000	S\$400,000

The most **we** will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 33a, 33b and 33c, is the maximum limit that applies to the extension under this section for **your selected plan**.

Section 33c – Repatriation and compassionate expenses

Repatriation

If **you** pass away **overseas** within 30 days from the date **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, **we** will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for 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 **your** body due to reasons beyond **your** estate's control, and **we** consider such alternative arrangements to be reasonable.

We will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The following sub limits apply for this extension:

	Starter Plan	Essential Plan	Ultimate Plan
Repatriation and compassionate expenses	Not Covered	S\$5,000	S\$5,000

The most **we** will pay in total for each **insured person** during one **period of insurance** under this extension, regardless of how many claims are made under sections 33a, 33b and 33c, is the maximum limit that applies to the extension under section 33b (Emergency medical evacuation) for **your selected plan**.

Section 33d – Trip cancellation

We will pay up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the unused portion of non-recoverable travelling expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid for if **you** are forced to cancel **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative**, or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

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** death in Singapore as a result of COVID-19.

The following sub-limits apply for this extension:

	Starter Plan	Essential Plan	Ultimate Plan
Trip cancellation If you , a relative , or a travel companion is diagnosed with COVID-19 before your trip started	Not Covered	S\$3,000	S\$5,000

If a claim relating to the same occurrence could be made under this section or section 33e of this extension, **we** will pay the claim under only one section.

We will not pay for the following:

1. If **you** cancel **your trip** due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization.
2. If **you** cancel **your trip** due to disinclination to travel, change of mind or fear of travelling.

Section 33e – Trip postponement

We will reimburse up to the sub-limit that applies for **your selected plan** (as shown in the table below) for non-recoverable travel expenses, accommodation costs and entertainment fees that **you** paid for if **you** are forced to postpone **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative**, or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

The following sub-limits apply for this extension:

	Starter Plan	Essential Plan	Ultimate Plan
Trip postponement If you , a relative , or a travel companion is diagnosed with COVID-19 before your trip started	Not Covered	S\$1,000	S\$1,500

If a claim relating to the same occurrence could be made under this section or section 33d of this extension, **we** will pay the claim under only one section.

We will not pay for the following:

1. If **you** postpone **your trip** due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization.
2. If **you** postpone **your trip** due to disinclination to travel, change of mind or fear of travelling.

Section 33f – Trip interruption

If **you**, a **relative** on the same **trip**, or a **travel companion** is diagnosed with COVID-19 by a **medical practitioner** while **overseas** and as a direct result **you** are forced to change any part of **your trip**, **we** will reimburse up to the sub-limit that applies for **your selected plan** (as shown in the table below) for the unused portion of the non-recoverable travel expenses, accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance.

The following sub-limits apply for this extension:

	Starter Plan	Essential Plan	Ultimate Plan
Trip Interruption If the trip is interrupted as a result of you , a relative on the same trip , or a travel companion being diagnosed with COVID-19 while overseas	Not Covered	S\$3,000	S\$4,000

Section 33g – Overseas quarantine allowance

We will pay **you** a cash benefit up to the limit that applies to **your selected plan** (as shown in the table below) for each full 24-hour period of quarantine, if you are placed under mandatory quarantine by the local authorities as

a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

	Starter Plan	Essential Plan	Ultimate Plan
Overseas quarantine allowance If you are placed under mandatory quarantine by the local authorities as a result of you being diagnosed with COVID-19 while you are overseas	Not Covered	S\$50/day (Up to S\$700)	S\$100/day (Up to S\$1,400)

If a claim relating to the same occurrence could be made under this section or section 33h of this extension, **we** will pay the claim under only one section.

Quarantine benefit is payable for quarantine at designated facility which is legally recognized by respective countries' legislation. This benefit will not apply to home quarantine or where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.

You must provide a written confirmation from the local authorities on the nature and period of quarantine.

Section 33h – Overseas hospitalization allowance

We will pay **you** a cash benefit that applies to **your selected plan** (as shown in the table below) for each full 24-hour period that **you** are in **hospital overseas** as an inpatient as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

	Starter Plan	Essential Plan	Ultimate Plan
Overseas hospitalization allowance If you are hospitalized as a result of you being diagnosed with COVID-19 while you are overseas	Not Covered	S\$50/day (Up to S\$700)	S\$100/day (Up to S\$1,400)

If a claim relating to the same occurrence could be made under this section or section 33g of this extension, **we** will pay the claim under only one section.

Section 33i – Automatic extension of cover

We will automatically extend **your period of insurance** with no extra premium for up to 30 days if **you** are hospitalized or quarantined **overseas** as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

	Starter Plan	Essential Plan	Ultimate Plan
Automatic extension of cover If you are hospitalized or quarantined overseas as a result of you being diagnosed with COVID-19 while you are overseas	Not Covered	Up to 30 days	Up to 30 days

Special conditions that apply to this extension

- **Your trip** is under the latest permitted travel arrangement as per Singapore Government travel advisory.
- **You** have not served Stay-Home Notice or quarantine due to COVID-19 or traveled to any countries other than the list of countries permitted as per Singapore Government travel advisory within 14 days before **your trip** started.
- **You** are not aware of any circumstances which could lead to **your trip** being disrupted.
- If required by the authorities, **you** must take a COVID-19 Polymerase Chain Reaction (PCR) test or any COVID-19 equivalent test approved by Singapore authorities within 72 hours before the start of **your trip** and **you** must be tested negative. Otherwise, there is no cover under section 33a - Medical expenses while overseas, section 33b – Emergency medical evacuation and section 33c - Repatriation and compassionate expenses, section 33g – Overseas quarantine allowance, section 33h – Overseas hospitalization allowance and section 33i – Automatic extension of cover of this extension.

- **We** will not cover **you** if **you, a relative, or a travel companion** is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this **policy** or **trip**.
- For **single-trip** policies and **annual multi-trip** policies, the extension only applies if the **trip** is no longer than 90 days in a row.
- This extension does not apply for **one-way trip** policies.
- **We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.
- **We** will not cover **you** if the airline, hotel, **travel agent** or any other travel and/or accommodation provider has offered a voucher or credit or re-booking of the **trip** for cancellation refund or compensation.
- **We** will not pay **you** for any expenses relating to mandatory COVID-19 diagnostic tests that **you** are required to take for the **trip**, COVID-19 vaccinations, Quarantine or Stay-Home Notice issued by the Singapore government authorities.
- **We** will not pay any benefit under this extension if **you** or any **insured person** under this **policy** does not comply with the requirements and regulations imposed by the Singapore Government.
- The maximum amount payable to all **insured persons** under this **policy** for this COVID-19 extension shall not exceed S\$1,000,000.
- The overall limit of liability for the **policy** will be reduced by the actual amount of the claim paid under this COVID-19 extension.

Subject otherwise to the terms, conditions and exclusions of the **policy**.



Explorer

Policy Conditions

Here is **your** Explorer **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 this **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** 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 **your policy** number or other reference in any communication with **us**.

Contents	Page
Important notice	1
About the policy	1
Customer care	1
Important conditions	3
Definitions	3
Section 1 – Accidental death and permanent disability	8
Section 2 – Public transport double indemnity	9
Section 3 – Medical expenses while overseas	9
Section 4 – Medical expenses while in Singapore	9
Section 5 – Traditional Chinese medicine	10
Section 6 – Hospital cash	10
Section 7 – Emergency medical evacuation	10
Section 8 – Repatriation and compassionate expenses	11
Section 9 – Hospital visit or compassionate visit	11
Section 10 – Child companion	12
Section 11 – Emergency phone charges	12
Section 12 – Trip cancellation	12
Section 13 – Trip postponement	12
Section 14 – Trip interruption	13
Section 15 – Ending your trip early	13
Section 16 – Overbooked flight	14
Section 17 – Missed travel connection	14
Section 18 – Travel delay	14
Section 19 – Delay due to hijack	15
Section 20 – Personal liability	15
Section 21 – Baggage loss	15
Section 22 – Personal money and travel documents	15
Section 23 – Fraudulent use of a card	16
Section 24 – Baggage delay	16
Section 25 – Kidnap and hostage	16
Section 26 – Terrorism extension	16
Section 27 – Automatic extension of cover	17
Section 28 – Adventurous leisure activities (only applies to Ultimate plans)	17
Optional add-on cover (does not apply to one-way trip policies)	
Section 29 – Sports equipment cover	18
Section 30 – Top-up cover for laptops and tablets	18
Section 31 – Rental vehicle excess	18
Section 32 – Home contents	19
Overall limit of liability	19
General exclusions that apply to the whole policy	19
Exclusions that apply to specific sections	21
General conditions that apply to the whole policy	23
Claim conditions that apply to the whole policy	26
Summary of benefits	27

Important conditions

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

- 1 Every **insured person** is in good health and is 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, neither the person applying for the insurance, nor any **insured person**, knows about any circumstance which are 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.
- 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 insured under **individual cover**, as long as the **policy** is taken out in their parent's or guardian's name.
- 7 If any **insured person** or any 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**.

- Area 1
Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand, Vietnam.
- Area 2
Worldwide, including countries in area 1.

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)

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

- at least three months old;
- below the age of 18 (or age 24 if studying full-time in a recognised institution of higher learning);
- unemployed; and
- unmarried.

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**, **your** family is:

- **you**, **your** husband or wife and **your** biological or legally adopted **children**; or
- **you**, an **adult you** are not married to, and up to four **children** related (by blood, marriage or legal adoption) to **you** or the other **adult**;

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

A **policy** issued for **insured persons** who are travelling together as a **family**.

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.

Group

More than one **insured persons** travelling together on the same **trip**, as a group, with a group **policy**.

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 similar establishments.

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**.

Insured

The person or company who applied for this insurance on **your** behalf and named as the insured in the **schedule** or **certificate of insurance**.

Insured person

Each person named as an insured person in the **schedule** or **certificate of insurance**, as long as they live in Singapore.

Injury

Bodily injury caused by an **accident** (not by **illness**, disease or physical wear and tear or mental disorder) and arising within 90 days from the date of the **accident**.

Illness

Any sudden and unexpected deterioration in physical health which:

- is due to a medical condition (not an **accident**) contracted, or starting to show symptoms, during the **trip** (or before travelling **overseas**, for claims under section 12 or section 13);
- needs **treatment** from a **medical practitioner**;
- is not a **pre-existing condition**; and
- is not a type of illness specified in any exclusion in this **policy**.

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**.

Jewellery

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

Major event

An event which results in the World Health Organization, a local authority or a government advising against any non-essential travel to a destination that **you** are travelling to. Such events include:

- any 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;
- **natural disaster**;
- major industrial **accident**;
- 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; and
- any event resulting in public-transport services that run to a timetable being cancelled, or leading to airspace or more than one airport being closed.

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; or
- 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

Expenses arising within 90 days from the date the **injury** or **illness** occurs and paid to a **medical practitioner**, medical clinic, nurse, **hospital** or ambulance service for medical, surgical, X-ray, **hospital** or nursing **treatment**, including the cost of medical supplies and ambulance transport, but excluding the cost of dental **treatment** or any expenses covered under section 7 or section 8 of this **policy**.

All **treatment** must be prescribed by a **medical practitioner**, and any specialist **treatment** must arise from a referral made by a **medical practitioner**.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorized 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.

Natural disaster

Extreme weather conditions (including typhoons, hurricanes, cyclones and tornados), wild fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides, avalanches or other forces of nature, or a 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. The period of insurance for **annual multi-trip policy** cannot be extended.

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 **your** usual unpaid duties, in the future; and
 - o is certified by a **medical practitioner** as having no hope of ever improving.

Policy

The contract of insurance between **you** and us. The policy is made up of **your** application form, **your** declarations, the **schedule**, **certificate of insurance** and any endorsements **we** have issued for **your** cover.

Pre-existing condition

- 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 will be considered to be a pre-existing condition for subsequent **trips**.

Public place

Any place the general 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, hovercraft, hydrofoil, ship, taxi, 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 or wife;
- 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**.

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.

For a **relative** or **travel companion**, this is an **illness** where a **medical practitioner** certifies that the person is not fit to travel and which results in **your trip** being cancelled or postponed, or having to end early.

Serious injury

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

For a **relative** or **travel companion**, this is an **injury** where a **medical practitioner** certifies that the person is not fit to travel and which results in **your trip** being cancelled or postponed, or having to end early.

Selected plan

The plan chosen – Ultimate, Essential or Starter – when this insurance was applied for.

Sports equipment

Sports equipment specifically means the following items owned by an **insured person**.

- a) Golf equipment – golf clubs, golf bags, golf shoes and non-motorised golf trollies. Golf equipment does not include, for example, gloves, headwear, eyewear, golf balls, ball markers, tees, caps and hats.
- b) Ski and snowboard equipment – skis (including bindings), ski boots, ski poles, snowboards (including bindings), snowboard goggles and snowboard boots. Ski and snowboard equipment does not include, for example, gloves, headwear, eyewear (other than snowboard goggles), jackets, trousers, caps and helmets.
- c) Diving equipment – masks, air regulators, snorkels, dive computers, wetsuits, buoyancy compensators, weight belts, dive boots and fins. Diving equipment does not include, for example, gloves, air hoses and air cylinders.
- d) Wakeboard equipment – wakeboards (including bindings), wakeboard bags and wakeboard vests. Wakeboard equipment does not include, for example, handles, ropes, rashguards, life vests, gloves, headwear, eyewear, jackets and trousers.

Travel agent

A Singapore registered agency which books travel arrangements for customers with suppliers like hotels, airlines, car-rental firms and so on. The term 'travel agent' includes tour agencies and online travel agents but does not include airlines and hotels.

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.

Trip

For single-trip 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.

For single-trip policies, the trip must not be longer than 182 days in a row.

For annual multi-trip policies, **you** can make an unlimited number of trips to the chosen **area of travel** but each trip must last no longer than 90 days.

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:

- when **you** arrive 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.

Treatment

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

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	100%
	• both hands or both feet	100%
	• speech and hearing in both ears	100%
	• hearing in both ears	75%
	• sight in one eye	50%
	• one hand or one foot (see definition below)	50%
	• speech (see the definition below)	50%
	• hearing in one ear	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 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

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 – Medical expenses while overseas

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 **medical expenses** **you** have to pay for an **injury** or **illness** that arises while **you** are **overseas**.

This section does not cover the costs of nursing care or charges and expenses that are not medical-related costs.

Home country cover

If **you** travel back to **your home country** for a period of more than 30 days, cover under this section is limited to 20% of the maximum limit for **your selected plan**, as shown in the summary of benefits.

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 appropriate maximum limit.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

Section 4 – Medical expenses while in Singapore

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 **medical expenses** for **treatment** or follow-up **treatment** **you** receive in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this section.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **you** must get the necessary follow-up **treatment** from a **medical practitioner** in Singapore within 30 days of arriving back in Singapore.
- 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. Any follow-up **treatment** must start within 30 days of the first **treatment** in Singapore.

This section does not cover the cost of nursing care or charges and expenses that are not medical-related costs.

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 under this section.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

Section 5 – Traditional Chinese medicine

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 **medical practitioner** 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**.

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**, **you** must get the necessary follow-up **treatment** from a physician in Singapore within 30 days of arriving back in Singapore.
- 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. Any follow-up **treatment** must start within 30 days of the first **treatment** in 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 appropriate maximum limit.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

Section 6 – Hospital cash

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 7 – Emergency medical evacuation

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 reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of an **injury** or **illness** covered under section 1, 2 or 3.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious the **injury** or **illness** is and the medical **treatment you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

We cover expenses for services provided or arranged by the **appointed assistance company** for transport, medical services and medical supplies needed in connection with an emergency medical evacuation. **We** will not pay any expenses for services provided by a party other than **our appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 7 to 11, is the maximum limit that applies to this section for **your selected plan**.

For a claim under this section, if **we** pay more than the maximum limit for this section, **we** can recover the excess amount from **you**.

Section 8 – Repatriation and compassionate expenses

Repatriation

If **you** pass away **overseas** within 30 days from the date of any **injury** or **illness** covered under sections 1, 2 and 3, **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 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 such alternative arrangements to be reasonable.

We will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

Compassionate expenses

If **you** pass away **overseas** within 90 days from the date of any **injury** or **illness** covered under sections 1, 2 and 3, **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 expenses that arise **overseas** for services and supplies provided by the mortician or undertaker. This includes the cost of a basic casket, embalming and cremation, but excludes costs relating to a religious ceremony or rites.

For a claim under this section, if **we** pay more than the maximum limit for this section, **we** can recover the excess amount from **you**.

The most **we** will pay in total for each **insured person** during one **period of insurance**, regardless of how many claims are made under sections 7 to 11, is the maximum limit that applies to section 7 (Emergency medical evacuation) for **your selected plan**.

Section 9 – Hospital visit or compassionate visit

This section provides the cover described below.

- If:
 - o **you** are hospitalised **overseas** for more than five days in a row due to an **injury** or **illness** that arose **overseas**;
 - o an emergency medical evacuation (as described under section 7) is not necessary; and
 - o 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.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 7 to 11, is the maximum limit that applies to section 7 for **your selected plan**.

Section 10 – Child companion

If **you** are hospitalised **overseas** and there is no other **adult** to accompany any **child** on the **trip** who is under 18 years old, **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.

The most **we** will pay in total for each **insured person** during any one **period of insurance** is the maximum limit that applies to section 7 (Emergency medical evacuation) for **your selected plan**, regardless of the number of claims that are made under sections 7 to 11.

Section 11 – Emergency phone charges

If **you** need to call **our appointed assistance company** during a medical emergency covered under section 1, 2, 7 or 8 of the **policy**, **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).

The most **we** will pay in total for each **insured person** during any one **period of insurance** is the maximum limit that applies to section 7 (Emergency medical evacuation) for **your selected plan**, regardless of the number of claims that are made under sections 7 to 11.

Section 12 – Trip cancellation

This section only applies if **you** bought this **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 travelling expenses, accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid for (except for item d below) 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**.
- b) A **major event**.
- c) **Insolvency** of the **travel agent** that **you** booked **your** travel and accommodation package for **your trip** through.
We will only pay for any non-refundable deposit, or the cost of travel tickets **you** have, whichever is less.
- d) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
 - happens within the seven days before the departure date; and
 - requires **you** to be at home on the departure date.
- e) **You** being summoned by a court of law in Singapore to be a witness.

We will not pay **you** for any of the travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of this **policy** once the **trip** is cancelled.

If a claim relating to the same occurrence could be made under this section or section 13, this **policy** will pay a claim under either this section or section 13, not both.

Section 13 – Trip postponement

This section only applies if **you** bought this **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 non-recoverable travel expenses, accommodation costs and entertainment fees that **you** paid for (except for item d below) 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**, if the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
- b) A **major event**.
- c) **Insolvency** of the **travel agent** that **you** booked **your** travel and accommodation package for **your trip** through. **We** will only pay for any non-refundable deposit, or the cost of travel tickets **you** have, whichever is less.
- d) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
 - happens within the seven days before the departure date; and
 - requires **you** to be at home on the departure date.
- e) **You** being summoned by a court of law in Singapore to be a witness.

We will not pay **you** for any of the travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of this **policy** once the **trip** is postponed.

If a claim relating to the same occurrence could be made under this section or section 12, this **policy** will pay the claim under either this section or section 12, not both.

Section 14 – Trip interruption

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

If an **insured person** is hospitalised for more than five days **overseas** as a result of **injury** or **illness**, **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 unused portion of the non-recoverable travel expenses, accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance.

We will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18 or 19, this **policy** will pay the claim under only one section.

Section 15 – Ending your trip early

This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **you** having to end **your trip** early and 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 reasonable extra travel expenses; or
- the cost of the unused portion of non-recoverable travel expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance;

if **you** have to cut **your trip** short and return to Singapore as a direct result of one of the following while **overseas**.

- 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 **major event**.
- c) **Insolvency** of the **travel agent**.
- d) Hijacking of the air or sea **public transport you** are on as a **fare-paying passenger**.

We will not pay **you** for any of the travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18, or 19, this **policy** will pay the claim under only one section.

Section 16 – Overbooked flight

We will pay the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** are not allowed to board a scheduled flight which **you** have a reservation on (as confirmed by the **travel agent** or the airline) as a result of the flight being overbooked, and no alternative transport is provided within six hours of the scheduled departure time of **your** flight.

The overbooking must be confirmed in writing by the airline or their handling agents.

We would only pay one claim under this section for each **trip** outside Singapore.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18, or 19, this **policy** will pay the claim under only one section.

Section 17 – Missed travel connection

We will pay the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** miss **your** travel connection as a result of a delay in the scheduled arrival time of the incoming flight **you** are on, and no alternative transport is provided within six hours of the scheduled departure of **your** onward **public transport**.

The reason for the missed travel connection must be confirmed in writing by the airline or their handling agent.

We would only pay one claim under this section for each **trip** outside Singapore.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18, or 19, this **policy** will pay the claim under only one section.

Section 18 – 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 pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every full six hours that the departure of a scheduled flight of **your trip** (**overseas** or in Singapore) is delayed due to adverse weather, mechanical breakdown of the **public transport**, or strike or other industrial action by the employees of the **public transport** or airport or seaport.

If the delay happened in Singapore, **we** will only pay up to S\$500.

This section does not cover:

- any delay arising from **you** failing to check in on time or otherwise caused by **you**;
- any period from the time **you** fail to take the first alternative transport **you** are offered; or
- any indirect loss (for example, a missed appointment) arising from the late arrival of **your** scheduled flight causing any subsequent delay or missed connection.

The delay period is the period from the flight's scheduled departure time shown on **your** flight itinerary to the time the flight actually departs.

The delay must be confirmed in writing by the airline or their handling agents, indicating the reason for the delay and the length of the delay.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18, or 19, this **policy** will pay the claim under only one section.

Section 19 – Delay due to hijack

If the air or sea **public transport you** are travelling on is hijacked for six hours or more, **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 six hours that the hijacking lasts.

If a claim relating to the same occurrence could be made under section 14, 15, 16, 17, 18, or 19, this **policy** will pay the claim under only one section.

Section 20 – 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.

Section 21 – 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:

- a) S\$1,000 in total for laptops and tablets, including accessories and batteries but not software;
- b) S\$500 in total for mobile phones (including any accessories) and glasses; and
- c) 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.

The most **we** will pay in total for claims under sections 21, 22 and 23 is the maximum limit that applies under this section.

Section 22 – Personal money and travel documents

If any of **your** money (banknotes, coins and traveller's cheques) 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.

The most **we** will pay in total under sections 21, 22 and 23 is the maximum limit that applies under section 21 (Baggage loss).

Section 23 – Fraudulent use of a card

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 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.

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

The most **we** will pay in total under sections 21, 22 and 23 is the maximum limit that applies under section 21 (Baggage loss).

Section 24 – Baggage delay

If **your** checked-in **baggage** is delayed, misdirected or temporarily misplaced by the provider of the air or sea **public 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 six hours **you** are without **your baggage** from the time **you** arrive at the **baggage** pick-up point at the scheduled destination.

If the **baggage** delay took place in Singapore, **we** will only pay up to S\$200.

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.

If **your baggage** is permanently lost, any amount **we** pay under this section will be taken off the amount to be paid under section 21 (Baggage loss).

Section 25 – Kidnap and hostage

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.

Section 26 – Terrorism extension

Sections 1, 2, 3 and 7 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.

This terrorism extension does not apply to claims for **injury** or loss resulting directly or indirectly from 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 27 – Automatic extension of cover

The **policy** will be automatically extended, without **you** having to pay an extra premium:

- for up to 30 days if **you** are hospitalised and quarantined **overseas** on the advice of a **medical practitioner**; or
- for up to seven days if:
 - 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 28 – Adventurous leisure activities (only applies to Ultimate plans)

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

- Bungee jumping
- Canoeing or white-water rafting with a qualified guide and below grade 4 of the International Scale of River Difficulty
- Helicopter rides for sightseeing
- Jet-skiing
- Mountaineering or mountain trekking at heights of below 3,000 metres above sea level
- Paragliding
- Parasailing
- Skiing or snowboarding within official approved areas of a ski resort
- Skydiving
- Underwater activities involving breathing apparatus for diving up to a depth of 30 metres, as long as **you** have a PADI certificate (or similar recognised diving qualification) and are diving with either a 'buddy' who has a PADI certificate (or similar recognised diving qualification) or a qualified diving instructor.

This cover only applies if the activities are for leisure purposes only and **you** are under the guidance and supervision of qualified guides or instructors provided by a licensed tour operator.

Optional add-on cover (does not apply to One Way Trip policies)

Sections 29 to 32 only apply if they are shown on the **schedule** or **certificate of insurance** and **you** have paid any extra premium due for the cover.

Section 29 – Sports equipment cover

We will to 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 **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.

Instead of making a payment to **you**, **we** may replace or repair the item. If any damaged item 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 destroyed.

You must report the loss, damage 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.

With **your** claim **you** must provide proof of purchase, such as a receipt, bank statement or credit-card statement. If **you** do not provide proof of purchase, **we** may not accept the claim, or accept it at a reduced value.

You must take every possible step to make sure that the **sports equipment** is not left unattended in a **public place** and is safe at all times.

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 have refused to pay compensation; or
- the amount of compensation **you** received.

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

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

Section 30 – Top-up cover for laptops and tablets

If **we** pay a claim for laptops and tablets under item a) of section 21 (Baggage loss), **we** will increase the maximum limit that applies to that section for **your selected plan** (as shown in the summary of benefits) by S\$1,000.

Section 31 – Rental vehicle excess

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 or damage to the rental vehicle;

we will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** become liable for paying this excess, as long as:

- it is as a result of accidental loss of or damage caused by a collision or theft while the vehicle is in **your** control;
- **you** have kept to 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 cover under this section does not apply to any **insured person** who is a **child**.

Section 32 – Home contents

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 or theft, while **you** are **overseas** and nobody is staying in **your** home.

We will decide whether to make a payment or to replace or repair any damaged article.

We will reduce the value of the contents to allow for age and wear and tear.

If any damaged item 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.

The cover under this section does not apply to contents owned by a **child**.

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.
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.
 - b) Ionizing 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 (for example, outbreak of a contagious disease), **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.
 - 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 or **treatment**, unless it is needed as a result of an **accident**.
- j) Pregnancy or childbirth, and any **injury**, condition or complications associated with pregnancy or childbirth.
- 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) Taking part in, practising or training in any sport which **you** could receive earnings, financial rewards, donations or sponsorship of any kind for.
- o) 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 or in an all-terrain vehicle (ATV), 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 28 of the **policy**.
- p) 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) except motorcycle racing.
- q) **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.
- r) Consequential loss or damage of any kind.
- s) Loss or damage insured under any other insurance **policy** or reimbursed by any other party.
- t) 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.

2. Contracts (Rights of Third Parties) Act

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

3. Communicable disease

Regardless of anything to the contrary set out in this **policy**, this **policy** does not cover any actual or alleged loss, liability, damage, disease, **injury** or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

For the purpose of this exclusion, a communicable disease is any disease which can be spread from one organism to another by a substance or agent including (but not limited to) a virus, bacterium, parasite or organism, whether living or not, and where:

- the method the disease spreads by, whether directly or indirectly, includes (but is not limited to) through droplets or particles in the air, bodily fluids or contact with any surface or object – solid, liquid or gas; and
- the disease, substance or agent can cause bodily **injury**, **illness**, emotional distress, damage to health or well-being, or damage to property.

4. Cyber loss

Regardless of anything to the contrary set out in this **policy** or any endorsement, this **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, programme, 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.

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 this **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 this **policy**, such as a beneficial owner, life insured or beneficiary (an associated party):

- is marked or listed as a party that sanctions apply to;
- 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 and 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.

6. Terrorism

Except when covered under section 26, **we** will not pay any claim caused by, arising from or in connection with terrorism.

For the purpose of this exclusion, 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.

Even if cover is provided under section 26, this **policy** does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with 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 still apply and can be enforced.

Exclusions that apply to specific sections

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

These sections do not cover any claims directly or indirectly caused by or in connection with the following.

1. **Pre-existing conditions**
2. Cosmetic or beauty **treatment** of any kind.
3. 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.
4. **Treatment** at a health spa or nature-care clinic.
5. The effect or influence of alcohol or drugs not prescribed by a **medical practitioner**, and **treatment** in connection with drug or alcohol addiction.
6. 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.
7. **You** travelling against the advice of a **medical practitioner** or any travel for the purpose of getting medical care or **treatment** of any kind.

Section 18

This section does not cover any delay which:

- **you** do not give **us** the necessary written confirmation for; or
- which was known about publicly at the time **you** booked the **trip** or took out the **policy**, whichever is later.

Section 20

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, seepage or contamination.
12. Asbestos, or any actual or alleged asbestos-related **injury** or damage.

Sections 21, 22, 23, 24, 29 and 30

These sections do not cover any claims arising directly or indirectly from or in connection with the following.

1. **You** not taking all reasonable steps to protect **your** property, avoid **injury** or keep any claim under the **policy** to a minimum.
2. The cost of any lost or damaged items which are covered by any other person, organisation or insurance **policy**.
3. Contact lenses, stamps of any kind, food or any perishable goods, household goods, dentures, artificial limbs, cosmetics and skincare products.
4. Any form of medication, health supplement, tonic or herbs with medicinal properties.
5. 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), unless covered under section 22 or 23.
6. Medals, coins, antiques, precious metals and **jewellery**.
7. Camping equipment, fishing equipment and **sports equipment**, unless covered under section 29.
8. Crockery, china, sculptures, curios, pictures, musical instruments or any kind of fragile item.
9. Animals, motor vehicles (including accessories), motorcycles, boats, snowmobiles and any other transport.

10. Information recorded on tapes, cards, discs or in any other way, business goods or samples, and any items used in connection with **your** work.
11. Any items sent by freight.
12. Wear and tear, scratches 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.
13. A consequence of lawful acts carried out by any government, public, municipal, local or customs authority.
14. Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
15. Loss which is not reported to either the police or the transport carrier within 24 hours of the loss being discovered.
16. Any unattended **baggage**, or any personal belongings that are misplaced or missing without good reason.
17. Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate or loss of value over time or with use.
18. Property insured under any insurance **policy** or any amount reimbursed by the public-transport provider, hotel or any third party.
19. **Your** wilful actions, negligence or carelessness.
20. Loss or damage arising from using **sports equipment**.

Section 25

This section does not cover the following.

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

Section 32

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.

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

Unless **you** or **we** cancel the **policy**, it will be automatically renewed each year, as long as the premium is paid on time.

3. 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**.

4. Cancellation

a) Single-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**.

5. Currency

All amounts shown are in Singapore dollars.

6. Deciding your age

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

7. 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.

8. 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.

9. 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 4 on the previous page.

Unless **we** have agreed otherwise in writing, the **policy** will end immediately for an **insured person** on:

- their 70th birthday; or
- if the **insured person** is a **child**, their 24th birthday.

10. 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.

11. Governing Law

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

12. Interpretation

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

13. Keeping to the policy

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

14. 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 this **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 this **policy**.

15. Premium warranty

15.1 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 this **policy** through, and is not returned unpaid;
 - a credit-card or debit-card payment for the premium is approved by the card issuer;
 - 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.

15.2 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**.

15.3 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 time **you** were covered, as calculated by the relevant insurer; and
 - **you** provide written confirmation of this from the insurer before cover under this **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. Taking out cover

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

18. 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.

Claim conditions that apply to the whole policy

1. 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.

2. 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.

3. 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.

4. Payment of benefits

All amounts due under this **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;
- benefits under sections 7 and 8 will be paid directly to the **appointed assistance company**; and
- benefits under section 20 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.

5. 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 original **policy** document, **schedule** or **certificate of insurance**;
- 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.

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

6. 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.

7. 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 21, 22, 23, 24, 29 or 30 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

This 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

24-HOURS EMERGENCY ASSISTANCE SERVICES HOTLINE: (65) 6339 2155

(The appointed assistance company will accept reverse charge calls 24 hours a day from anywhere in the world.)

If **you** have **family cover**, the limits shown under **individual cover** will still apply to each **insured person**, up to the maximum limit shown for **family cover**.

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

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		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\$150,000	S\$375,000 in total	S\$300,000	S\$750,000 in total	S\$500,000	S\$1,000,000 in total
	Each adult insured person aged 70 or above	S\$75,000		S\$150,000		S\$250,000	
	Each child insured person	S\$45,000		S\$90,000		S\$150,000	
2	Public transport double indemnity						
	Each adult insured person under 70	S\$300,000	S\$750,000 in total	S\$600,000	S\$1,500,000 in total	S\$1,000,000	S\$2,000,000 in total
	Each adult insured person aged 70 or above	S\$150,000		S\$300,000		S\$500,000	
	Each child insured person	S\$90,000		S\$180,000		S\$300,000	
3	Medical expenses while overseas						
	Each adult insured person under 70	S\$300,000	S\$1,000,000 in total	S\$500,000	S\$2,000,000 in total	S\$700,000	S\$2,500,000 in total
	Each adult insured person aged 70 or above	S\$90,000		S\$150,000		S\$210,000	
	Each child insured person	S\$120,000		S\$200,000		S\$280,000	
4	Medical expenses while in Singapore						
	Each adult insured person under 70	S\$15,000	S\$50,000 in total	S\$25,000	S\$100,000 in total	S\$35,000	S\$125,000 in total
	Each adult insured person aged 70 or above	S\$4,500		S\$7,500		S\$10,500	
	Each child insured person	S\$6,000		S\$10,000		S\$14,000	
5	Traditional Chinese medicine						
	Each insured person	S\$600		S\$750		S\$1,000	
Overall limits for all claims under sections 3 to 5							
	Each adult insured person under 70	S\$300,000	S\$1,000,000 in total	S\$500,000	S\$2,000,000 in total	S\$700,000	S\$2,500,000 in total
	Each adult insured person aged 70 or above	S\$90,000		S\$150,000		S\$210,000	
	Each child insured person	S\$120,000		S\$200,000		S\$280,000	

Summary of Benefits

24-HOURS EMERGENCY ASSISTANCE SERVICES HOTLINE: (65) 6339 2155

(The appointed assistance company will accept reverse charge calls 24 hours a day from anywhere in the world.)

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual cover	Family cover	Individual cover	Family cover	Individual cover	Family cover
Hospital cash							
6	Hospital stay overseas:	S\$200 per day, up to a maximum of S\$20,000		S\$200 per day, up to a maximum S\$30,000		S\$200 per day, up to a maximum S\$40,000	
	Each insured person , for each full day in hospital as an inpatient						
Hospital stay in Singapore immediately after returning from overseas:		S\$100 per day, up to a maximum of S\$700		S\$100 per day, up to a maximum S\$1,000		S\$100 per day, up to a maximum S\$1,500	
Each insured person , for each full day in hospital as an inpatient							
Emergency medical evacuation							
7	Emergency medical-evacuation expenses charged by the appointed assistance company	S\$1,000,000 in total		S\$1,000,000 in total		S\$1,000,000 in total	
Repatriation and compassionate expenses							
8	Repatriation	S\$50,000		S\$100,000		S\$150,000	
	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						
Compassionate expenses		S\$1,000		S\$2,000		S\$3,500	
Reasonable funeral expenses if an insured person suffered an injury during the trip overseas and this is the sole cause of his or her death within 90 days of the injury							
Hospital visit or compassionate visit							
9	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\$10,000		S\$15,000		S\$20,000	
Child companion		S\$10,000		S\$15,000		S\$20,000	
10	One relative's or friend's extra travel expenses and accommodation costs that are necessary to accompany an insured person's children home when an insured person is in hospital as an inpatient while overseas						
Emergency phone charges		S\$100		S\$200		S\$300	
11	Emergency mobile-phone charges relating to communicating with our appointed assistance company in connection with a claim covered under section 1, 2, 9 or 10 of the policy						
Overall limits for all claims under sections 7 to 11							
		S\$1,000,000 in total		S\$1,000,000 in total		S\$1,000,000 in total	

Summary of Benefits

24-HOURS EMERGENCY ASSISTANCE SERVICES HOTLINE: (65) 6339 2155

(The appointed assistance company will accept reverse charge calls 24 hours a day from anywhere in the world.)

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual cover	Family cover	Individual cover	Family cover	Individual cover	Family cover
12	Trip cancellation						
	If the trip is cancelled, travel expenses and accommodation costs that were paid in advance and cannot be recovered	S\$5,000	S\$15,000 in total	S\$10,000	S\$30,000 in total	S\$15,000	S\$40,000 in total
13	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\$500	S\$1,500 in total	S\$1,000	S\$3,000 in total	S\$1,500	S\$4,000 in total
14	Trip interruption						
	If the trip is interrupted, the non-recoverable cost of travel, accommodation and entertainment that cannot be used due to hospitalisation	S\$1,500	S\$4,000 in total	S\$3,000	S\$7,500 in total	S\$4,000	S\$10,000 in total
15	Ending your trip early						
	If the trip has to be cut short while overseas , extra travel expenses or the cost of the unused portion of non-recoverable travel expenses, accommodation costs and entertainment tickets	S\$5,000	S\$15,000 in total	S\$10,000	S\$30,000 in total	S\$15,000	S\$40,000 in total
16	Overbooked flight						
	If an insured person cannot board the aircraft while overseas due to the flight they have a reservation on being overbooked, and no alternative transport is available	S\$150	S\$400 in total	S\$200	S\$500 in total	S\$300	S\$750 in total
17	Missed travel connection						
	If a travel connection overseas is missed due to the late arrival of the incoming public transport and no alternative transport is available	S\$150	S\$400 in total	S\$200	S\$500 in total	S\$300	S\$750 in total
18	Travel delay						
	If the departure of a flight is delayed by at least six hours	S\$100 per insured person for every six-hour period while overseas , up to a maximum of S\$1,000 S\$100 in total for every six-hour period while in Singapore, up to a maximum of S\$500	S\$100 per insured person for every six-hour period while overseas , up to a maximum of S\$2,000 S\$100 in total for every six-hour period while in Singapore, up to a maximum of S\$500	S\$100 per insured person for every six-hour period while overseas , up to a maximum of S\$3,000 S\$100 in total for every six-hour period while in Singapore, up to a maximum of S\$500			
19	Delay due to hijack						
	The air or sea transport which the insured person is travelling in is hijacked for at least six hours	S\$250 per insured person for every six-hour period, up to a maximum of S\$7,500	S\$250 per insured person for every six-hour period, up to a maximum of S\$7,500	S\$250 per insured person for every six-hour period, up to a maximum of S\$7,500			
Overall limits for all claims under sections 14 to 19							
		S\$7,500	S\$15,000 in total	S\$10,000	S\$30,000 in total	S\$15,000	S\$40,000 in total

Summary of Benefits

24-HOURS EMERGENCY ASSISTANCE SERVICES HOTLINE: (65) 6339 2155

(The appointed assistance company will accept reverse charge calls 24 hours a day from anywhere in the world.)

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual cover	Family cover	Individual cover	Family cover	Individual cover	Family cover
20	Personal liability						
	Legal liability to a third party	S\$500,000 per event		S\$1,000,000 per event		S\$1,000,000 per event	
21	Baggage loss						
	Loss of or damage to baggage , clothing and personal belongings	S\$500 per item (or pair or set of items) S\$1,000 per laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$3,000 for all items		S\$500 per item (or pair or set of items) S\$1,000 per laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$5,000 for all items		S\$500 per item (or pair or set of items) S\$1,000 per laptop, netbook or tablet S\$500 in total for phones and glasses Up to a maximum of S\$7,500 for all items	
22	Personal money and travel documents						
	Loss of money due to robbery, burglary, theft or natural disaster and costs of getting replacement travel documents	S\$350 for loss of money S\$3,000 for replacement travel documents		S\$500 for loss of money S\$5,000 for replacement travel documents		S\$750 for loss of money S\$7,500 for replacement travel documents	
23	Fraudulent use of a card						
	For financial losses due to unauthorized use of a payment card while overseas	S\$1,000 in total		S\$2,000 in total		S\$3,500 in total	
Overall limits for all claims under sections 21 to 23							
		S\$3,000 in total		S\$5,000 in total		S\$7,500 in total	

Summary of Benefits

24-HOURS EMERGENCY ASSISTANCE SERVICES HOTLINE: (65) 6339 2155

(The appointed assistance company will accept reverse charge calls 24 hours a day from anywhere in the world.)

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual cover	Family cover	Individual cover	Family cover	Individual cover	Family cover
24	Baggage delay						
	If checked-in baggage is delayed for at least six hours	S\$200 for every six-hour period while overseas , up to a maximum of S\$1,000 S\$200 in total while in Singapore	S\$200 for every six-hour period while overseas , up to a maximum of S\$1,600 S\$200 in total while in Singapore	S\$200 for every six-hour period while overseas , up to a maximum of S\$2,000 S\$200 in total while in Singapore			
25	Kidnap and hostage						
	For every six hours that an insured person is held hostage while overseas	S\$200 for every six-hour period, up to a maximum of S\$5,000	S\$200 for every six-hour period, up to a maximum of S\$5,000	S\$200 for every six-hour period, up to a maximum of S\$5,000			
26	Terrorism extension						
	Total for claims under section 1, 2, 3 and 7 arising as a result of terrorism	S\$100,000 in total	S\$100,000 in total	S\$100,000 in total			
27	Automatic extension of cover						
	Extended period of cover due to specified reasons	Covered	Covered	Covered			
28	Adventurous leisure activities (only applies to Ultimate plans)						
	Covers the list of activities under this section	Not covered	Not covered	Covered			

Optional add-on cover

SECTION		MAXIMUM LIMITS					
		STARTER		ESSENTIAL		ULTIMATE	
		Individual cover	Family cover	Individual cover	Family cover	Individual cover	Family cover
Sports equipment cover							
29	For damage to or loss of ski, snowboard or wakeboard	S\$500 per item (or set of item), up to a maximum of S\$1,500 in total		S\$500 per item (or set of item), up to a maximum of S\$1,500 in total		S\$500 per item (or set of item), up to a maximum of S\$1,500 in total	
Top-up cover for laptops and tablets							
30	Extra cover for loss of or damage to your laptop, netbook or tablet	S\$1,000 per item		S\$1,000 per item		S\$1,000 per item	
Rental vehicle excess							
31	The insurance excess of a car rented by an insured person if it is involved in an accident	S\$1,500		S\$1,500		S\$1,500	
Home contents							
32	For damage caused by fire to contents in an insured person's home which was left vacant during the trip	S\$10,000 in total		S\$10,000 in total		S\$10,000 in total	