

POLICY

ALLIANZ TRAVEL PROTECT POLICY WORDING

Allianz Global Corporate
& Specialty SE
(incorporated in the Federal Republic
of Germany with limited liabilities)
Singapore Branch.

This Travel Insurance is
underwritten by Allianz Global
Corporate & Specialty SE
Singapore Branch, with services
provided by AWP Services
Singapore Pte. Ltd trading as
Allianz Global Assistance.

12 Marina View, 14-01
Asia Square, Tower 2
Singapore 018961

www.agcs.allianz.com



POLICY WORDING

This policy wording, serves to disclose the terms & conditions of the insurance policy underwritten by Allianz Global Corporate & Specialty SE Singapore Branch, with services provided by AWP Services Singapore Pte. Ltd. trading as Allianz Global Assistance.

To understand this policy's significant features, benefits and risks, we advise that you read the following:

- **Table of Benefits** outlines the maximum amounts payable and applicable sublimits for each policy benefit
- **Important Matters** contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to **hospitalization** or medical evacuation
- **Policy Definitions** defines words with special meanings
- **Policy Benefits** sets out what "We Will Pay" as well as what "We Will Not Pay" for each area of coverage
- **General Exclusions**, which are applicable to all Sections
- **Claims** which set out certain obligations that you and we have, which may determine the outcome of your claims settlement

INTRODUCTION

ABOUT THE INSURANCE COVER

You have the option to choose from any three of our plans:

- **Silver Plan**
- **Gold Plan**
- **Platinum Plan**

Each plan is offered for Single Trip Coverage, or Annual Coverage. Your coverage type is indicated on your certificate of insurance.

- **Single Trip Coverage**, provides cover for one journey only to the geographical area you have selected, up to a maximum of 182 days.
- **Annual Coverage** provides cover for all journeys made during the year to the geographical area you have selected, up to a maximum of 90 days per journey.

Each plan is offered with the following options:

- **Individual Plan** provides cover for you as covered in your certificate of insurance.
- **Group Plan** provides cover for you and the other group members as covered in the certificate of insurance (maximum of 5 persons regardless of whether adult or child).
- **Family Plan** provides cover for you and the members of your family who travel with you on your journey (maximum of 2 adults and 8 children).

(a) For the purpose of this Policy, the **Insured persons** under a **Family Cover** comprise

- You, and
- Your legal spouse, or

- Your legal **Child(ren)** who is over 1 month of age and below eighteen (18) years (or twenty-three (23) years, provided the **Child** is unmarried, unemployed and studying full time in a recognised institution of higher learning), at the commencement of any **Trip**.

(b) For an Annual Plan for **Family Cover**, the **Insured persons** are not required to travel together on any **Trip**. However, any **Child Insured person** under the age of twelve (12) years must be accompanied by a parent or **Adult** guardian for any **Trip** made during the **Period of Insurance**.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in your destination as indicated below.

ASEAN includes Malaysia, Thailand, Myanmar, Laos, Vietnam, Cambodia, Philippines, Indonesia, and Brunei Darussalam.

Asia Pacific includes ASEAN, Australia, Bangladesh, Bhutan, China (excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations.

Worldwide includes Nepal, Tibet, ASEAN and Asia Pacific, as well as all other destinations.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the **Period of Insurance**, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc.). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

CONTACT US

For any General Enquiries call

1800 222 1818 (Toll Free) or +65 6222 3350

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: scbtravel@allianz-assistance.com.sg

For Claims Enquiries call

1800 222 1818 (Toll Free) or +65 6222 3350

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: scbclaims@allianz-assistance.com.sg

For 24 hour Emergency Assistance call

+65 6222 3350

(Reverse call for those outside Singapore)

TABLE OF BENEFITS

List of Benefits		All sum in Singapore \$					
		Silver		Gold		Platinum	
COVERAGE		Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)
		1 Accidental Death & Permanent Total disablement					
	Adult (up to 69 years old)	150,000	600,000	200,000	800,000	500,000	1,500,000
	Adult (70 years old and above)	125,000		150,000		200,000	
	Child	50,000		75,000		125,000	
2 Public Transport Double Indemnity							
	Adult (up to 69years old)	Not Covered		400,000	1,600,000	1,000,000	3,000,000
	Adult (70 years old and above)			250,000		400,000	
	Child			200,000		250,000	
3	Child Education Grant	Not Covered		5,000 per child; max 20,000		8,000 per child; max 32,000	
4 Overseas Medical Expenses							
	Adult (up to 69 years old)	250,000	1,000,000	500,000	1,500,000	1,000,000	3,000,000
	Adult (70 years old and above)	250,000		300,000		350,000	
	Child	150,000		200,000		300,000	
5 Medical Expenses in Singapore							
	Adult (up to 69 years old)	25,000	70,000	50,000	140,000	75,000	210,000
	Adult (70 years old and above)	7,500		12,500		15,000	
	Child	10,000		20,000		30,000	
6 Traditional Chinese Medicine Expenses							
	Adult	250	600	500	1,200	750	1,800
	Child	50		100		150	
7	Emergency Dental Treatment Due to An Accident	5,000	12,500	5,000	12,500	5,000	12,500
Limits		<i>The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – Overseas Medical Expenses</i>					
8 Overseas Hospitalisation Daily Benefit							
	Adult	150 per day max 15,000	40,000	200 per day max 20,000	55,000	300 per day max 30,000	80,000
	Child	50 per day max 5,000		75 per day max 7,500		100 per day max 10,000	
9 Hospitalisation Daily Benefit in Singapore							
	Adult	100 per day max 500	1,500	100 per day max 1,000	2,700	100 per day max 1,200	3,000
	Child	50 per day max 250		50 per day max 350		50 per day max 500	
Limits		<i>The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – Overseas Hospitalisation Daily Benefit</i>					
10	Replacement Employee	5,000	Not Applicable	7,500	Not Applicable	10,000	Not Applicable
11	Emergency Medical Evacuation	500,000		1,000,000		1,000,000	
12	Medical And Travel Assistance Services	Available		Available		Available	
13	Repatriation following Emergency Medical Evacuation	50,000	125,000	50,000	125,000	50,000	125,000
14	Repatriation of Mortal Remains	50,000	125,000	50,000	125,000	50,000	125,000
15	Compassionate Visit	2,500	5,000	5,000	10,000	7,500	15,000
16	Child Guard	2,500	5,000	5,000	10,000	7,500	15,000

17	Emergency Telephone Charges	100		150		250	
Limits		<i>The maximum in respect of each Insured person for all services and benefits under Sections 11, 13 to 17 shall not exceed the total limit of \$1,000,000 under Platinum Plan, \$1,000,000 under Gold Plan and \$500,000 under the Silver Plan</i>					
18	Travel Cancellation	5,000	12,500	10,000	25,000	15,000	37,500
19	Travel Curtailment	5,000	12,500	10,000	25,000	15,000	37,500
20	Travel Postponement	500	1,250	1,000	2,500	1,500	3,750
21	Insolvency of Travel Agency	3,000	7,500	10,000	25,000	15,000	37,500
22	Travel Disruption	1,000	2,500	2,000	5,000	3,000	7,500
23	Delayed Departure	100 per 6 hr max 500	1,000	100 per 6 hr max 800	1,600	100 per 6 hr max 1,000	2,000
24	Travel Misconnection or Overbooked Flight	200 (for at least 6 hr)	1,000	200 (for at least 6 hr)	1,200	200 (for at least 6 hr)	1,400
25	Flight Diversion	100 per 6 hr max 500	1,000	100 per 6 hr max 800	1,600	100 per 6 hr max 1,000	2,000
26	Delayed Baggage	200 per 6 hr max 800	1,600	200 per 6 hr max 1,000	2,400	200 per 6 hr max 1,200	3,200
27	Loss or Damage to Luggage and Personal Effects (subject per article \$500 and Laptop limit \$1,000)	3,000	6,000	5,000	10,000	5,000	10,000
28	Loss of Documents And Passport	1,000	2,000	2,000	4,000	3,000	6,000
Limits		<i>The maximum payable under Sections 27 and 28 in total shall not exceed the maximum liability applicable under Section 27 – Loss or damage to luggage and personal effects</i>					
29	Personal Money	250		500		750	
30	Hijack of Public Conveyance	100 per 24 hr max 2,000	5,000	200 per 24 hr max 4,000	10,000	300 per 24 hr max 6,000	15,000
31	Kidnap	100 per 24 hr max 2,000	5,000	200 per 24 hr max 4,000	10,000	300 per 24 hr max 6,000	15,000
32	Rental vehicle Excess	500		1,000		1,500	
33	Rental vehicle Return	250		500		750	
34	Personal Liability	500,000		1,000,000		1,000,000	
35	Legal Expenses For Wrongful Arrest or Detention	Not Covered		5,000		10,000	
36	Home Contents	5,000		10,000		15,000	
37	Domestic Pet Cat & Dog Care	Not Covered		100 per day, max 500		150 per day, max 750	
38	Credit Card Cover	1,000		2,000		3,000	
39	Golfer's Cover						
a)	Hole In One	Not Covered		300		500	
b)	Golfing equipment (subject per article \$500)	Not Covered		1,000		1,500	
40	Adventurous Activities Cover In respect of activities listed in the policy	Yes		Yes		Yes	
41	Automatic Extension of Period of Insurance • 14 days if due to Public Transport delay • 30 days if due to injury/ illness	Yes		Yes		Yes	
Terrorism Cover							
42	Adult (up to 69 years old)	150,000	375,000	200,000	500,000	350,000	850,000
	Adult (70 years old and above)	50,000		75,000		125,000	
	Child	37,500		50,000		75,000	
Passive War Extension							
43	Section 1 (Accidental Death & Permanent Total Disablement) is extended to cover Passive War	Yes		Yes		Yes	

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and Exclusions which apply. **You** need to read it carefully to make sure **you** understand it entirely and that it meets **your** needs.

This policy wording, **your** certificate of insurance, and any endorsements written by **us** make up **your** contract with the Insurer. Please retain these documents in a safe place.

Under this policy wording, the maximum amount **we** will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

WHO CAN PURCHASE THIS POLICY?

Coverage is available to residents of Singapore whose **journey** starts in Singapore, and is extended to **you** and those persons named on **your** certificate of insurance.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Allianz Global Corporate & Specialty SE, Singapore Branch. The insurer may be referred to as “**we**”, “**our**” and “**us**” in this policy wording.

The insurer is Allianz Global Corporate & Specialty SE Singapore Branch with its registered office at 12 Marina View, #14-01 Asia Square Tower 2, Singapore 018961 (Company Registration No. T11FC0131K).

AWP Services Singapore Pte. Ltd has been appointed by Allianz Global Corporate & Specialty SE Singapore Branch to provide assistance and claims services under **your** policy.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, **you** have a duty to disclose to **us** the information **we** need to enable **us** to decide whether and on what terms **your** proposal for insurance is acceptable. **You** have the duty to:

- Disclose every matter that **you** know, or could reasonably be expected to know
- Give **us** honest and complete answers
- Disclose any information that is relevant to **our** decision whether to accept the risk of the insurance and if so, on what terms

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but not limited to **your** health conditions, **your country of residence**, and **your** destination.

YOUR PERIOD OF COVER

- a) If **your** Policy is for a Single Return **Trip**: a **journey/trip** during the **Period of Insurance** beginning at the time the **insured person** leaves his/her **home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to three (3) hours after the **insured person's** return to Singapore (not exceeding one

hundred and eighty-two (182) consecutive days) or on the expiry date of the **Period of Insurance** shown in the Schedule, whichever is sooner.

- b) If **your** Policy is an Annual Plan: a **journey/trip** during the **Period of Insurance** beginning at the time the **insured person** leaves his/her **home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to three (3) hours after the **insured person's** return to Singapore (not exceeding ninety (90) consecutive days) or on the expiry date of the **Period of Insurance** shown in the Schedule, whichever is sooner.

POLICY AMENDMENT

If **you** intend to amend **your** policy details, **you** must let **us** know in writing before **your** departure date. Such amendment becomes effective after it has been confirmed and recorded by **us** with issuance of endorsement.

POLICY CANCELLATION

- a) Where the Policy is an Annual Plan:
- (i) **We** may cancel the Policy at any time by giving seven (7) days' notice of cancellation in writing to **you** (named as **Insured** on the Schedule) at **your** last known address. **We** will in such a case return a pro rata portion of the premium for the unexpired **Period of Insurance**.
 - (ii) **You** may cancel the Policy at any time by giving seven (7) days' written notice of cancellation to **us** and provided no claim is made under the Policy, **you** will be entitled to a return of premium subject to **our** short period rates for the period the Policy has been in force as follows:

CANCELLATION OF POLICY	REFUND (%)
WITHIN 2 MONTHS	60%
WITHIN 3 MONTHS	50%
WITHIN 4 MONTHS	40%
WITHIN 5 MONTHS	30%
WITHIN 6 MONTHS	20%
OVER 6 MONTHS	0%

- b) Where the Policy covers a single **trip**, **you** (named as **insured** on the Schedule) may at any time prior to commencement of the **Period of Insurance** cancels the Policy by giving written notice of cancellation to **Us**. In that event, **We** will be entitled to retain a minimum premium of \$50. No refund of premium will be made if the **Period of Insurance** has commenced, or any claim is made under the Policy.
- c) All **insured persons** agree that all refunds of premium (if any) shall be paid to the policy owner.

There will be no refund if a claim has been made during the **Period of Insurance**.

Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the cancellation date.

POLICY EXTENSION

You may be eligible for automatic Policy extension should **your** return to Singapore be delayed. It is important that **you** notify **us** for any extension request. See Section 41 for full details on Policy extension.

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical conditions are not covered under this policy (see General Exclusions applicable to all Sections). The term “**Pre-existing medical condition**” has a special meaning and is defined in “**Words With Special Meanings**”.

EMERGENCY ASSISTANCE AND HOSPITALISATION

AWP Services Singapore Pte. Ltd. trading as Allianz Global Assistance is a travel assistance service company with its registered address at 12 Marina View, #14 - 01 Asia Square Tower 2, Singapore 018961 and has been appointed by **us** to administer all **emergency** assistance and claims services and benefits of this insurance. **You** may contact them in an **emergency** 24 hours a day, 7 days a week.

If **you** are hospitalized, **you** or a member of **your** travelling party, **MUST** contact **our** assistance team at Allianz Global Assistance as soon as possible. If **you** do not, **we** will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **us**.

If **you** are not hospitalized but **you** are being treated as an outpatient and the total cost of such treatment will exceed SGD 2,000, **you** **MUST** contact the Allianz Global Assistance medical team. **You** will at **your** expense furnish **us** with all such certificates, information and evidence as **we** may require.

YOU CAN CHOOSE YOUR OWN MEDICAL PRACTITIONER

You are free to choose **your** own **medical practitioner** or **we** can appoint an approved **medical practitioner** to see **you**. **You** must, however, advise **us** of **your** admittance to the **hospital** or **your** intended early return to Singapore based on medical advice. To guarantee that you are covered, **you** must follow set instructions from **us** or the Allianz Global Assistance medical team.

If **you** do not get the medical treatment **you** expect, **we** can assist **you** but **we** and/or the agent, are not liable for anything that results from that advice.

JURISDICTION AND CHOICE OF LAW

This insurance Policy document is subjected and interpreted in accordance to the laws of the Republic of Singapore.

IMPORTANT CONDITIONS

The insurance operates only if all of the following conditions are satisfied:

- Each **trip** not exceeding one hundred and eighty-two (182) consecutive days except for annual cover where each **trip** shall not exceed ninety (90) consecutive days; **tourney/trip** fulfilling the definition in this policy;
- All **insured persons** are in good health and not travelling contrary to the advice of any **medical practitioner** or for the purpose of obtaining medical treatment;
- At the time of arranging the **trip** and/or effecting this insurance neither **you** nor any other **insured person** is aware of any circumstances which are likely to lead to a claim under the policy or have already left Singapore on any **trip** meant to be covered by this insurance;

- Any **child insured person** under the age of twelve (12) years will be accompanied by a parent or **adult** guardian for any **journey** made during the **Period of Insurance**;
- If an **insured person** had ever been refused cover or imposed special terms by an insurer for travel insurance, he/she must declare at the point of application and be accepted by the company, otherwise the cover hereunder will be void.

POLICY DEFINITIONS

“**Accident**”, “**accidental**” or “**accidentally**” means an unexpected, unintended, unforeseeable and external event causing **injury**, disablement, or death.

“**Arises**” or “**arising**” means directly or indirectly **arising** or in any way connected with.

“**Adult**” means a person aged eighteen (18) years and above at the commencement of any **Trip**.

“**Cover Type**” means the level of cover selected by the insured at the time of the insured at the time of the insured’s insurance application: silver plan, gold plan, or platinum plan, Individual Cover, or Family cover, Geographical Limit: ASEAN, Asia Pacific or Worldwide, Single Return **trip** policy or Annual policy as stated in the table of benefits. Persons aged seventy (70) years and above are eligible for Single Return **trip** only.

“**Carrier**” means any bus, coach, ferry, cruise ship, train (including underground train, light rail and magnetic train companies) operated by a **carrier** duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“**Checked in luggage**” means non-commercial **luggage** that an **insured person** has given over to the care of the **carrier** or other responsible party, and includes **personal effects** contained within.

“**Dependant**” or “**child**” or “**children**” means an unmarried person who is aged above one (1) month old and below eighteen (18) years (or twenty-three (23) years if enrolled for full-time study in a recognised institution of learning or higher learning) at the commencement of any **Trip**.

“**Chinese physician**” means a registered herbalist, acupuncturist and bone setter duly licensed under any applicable laws. **You** should not be the attending **chinese physician** nor **your** spouse or **your** business partner or **your** employer or employee or **your** agent or a person booked to accompany **you** on the **trip** or a person who is related to **you** in any way.

“**Country of residence**” means the country in which **you** are granted rights of citizenship or permanent residence by the government authorities or is a country where **you** spend more than 90 days in any one year.

“**depreciation**” means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including **luggage** and **personal effects, golfing equipment**, and others. The rate of **depreciation** is 15% of the original value of each item per complete 365 days of ownership.

“**Emergency**” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“**Epidemic**” means a sudden development and rapid spreading of a contagious disease or **illness** in an area as documented by a recognized public health authority.

“**Golfing equipment**” means golf clubs and golf bags only.

“**Home**” means the place where **you** normally live in Singapore.

“**Home country**” means any country, other than Singapore, to which **you** are granted rights of citizenship or permanent residence by the respective government.

“**Hospital**” means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the **sick** or **injured** on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by **medical practitioner**; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the **hospital's** premises or in facilities available to the **hospital** on a pre-arranged bases.

A **hospital** is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental **illness** alcoholism, or drug addiction (or any ward, wing, or other section of the **hospital** used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a **hospital** used for such purposes.)

“**illness**” means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during **your** period of cover, excluding any pre-existing conditions.

“**injure**” or “**injured**” or “**injury**” means bodily **injury** caused solely and directly by violent, **accidental**, visible and external means, which occurs during **your** period of cover, and occurs independently and does not result from any **illness, sickness** or other bodily disease.

“**Immediate Family Member**” means the legal spouse, parent, legal biological **child**, legally adopted **child** or sibling of an **insured person**.

“**Insolvency**” means the inability of an individual or entity to pay its debt when they are due and resulting in the total cessation of their operations due to either: -

1. **Insolvency**, with or without the filing of a bankruptcy petition: or
2. Abscondment with monies belonging to the organization by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

“**Insured person (s)**” means the person(s) whose name(s) are set out on **your** certificate of insurance.

“**Journey**” or “**trip**” means **your** travel during the period of cover. **your journey** starts from the time when **you** leave **your home** to go directly to the place **you** depart from, and ends when **you** return to Singapore, or when **your** policy expires, whichever is earlier.

“**Jewellery**” means objects such as rings, bracelets, brooches, necklaces, bangles, earrings or lockets which have inclusions of precious metals, precious stones, or semi-precious stones, and that is owned (not rented or hired) by **you**.

“**Known Event**” means riot, strike, civil commotion, Natural Disaster or situations which threaten **your** health or disrupts **your trip** that were publicized or reported by the media or through travel advice issued by an authority (local or foreign) before the Policy was taken up or before **you** made the booking for **your trip** (in the case of an Annual Policy).

“**locked storage compartment**” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not **your carrier**.

“**loss of sight**” means complete and permanent irrecoverable **loss of sight**.

“**loss of limb**” means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“**loss of speech**” means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

“**loss of hearing**” means permanent irrecoverable **loss of hearing** where:

- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is above 80 dB

“**luggage (and/or) personal effects**” means personal items owned by **you** and that **you** take with **you**, or buy, on **your journey**.

“**medical practitioner**” means a qualified doctor of medicine or dentist registered in the place where **you** received the services/ or treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A **medical practitioner** cannot be related to **you**.

“**Mountaineering**” means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

“**Overseas**” means any country outside of Singapore.

“**Period of Insurance**” means the **Period of Insurance** specified in the Table of Benefits.

“**Public Transport**” means any licensed and regularly scheduled land, sea or air conveyance which has fixed and

established routes and any member of the public can join at a recognised stop and pay a fare.

“**pair or related set of items**” means a number of items of **luggage** and **personal effects** that belong together or can be used together, for example but not limited to:

- A camera, lenses (attached or not), tripod and accessories;
- A matching **pair** of shoes.

“**pandemic**” means a form of an **epidemic** that extends throughout an entire continent or even the entire human race.

“**permanent disability**” means **you** have lost either: all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in **our** opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

“**Personal computer**” means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

“**Pre-existing medical condition**” means:

1. An ongoing **injury**, medical or dental condition of which **you** are aware, or related complication **you** have, or the symptoms of which **you** are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which **you** take prescribed medicine;
4. Any condition for which **you** have had surgery;
5. Any condition for which **you** see a medical specialist;

This definition of **pre-existing medical condition** applies to **you**, **your** travelling companion(s), **dependant(s)** or any other person.

“**Policy holder**” means the individual who the policy has been issued to, as stated in the certificate of insurance.

“**Public place**” means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

“**Reasonable**” means:

- the standard level of medical or dental care given in the country **you** are in;
- the standard level of accommodation and travel that **you** have booked for the rest of **your journey** or, as determined by **us**;
- the actions that a **reasonable** person could be expected to take in a given scenario, as determined by **us**.

“**Relative**” means any of the following who are resident in **your country of residence**: fiancé, fiancée, spouse, legally recognized de facto, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, son, daughter, daughter-in-law or son-in-law.

“**Resident(s) of Singapore**” means Singapore citizens and permanent residents (holders of re-entry permits) as well as

holders of employment passes, work permits, students' passes or **dependant's** passes.

“**Sick**”, “**sickness**” or “**illness**” means a medical condition that is not an **injury** or not a **pre-existing medical condition**, which first occurs during **your** period of cover.

“**Serious Injury / Serious Illness**” means a critical or dangerous condition which in the option of a **medical practitioner** requires urgent remedial treatment to avoid death or serious impairment to a person's immediate or long term health prospects.

“**Travel Companion**” means an accompanying person without whom the **journey** cannot commence or continue.

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

“**Total disablement**” means **injury** of a permanent nature which solely and directly totally disables and prevents **you** from attending to any business, occupation of any and every kind or if **you** have no business or occupation, from attending to **your** usual duties or activities.

“**Unsupervised**” means that **you** leave **your luggage** and **personal effects**:

- With a person **you** did not know prior to commencing **your journey**
- Where it can be taken without **your** knowledge
- At such a distance from **you** that **you** are unable to prevent it being taken.

“**Valuables**” means **jewellery**, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

“**We**”, “**our**” and “**us**” means the insurer of **your** policy, Allianz Global Corporate Specialty SE. Singapore Branch or AWP Services Singapore Pte. Ltd as the appointed Authorised Assistance Service Provider, to provide you with claim and assistance services, and for the administration of your Policy.”

“**you**” and “**your**” means all **insured person(s)** under the Policy.

POLICY BENEFITS

SECTION 1 – ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

We will pay in the event an **accident** occurs during **your journey**, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel **you** are aboard disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months from the occurrence, **we** will pay according to the following Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in: a) both ears b) one ear	75% 15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

Please see Words with Special Meanings for definitions relating to permanent loss.

In relation to **accidental** death, **we** will pay the capital benefit to the estate of the deceased.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
Adult insured person age up to 69 years old	\$500,000	\$200,000	\$150,000
Adult insured person age 70 years and above	\$200,000	\$150,000	\$125,000
Child insured person	\$125,000	\$75,000	\$50,000
In total for Family Cover	\$1,500,000	\$800,000	\$600,000

What Is Not Covered

Please refer to the Section on Exclusions.

Where a claim under Section 1 - Accidental Death And Permanent **Total disablement** and Section 2 - **Public Transport** Double Indemnity, results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

SECTION 2- PUBLIC TRANSPORT DOUBLE INDEMNITY (Applicable for Gold Plan & Platinum Plan only)

In the event that the **insured person** suffers **injury** while travelling as a fare-paying passenger on board any **Public Transport** outside Singapore during the **journey** which within twelve (12) calendar months of its happening is the sole cause of his/her death, the amount payable shall be double the Sum insured provided under Section 1.

For the purpose of this Section, **Public Transport** includes taxi service, but excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
Adult insured person age up to 69 years old	\$1,000,000	\$400,000	Not Covered
Adult insured person age 70 Years and above	\$400,000	\$250,000	Not Covered
Child insured person	\$250,000	\$200,000	Not Covered
In total for Family Cover	\$3,000,000	\$1,600,000	Not Covered

The **Public Transport** Double Indemnity does not apply to the **Silver Plan** and to any **insured person** aged seventy (70) years and above.

Where a claim under Section 1 - **Accidental** Death and Permanent **Total disablement** and Section 2 - **Public Transport** Double Indemnity, results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 3 – CHILD EDUCATION GRANT (Applicable for Gold Plan & Platinum Plan only)

In the event that an **adult insured person** suffers **injury** during the **journey** outside Singapore which within twelve (12) calendar months of its happening is the sole cause of his/her death, **we** will pay for each of his/her school-going **child** a sum stated below, up to four (4) **children**.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

Platinum Plan	We will pay \$8,000 for each child and the maximum we will pay is \$32,000
Gold Plan	We will pay \$5,000 for each child and the maximum we will pay is \$20,000
Silver Plan	Not Covered

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 4 – OVERSEAS MEDICAL EXPENSES

We will reimburse the **reasonable emergency** medical or **hospital** expenses you incur until you get back to Singapore if you become **sick overseas** whilst on **your journey**.

- The medical or **hospital** expenses must have been incurred on the advice of a **medical practitioner**.
- You must make every effort to keep **your** medical or **hospital** expenses to a minimum.
- If we determine that you should return **home** to Singapore for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
Adult insured person age up to 69 years old	\$1,000,000	\$500,000	\$250,000
Adult insured person age 70 years and above	\$350,000	\$300,000	\$250,000
Child insured person	\$300,000	\$200,000	\$150,000
In total for Family Cover	\$3,000,000	\$1,500,000	\$1,000,000

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 5 – MEDICAL EXPENSES IN SINGAPORE

We will reimburse you for the outpatient medical expenses incurred in relation to **injury** and **sickness** which you suffered **overseas** during **your journey**.

When treatment has not been sought **overseas**, an insured person must seek medical treatment in Singapore within seventy-two (72) hours of his/her return to Singapore. From the date of the first treatment in Singapore, you have up to a maximum of 30 days to continue treatment in Singapore.

When treatment had already been sought **overseas**, you have up to a maximum of 30 days from the date that you returned to Singapore to continue treatment in Singapore.

The treatment must be carried out at any **hospitals** or clinics that are legally registered under Singapore Ministry of Health.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
Adult insured person age up to 69 years old	\$75,000	\$50,000	\$25,000

Adult insured person age 70 years and above	\$15,000	\$12,500	\$7,500
Child insured person	\$30,000	\$20,000	\$10,000
In total for Family Cover	\$210,000	\$140,000	\$70,000

What Is Not Covered

Please refer to the Section on Exclusions.

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – **Overseas** Medical Expenses.

SECTION 6 – TRADITIONAL CHINESE MEDICINE EXPENSES

We will reimburse you, for treatment or follow-up treatment in Singapore by a **Chinese physician**, for an **injury** or an **illness** incurred whilst **overseas** during **your journey**.

When treatment has not been sought **overseas**, we will reimburse you for treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first treatment in Singapore, you have up to a maximum of 30 days to continue treatment in Singapore.

When treatment had already been sought **overseas**, you have up to a maximum of 30 days from the date that you returned to Singapore to continue treatment in Singapore.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	We will pay up to \$50 per visit per day and the maximum we will pay is: • \$750 each adult insured person • \$150 each child insured person • \$1,800 in total for Family Cover
Gold Plan	We will pay up to \$50 per visit per day and the maximum we will pay is: • \$500 each adult insured person • \$100 each child insured person • \$1,200 in total for Family Cover
Silver Plan	We will pay up to \$50 per visit per day and the maximum we will pay is: • \$250 each adult insured person • \$50 each child insured person • \$600 in total for Family Cover

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – **Overseas** Medical Expenses.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 7 – EMERGENCY DENTAL TREATMENT DUE TO AN ACCIDENT

We will pay for necessary **emergency** dental treatment charges incurred outside Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a **medical practitioner** as a result of **injury** suffered by the **insured person** during the **journey**.

We will also pay for necessary dental treatment charges incurred after the **insured person** returns to Singapore to

restore sound and natural teeth or a fractured jaw carried out at the direction of a **medical practitioner** as a result of **injury** suffered by the **insured person** outside Singapore during the **journey** so long as such expenses are incurred not more than thirty (30) days after the **insured person's** return to Singapore.

Where the dental treatment is not first obtained outside Singapore, an **insured person** must seek dental treatment in Singapore within seventy-two (72) hours of his/ her return to Singapore provided such dental treatment charges are incurred within thirty (30) days after the **insured person's** return to Singapore.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	<ul style="list-style-type: none"> • \$5,000 each adult insured person • \$1,250 each child insured person • \$12,500 in total for Family Cover
Gold Plan	<ul style="list-style-type: none"> • \$5,000 each insured person • \$1,250 each child insured person • \$12,500 in total for Family Cover
Silver Plan	<ul style="list-style-type: none"> • \$5,000 each insured person • \$1,250 each child insured person • \$12,500 in total for Family Cover

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – **Overseas Medical Expenses**.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 8 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay for the **insured person's hospital** Confinement during the **journey** outside Singapore due to **injury** or **illness** sustained during the **journey** outside Singapore.

For the purpose of Sections 8 and 9, “**Hospital Confinement**” means the **insured person** being confined in a **hospital** as a registered in-patient because of a medical necessity and on the advice of a **medical practitioner**. One day of **hospital** Confinement means a continuous 24-hour period for which the **hospital** makes a charge for room and board.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

Platinum Plan	<p>We will pay \$300 for each adult insured person and \$100 for each child insured person for each full day of hospital Confinement and the maximum We will pay is:</p> <ul style="list-style-type: none"> • \$30,000 each Adult Insured person • \$10,000 each Child Insured person • \$80,000 in total for Family Cover
Gold Plan	<p>We will pay \$200 for each adult insured person and \$75 for each child insured person for each full day of hospital Confinement and the maximum we will pay is:</p> <ul style="list-style-type: none"> • \$20,000 each adult insured person • \$7,500 each child insured person • \$55,000 in total for Family Cover
Silver Plan	<p>We will pay \$150 for each adult insured person and \$50 for each child insured person for each full day of hospital Confinement and the maximum we will pay is:</p> <ul style="list-style-type: none"> • \$15,000 each adult insured person • \$ 5,000 each child insured person • \$ 40,000 in total for Family Cover

The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – **Overseas Hospitalisation Daily Benefit**.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 9 – HOSPITALISATION DAILY BENEFIT IN SINGAPORE

If, during the **journey**, the **insured person** sustained **injury** or **illness**, and is **hospitalised** in Singapore within twenty-four (24) hours of his/her return to Singapore, **we** will pay for the **insured person's Hospital** Confinement.

Limit of Amount Payable

Platinum Plan	<p>We will pay \$100 for each adult insured person and \$50 for each child insured person for each full day of hospital Confinement and the maximum we will pay is:</p> <ul style="list-style-type: none"> • \$1,200 each adult insured person • \$500 each child insured person • \$3,000 in total for Family Cover
Gold Plan	<p>We will pay \$100 for each adult insured person and \$50 for each child insured person for each full day of hospital Confinement and the maximum we will pay is:</p> <ul style="list-style-type: none"> • \$1,000 each adult insured person • \$350 each child insured person • \$2,700 in total for Family Cover
Silver Plan	<p>We will pay \$100 for each adult insured person and \$50 for each child insured person for each full day of hospital Confinement and the maximum we will pay is:</p> <ul style="list-style-type: none"> • \$500 each adult insured person • \$250 each child insured person • \$1,500 in total for Family Cover

The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – **Overseas Hospitalisation Daily Benefit**.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 10 – REPLACEMENT EMPLOYEE (Application to Business Travels only)

If an **adult insured person** sustains **serious injury** or contracts **Serious Illness** while abroad during a **journey**, **we** will pay the **adult insured person** Replacement Expenses up to Sum Insured for the Plan selected.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	\$10,000 each adult insured person
Gold Plan	\$7,500 each adult insured person
Silver Plan	\$5,000 each adult insured person

The benefit under this Section does not apply to a **child insured person**.

“Replacement Expenses” means all **reasonable** and necessary expenses incurred in sending a substitute employee to complete that part of the original **insured person's journey** which relates to the official business of the **insured person** or that of his/ her employer. Such expenses shall be limited to economy return air flight and other essential travelling expenses incurred by the substitute employee for

travelling to the location at which the **insured person** had sustained **serious injury** or contracted **serious illness**.

What Is Not Covered

Please refer the Section on Exclusions.

SECTION 11 – EMERGENCY MEDICAL EVACUATION

We will arrange and pay for the following assistance services if you injure yourself or become **sick** whilst **overseas**:

1. Access (excluding transportation costs) to a **medical practitioner** for **emergency** medical treatment.
2. Any urgent messages which needs to be passed on to **your** family or employer in the case of an **emergency**.
3. Provide any written guarantees for payment of **reasonable** expenses for **emergency hospitalization**.
4. **Your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for **emergency** medical treatment.
5. **Your** repatriation back to Singapore if **you** are **sick** or **injured overseas** with appropriate medical supervision.
6. If **you** require travel assistance, including:
 - a) rescheduling travel arrangements as a result of an **emergency**,
 - b) referral for legal advice **arising** out of an incident during **your journey**,
 - c) lost **luggage** retrieval,
 - d) contacting the issuer when passports, travel documents or credit cards are lost,
 - e) arranging translator/interpreter assistance in an **emergency**, and/or
 - f) arranging overnight hotel accommodation following flight delay or travel misconnection.

Limit of Amount Payable

The maximum payable is \$1,000,000 for Platinum Plan, \$1,000,000 for Gold Plan and \$500,000 for Silver Plan for any one **Journey** regardless of the number of events involved.

What Is Not Covered

The **Company** shall not be liable for:
(a) any expenses for services not arranged or approved by **us**.
(b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 12 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following Medical and Travel Assistance services are made available to **you**. Please note that all cost and expenses incurred for the services listed in Section 12 including telecommunication charges are to be borne by **you**:

1. Medical Assistance Services
 - a) Telephone Medical Advice
 - b) Medical Service Provider Referral
 - c) Arrangement of **Hospital** Admission
 - d) Guarantee of Medical Expenses Incurred
 - e) During **Hospitalisation**
2. Travel Assistance Services
 - a) Embassy Referral
 - b) Lost **Luggage** Assistance
 - c) Lost Travel Document Assistance

- d) Interpreter Referral
- e) Legal Referral
- f) **Emergency** Message Transmission
- g) **Children** Escort Assistance

SECTION 13 – REPATRIATION FOLLOWING EMERGENCY MEDICAL EVACUATION

Following the **Emergency** Medical Evacuation referred to in Section 11 above and if deemed medically necessary by **us**, **we** will arrange and pay for the repatriation of the **insured person** to Singapore by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the **insured person** shall surrender any unused portion of his/her ticket to the **Company**.

Limit of Amount Payable

The maximum **we** will pay is:

- \$50,000 each **insured person**
- \$125,000 in total for **Family Cover**

What Is Not Covered

The **Company** shall not be liable for:
(a) any expenses for services not arranged or approved by **us**.
(b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 14 – REPATRIATION OF MORTAL REMAINS

Upon the death of an **insured person** outside Singapore resulting from an **injury** or **illness** sustained during the **journey overseas**, **we** will make all the necessary arrangements (including meeting legal requirements) for the repatriation of the **insured person's** body or ashes to the **insured person's** home in Singapore.

Limit of Amount Payable

The maximum **we** will pay is:

- \$50,000 each **insured person**
- \$125,000 in total for **Family Cover**

What Is Not Covered

The **Company** shall not be liable for:
(a) any expenses for services not arranged or approved by **us**.
(b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 15 – COMPASSIONATE VISIT

In the event that an insured person is hospitalised outside Singapore as a result of injury or illness for more than five (5) consecutive days and no adult member of the Insured Person's family is with him/her, **we** will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one of the insured person's Immediate Family Member who, on the written advice of a medical practitioner, is required to travel from Singapore to be with the insured person until the insured person is able to resume his/her Journey or return to Singapore, whichever occurs first.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$7,500 each insured person • \$15,000 in total for Family Cover
Gold Plan	• \$5,000 each insured person • \$10,000 in total for Family Cover
Silver Plan	• \$2,500 each insured person • \$5,000 in total for Family Cover

What Is Not Covered

The **Company** shall not be liable for:

- (a) any expenses for services not arranged or approved by **us**.
- (b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 16 – CHILDCUARD

In the event that an **adult insured person** is hospitalised outside Singapore as a result of **injury** or **illness** sustained during the **journey** and there is no other **adult** to accompany the **children** who is(are) on the same **journey**, we will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one family member or relative to travel outside Singapore to accompany the **children** back to Singapore.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	• \$7,500 each insured person • \$15,000 in total for Family Cover
Gold Plan	• \$5,000 each insured person • \$10,000 in total for Family Cover
Silver Plan	• \$2,500 each insured person • \$5,000 in total for Family Cover

What Is Not Covered

The **Company** shall not be liable for:

- (a) any expenses for services not arranged or approved by **us**.
- (b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 17- EMERGENCY TELEPHONE CHARGES

We will reimburse **insured person** the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of **our** appointed assistance company, during a medical **emergency** and for which a medical claim has been submitted under Sections 4, 6 or 7. We will also reimburse the **insured person** for the use of prepaid phone cards for the purpose set out above subject to a maximum reimbursement sum of \$10.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	\$250 each adult insured person
Gold Plan	\$150 each adult insured person
Silver Plan	\$100 each adult insured person

The benefit under this Section does not apply to a **child insured person**.

What Is Not Covered

Calls via any fixed telephone line or LAN line, or public telephone using International Calling Card (ICC).

The **Company** shall not be liable for:

- (a) any expenses for services not arranged or approved by **us**.
- (b) all circumstances described under the Exclusions of this Policy.

Please refer to the Section on Exclusions.

SECTION 18 – TRAVEL CANCELLATION

We will pay **your** cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that **you** have paid in advance and cannot recover from any other source if **your journey** is cancelled within 30 days of **your** scheduled departure to circumstances neither expected nor intended by **you** or outside **your** control occurring from the time **you** purchased **your** travel package (except item (c)):

- a) Death, **serious injury**, **serious illness**, or a mandatory quarantine suffered to **you**, **your relative**, **your children**, or **your** dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion **arising** out of circumstances beyond **your** control at **your** planned destination.
- c) Serious damage to **your home** from fire, flood, typhoon, earthquake or tsunami within seven days before the departure date which required **your** presence on the premises on the departure date.
- d) Witness summons.
- e) National Service.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	• \$15,000 each insured person • \$37,500 in total for Family Cover
Gold Plan	• \$10,000 each insured person • \$25,000 in total for Family Cover
Silver Plan	• \$5,000 each insured person • \$12,500 in total for Family Cover

In a Single Return **trip** Policy, once an **insured person** cancels the **trip** and a claim is made for Travel Cancellation under this section, this Policy will immediately terminate upon such cancellation of the **trip**. For the avoidance of doubt, the Policy continues to be in force with regard to other **insured person(s)** who continue with the **trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement to Section 21 - **Insolvency** of Travel Agency results from the same occurrence, this Policy will pay for the claim under one Section only.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 19 – TRAVEL CURTAILMENT

We will pay the un-utilized and non-refundable portion of travel and accommodation expenses paid in advance by **you** due to any of the following events that requires **your** immediate return to Singapore:

- a) An **injury** or **sickness** suffered by **you** resulting in advice from a **medical practitioner** to abandon **your** planned **journey** and return to Singapore immediately.
- b) Death of **your relative, children, or dependant** in Singapore.
- c) Hijacking of the **carrier** in which **you** are travelling as a passenger.
- d) A typhoon, earthquake or tsunami which prevents **you** from continuing **your** scheduled **journey**.
- e) The unexpected outbreak of strike, riot or civil commotion **arising** out of circumstances beyond **your** control.

Curtailment means returning **home** before the scheduled return date. A proportion of travel expenses will be refunded only if the **insured person** cannot use the return ticket and is not recovering travel expenses from any other sources.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **e** will pay is:

Platinum Plan	• \$15,000 each insured person • \$37,500 in total for Family Cover
Gold Plan	• \$10,000 each insured person • \$25,000 in total for Family Cover
Silver Plan	• \$5,000 each insured person • \$12,500 in total for Family Cover

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

What Is Not Covered

Please refer to the Section on Exclusions

SECTION 20 – TRAVEL POSTPONEMENT

We will pay the administrative charges imposed on **you** as a result of **you** postponing **your journey** due to any of the following events occurring within 30 days of **your** scheduled departure days (except c):

- a) Death, **serious injury, serious illness**, or a mandatory quarantine suffered to **you, your relative, your children, or your** dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion **arising** out of circumstances beyond **your** control at **your** planned destination.
- c) Serious damage to **your home** from fire, flood, typhoon, earthquake or tsunami within seven days before the departure date which required **your** presence on the premises on the departure date.
- d) Witness summons.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$1,500 each insured person • \$3,750 in total for Family Cover
Gold Plan	• \$1,000 each insured person • \$2,500 in total for Family Cover
Silver Plan	• \$500 each insured person • \$1,250 in total for Family Cover

In a Single Return **trip** Policy, once an **insured person** postpones the **trip** and a claim is made for Travel Postponement under this section, this Policy will immediately terminate upon such postponement of the **trip**. For the avoidance of doubt, the Policy continues to be in force with regard to other **insured persons** who continue with the **trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement and Section 21 - **Insolvency** of Travel Agency results from the same occurrence, this Policy will pay for the claim under one Section only.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 21 – INSOLVENCY OF TRAVEL AGENCY

We will reimburse up to the specified limit in the **Cover Type** for the loss of irrecoverable travel fares or travel deposits paid in advance, due to a **journey** being cancelled prior to the commencement of the **journey** due to **insolvency** of a NATAS (National Association of Travel Agent Singapore) registered Travel Agency licensed and operating in Singapore from which **insured person** purchased the **trip**.

Provided that **you** must have bought this insurance more than three (3) days prior to the commencement of the **journey**.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$15,000 each insured person • \$37,500 in total for Family Cover
Gold Plan	• \$10,000 each insured person • \$25,000 in total for Family Cover
Silver Plan	• \$3,000 each insured person • \$7,500 in total for Family Cover

What Is Not Covered

The **Company** shall not be liable for any losses:

- a) Which is covered or will be paid or refunded by any other source including any government programs, insurance schemes, hotel, airline, Travel Agent or any other provider of travel and/or accommodation; or
- b) Insolvency which occurred, or for which a petition for bankruptcy was filed before the effective date of **your** Policy; or.
- c) Caused by failure of any airline, cruise-line, tour operator, or Travel Agent, person or agency to provide the travel arrangements for reasons other than Insolvency of Travel Agent; or.
- d) Should this Policy be purchased less than 7 consecutive days before the date of departure; or
- e) If before the purchase of this Policy, **you** are aware of any circumstances which could lead to the disruption of **your trip**.

Please refer to the Section on Exclusions.

In a Single Return **trip** Policy, once the **trip** is cancelled and an **insured person** makes a claim under this section, this Policy will immediately terminate upon such cancellation of the **trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement and Section 21 - **Insolvency** of Travel Agency results from the same occurrence, this Policy will pay for the claim under one section only.

SECTION 22 – TRAVEL DISRUPTION

We will pay for **reasonable** additional travel (on economy class) and accommodation expenses necessarily and unavoidable incurred by the **Insured person** which are not recoverable from any other source, if the **Insured person** is forced to change any part of the **Journey** while overseas due to any of the following reasons:

- a) Death, **serious Injury** or **serious Illness** of the **Insured person** or his/her **Travel Companion** provided that a written confirmation of the nature of such **serious Injury** or **serious Illness** is received from a **medical practitioner**;
- b) Compulsory quarantine of the **insured person** or his/her **Travel Companion** ordered by a government or local authority;
- c) Hijacking of the aircraft in which the **insured person** is on board as a passenger;
- d) Unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevents the **insured person** from continuing with the scheduled **journey**;
- e) Natural Disaster occurring at the planned overseas destination which prevents the **insured person** from continuing with the scheduled **journey**;
- f) If there is an epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation (WHO);
- g) Closure of airport or airspace which prevents the **insured person** from continuing with the scheduled **journey**.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$3,000 each insured person • \$7,500 in total for Family Cover
Gold Plan	• \$2,000 each insured person • \$5,000 in total for Family Cover
Silver Plan	• \$1,000 each insured person • \$2,500 in total for Family Cover

What Is Not Covered

Please refer to the Section on Exclusions.

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

SECTION 23 – DELAYED DEPARTURE

We will pay **you** for each full consecutive 6 hour delay if a disruption to **your journey**, for a period of at least 6 consecutive hours from the scheduled time of **your carrier's** departure as specified in **your** itinerary, **arises** from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the **carrier you** were scheduled to travel aboard.

We will pay \$100 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for the Section shown below.

For the avoidance of doubt, the period of delay is calculated from the scheduled departure time specified in the original itinerary to the departure time of the replacement flight.

To qualify for this benefit, the **insured person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the **carrier** or their handling agents stating the reason and length of delay.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$1,000 each insured person • \$2,000 in total for Family Cover
Gold Plan	• \$800 each insured person • \$1,600 in total for Family Cover
Silver Plan	• \$500 each insured person • \$1,000 in total for Family Cover

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

What Is Not Covered

Please refer to the Section on Exclusions

SECTION 24 – TRAVEL MISCONNECTION OR OVERBOOKED FLIGHT

In the event that the **insured person** misses his/her confirmed onward travel connection during the **journey** while outside Singapore at the transfer point due to airline overbooked flight or the late arrival of the **insured person's** incoming, confirmed connecting scheduled conveyance and no onward transportation is available to the **insured person** within six (6) consecutive hours on the **insured person's** arrival, **we** will pay the Limit of Amount Payable for this Section shown below.

Written verification must be obtained from the **insured person's carrier**, operator or handling agent stating the reasons and length of delay.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$200 each insured person • \$1,400 in total for Family Cover
Gold Plan	• \$200 each insured person • \$1,200 in total for Family Cover
Silver Plan	• \$200 each insured person • \$1,000 in total for Family Cover

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 25 – FLIGHT DIVERSION

In the event that whilst traveling on a scheduled flight, **your** flight is diverted due to strike or industrial action, adverse

weather conditions, mechanical & technical breakdown, derangement, or structural defect which prevents **you** from continuing **your trip** as scheduled and **you** are delayed from arriving **your** planned destination by at least 6 consecutive hours.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	• \$1,000 each insured person • \$2,000 in total for Family Cover
Gold Plan	• \$800 each insured person • \$1,600 in total for Family Cover
Silver Plan	• \$500 each insured person • \$1,000 in total for Family Cover

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 26 – DELAYED BAGGAGE

In the event that the **insured person's** checked-in baggage is temporarily lost in transit or misdirected by the **carrier** and not restored to the **insured person** within six (6) consecutive hours after his/her arrival at the baggage pick-up point of the scheduled destination **overseas** or in Singapore, **we** will pay \$200 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for this Section shown below.

Where the delay occurs in Singapore, **we** will only pay a maximum sum of \$200 provided a minimum period of six (6) consecutive hours of delay has lapsed.

For avoidance of doubt, **we** will pay based on each claim and not on each piece of delayed baggage.

Any such payment shall be deducted from the amount payable under Section 27 - Loss or damage to luggage and personal, if the baggage later proves to be permanently lost.

To qualify for payment, the **insured person** must obtain written confirmation from the **carrier**, operator or their handling agents stating the reason and length of delay.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **e** will pay is:

Platinum Plan	• \$1,200 each Insured person • \$3,200 in total for Family Cover
Gold Plan	• \$1,000 each Insured person • \$ 2,400 in total for Family Cover
Silver Plan	• \$800 each Insured person • \$1,600 in total for Family Cover

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 27– LOSS OR DAMAGE TO LUGGAGE AND PERSONAL EFFECTS

We will pay the repair cost, or replacement value, less **depreciation**, of any **luggage and personal effects** which are stolen, **accidentally** damaged or permanently lost.

- You** must provide receipts for **your** items, to justify the amount of **your** claim. If **you** are unable to submit receipts **we** may be able to accept alternate proof of ownership and value for **your** items, as agreed upon by **us** on a case by case basis.
- We** also have the option to repair or replace the **luggage & personal effects** instead of paying **you**.
- If **you** are partially reimbursed by **your carrier** or other third party, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover, less **depreciation**.
- When determining the classification of an item, **we** will use the item's intended primary function as determined by the manufacturer. E.g. "Mobile Device" refers to handheld devices like mobile phones, tablets, netbooks, Personal Digital Assistants and the like equipment, excluding Laptop Computer. "Laptop Computers" refers to a laptop or notebook, which is a mobile computer that comes with a full-size keyboard and a flip-up monitor with at least 12" screen.

The maximum **We** will pay is \$500 for each single article, or pair or set of articles and \$1,000 for Laptop Computer, up to the Limit of Amount Payable for this Section shown below.

- Luggage and personal effects** left in a motor vehicle are only covered, during daylight hours and must have been in a **locked storage compartment** and forced entry must have been made. The most **we** will pay if **your luggage and personal effects** are stolen from the **locked storage compartment** of an unoccupied vehicle is up to maximum of SGD 500 for each item.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **We** will pay is:

Platinum Plan	• \$5,000 each insured person • \$10,000 in total for Family Cover
Gold Plan	• \$5,000 each insured person • \$10,000 in total for Family Cover
Silver Plan	• \$3,000 each insured person • \$6,000 in total for Family Cover

Where a claim under Section 27 - Loss or damage to **luggage and personal effects** and Section 39 - Golfer's Cover results from the same occurrence, this Policy will only pay for the claim under Section 39.

The maximum payable under Section 27 –Loss or damage to **luggage and personal effects** and Section 28 - Loss of Documents in total shall not exceed the maximum liability applicable under Section 27 - Loss or damage to **luggage and personal effects**

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 28 – LOSS OF DOCUMENTS AND PASSPORT

We will pay for the cost of obtaining replacement passports, travel tickets and other relevant travel documents that the **insured person** has lost as well as **reasonable** and additional travel and accommodation expenses which are necessarily incurred to replace lost travel documents, such loss **arising** out of robbery, burglary or theft while the **insured person** is outside Singapore during the **journey**.

The loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	• \$3,000 each insured person • \$6,000 in total for Family Cover
Gold Plan	• \$2,000 each insured person • \$4,000 in total for Family Cover
Silver Plan	• \$1,000 each insured person • \$2,000 in total for Family Cover

The maximum payable under Section 27 – Loss or damage to **luggage** and **personal effects** and Section 28 - Loss of Documents in total shall not exceed the maximum liability applicable under Section 27 - Loss or damage to **luggage** and **personal effects**.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 29 – PERSONAL MONEY

You are covered up to the amount specified on **your** policy schedule for theft of **your** own cash. Cash is only covered whilst being carried on **your** person or secured in a locked safety deposit box.

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum we will pay is:

Platinum Plan	• \$750 each insured person • \$750 in total for Family Cover
Gold Plan	• \$500 each insured person • \$500 in total for Family Cover
Silver Plan	• \$250 each insured person • \$250 in total for Family Cover

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 30 – HIJACK OF PUBLIC CONVEYANCE

In the event of the hijack of the **Public Transport** in which the **insured person** is travelling on, we will pay a daily benefit in which that the **insured person** is prevented from reaching his/her scheduled destination, up to the Limit of Amount

Payable for this Section shown below. We will not make any payment in respect of hijack when the intended destination of the **Public Transport** is to, or by way of, a country in a state of war.

To qualify for this benefit, the **insured person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the **carrier** or their handling agents stating the reason and length of delay.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

Platinum Plan	We will pay \$300 for each insured person for every 24 hours and the maximum we will pay is: • \$6,000 each insured person • \$15,000 in total for Family Cover
Gold Plan	We will pay \$200 for each insured person for every 24 hours and the maximum we will pay is: • \$4,000 each Insured person • \$10,000 in total for Family Cover
Silver Plan	We will pay \$100 for each insured person for every 24 hours and the maximum we will pay is: • \$2,000 each insured person • \$5,000 in total for Family Cover

Where a claim under Section 30 – Hijack of Public Conveyance and Section 31 – Kidnap, results from the same occurrence, this Policy will pay for the claim under either Section, but not both.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 31 – KIDNAP

We will pay a daily benefit in the event that the **insured person** is kidnapped or wrongly confined, abducted or restrained by criminal force during the **journey** while outside Singapore. For the purpose of this Section, the kidnap cannot be committed by any **insured person** or his/her family member, **Travel Companion** or close business associate whether acting alone or in collusion with others.

The kidnap must be reported to the police having jurisdiction at the place of the kidnap within twenty-four (24) hours after such incident. Any claim must be accompanied by written documentation from the police.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

Platinum Plan	We will pay \$300 for each insured person for every 24 hours and the maximum we will pay is: • \$6,000 each insured person • \$15,000 in total for Family Cover
Gold Plan	We will pay \$200 for each insured person for every 24 hours and the maximum we will pay is: • \$4,000 each insured person • \$10,000 in total for Family Cover
Silver Plan	We will pay \$100 for each insured person for every 24 hours and the maximum we will pay is: • \$2,000 each insured person • \$5,000 in total for Family Cover

Where a claim under Section 31 – Kidnap and Section 30 – Hijack of Public Conveyance, results from the same occurrence, this Policy will pay for the claim under either Section, but not both.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 32 – RENTAL VEHICLE EXCESS

If during a **journey** outside Singapore, an **adult insured person** rents or hires a car, or a campervan

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

We will pay up to the Limit of Amount Payable for this Section shown below if the **adult insured person** becomes legally liable to pay for any excess or deductible due to loss or damage to the rental vehicle during Your **journey** overseas provided that:

- (a) the **adult insured person** must be either a named driver or co-driver of the rental vehicle,
- (b) the **adult insured person** has complied with all requirements of the rental agreement,
- (c) the **adult insured person** was at the time of the accident duly licensed to drive the vehicle and was not racing, taking part in or practising for speed or time trials of any kind, or driving under the influence of alcohol, drugs or other substance of abuse,
- (d) as part of the hiring arrangement, the **adult insured person** must take up a comprehensive motor insurance against loss or damage to the rental vehicle during the rental period, and
- (e) at the time of the accident, the driver must be one of the **insured person(s)** of this Policy.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **We** will pay is:

Platinum Plan	\$1,500
Gold Plan	\$1,000
Silver Plan	\$500

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 33 – RENTAL VEHICLE RETURN

If during a **journey** outside Singapore the **adult insured person** rents or hires a car, or a campervan from a licensed rental agency and is unable to return the **rental vehicle** to the hire depot at the scheduled destination due to his/her **injury** or **illness**, **we** will pay the **reasonable** costs, up to the Limit of Amount Payable for this Section shown below, for returning the **rental vehicle** to the nearest hire depot provided that;

- (a) the **Adult Insured person** must be either a named driver or co-driver of the **rental vehicle**, and
- (b) the **Adult Insured person** has complied with all requirements of the rental agreement.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	\$750
Gold Plan	\$500
Silver Plan	\$250

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 34 – PERSONAL LIABILITY

We will cover **your** legal liability for payment of compensation in respect of:

- Death, bodily **injury** or **illness**, and/or
- Physical loss or damage to property, occurring during **your journey**, which is caused by an **accident** or a series of **accidents** attributable to one source or originating cause.

We will also reimburse **your reasonable** legal costs and legal expenses for settling or defending the claim made against **you**. **We** will decide whether the costs were **reasonable**. **You** must not accept liability without prior written approval from **us**.

Limit of Amount Payable

Regardless of the number of **insured persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in total for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **insured persons** with **our** written permission, is:

Platinum Plan	\$1,000,000 per adult insured person \$250,000 per child insured person \$1,000,000 in total for Family Cover
Gold Plan	\$1,000,000 per adult insured person \$250,000 per child insured person \$1,000,000 in total for Family Cover
Silver Plan	\$500,000 per adult insured person \$125,000 per child insured person \$500,000 in total for Family Cover

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 35 – LEGAL EXPENSES FOR WRONGFUL ARREST OR DETENTION (Applicable for Gold Plan & Platinum Plan only)

We will indemnify each **adult insured person** against the legal costs and expenses which the **adult insured person** becomes legally liable to pay due to wrongful arrest or detention by any government or local authority occurring during the **journey** outside Singapore.

Limit of Amount Payable

Regardless of the number of **insured persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in total for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **insured persons** with **our** written permission, is

Platinum Plan	\$10,000 per adult insured person \$2,500 per child insured person \$10,000 in total for Family Cover
Gold Plan	\$5,000 per adult insured person \$1,250 per child insured person \$5,000 in total for Family Cover
Silver Plan	Not Covered

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 36 – HOME CONTENTS

We will indemnify the **adult insured person** against physical loss or damage to the **insured person’s home** Contents within his/her **home** in Singapore that was left vacant because of the **journey**, caused by fire or theft accompanied by actual, forcible and violent entry to the **home** while the **adult insured person** has travelled outside Singapore during the **journey**.

“**Home** Contents” refers to household furniture and furnishing, domestic appliances, audio and video equipment, clothing and **personal effects** belonging to the **adult insured person** or his/her **Immediate Family Members** permanently residing with the **adult insured person** excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers’ cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

We may make payment at **our** option reinstate or repair any damaged article subject to due allowance of wear and tear and **depreciation**. **Depreciation** may not be applied to electronic items that are purchased within one (1) year from date of **accident** if the **adult insured person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

The maximum **we** will pay

Platinum Plan	\$15,000
Gold Plan	\$10,000
Silver Plan	\$5,000

Provided that **we** will not pay

- more than \$2,000 in respect of platinum, gold and silver articles, watches, **jewellery**, precious stones and furs collectively.
- more than \$1,000 for any one article, or set or **pair** of **articles**.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 37 – DOMESTIC PET CAT & DOG CARE (Applicable for Gold Plan & Platinum Plan only)

If an **adult insured person** is unable to return to Singapore on the scheduled return date due to **injury** or **illness** or delay of the **Public Transport** which he/she is booked on, **we** will pay for an **adult insured person’s** pet dog or cat’s continued stay

at the pet hotel/kennel or cattery where the pet is deposited with during the **adult insured person’s journey** abroad following his/her inability to collect the pet on the scheduled collection date.

The following documents must be produced to obtain benefit under this Section:

- Written confirmation from the **carrier**, operator or their handling agent stating the reasons and length of delay.
- Written confirmation from the pet hotel/kennel/cattery stating the period of stay of the **adult insured person’s** pet and the collection date arranged prior to his/ her **journey** abroad and the period of extended stay.
- Medical report or certificate from a **medical practitioner** advising delay of planned travel on medical grounds covered under Section 4 - **Overseas** Medical Expenses.

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**.

Platinum Plan	We will pay \$150 for each day up to the maximum of \$750
Gold Plan	We will pay \$100 for each day up to the maximum of \$500
Silver Plan	Not Covered

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 38 – CREDIT CARD COVER

If the **adult insured person** suffers financial loss as a direct result of the fraudulent use of his/her personal credit card(s) following its loss **arising** out of robbery, burglary or theft while the **adult insured person** is outside Singapore during the **journey**. **We** will pay for

- such unauthorised changes were made **Overseas** with **your** stolen payment card; or
- Your** payment card was not stolen, but such unauthorised charges were made through any **Overseas** ATM withdrawal, in-store or online purchases were **your** payment card information; then
 - In respect of a) above, **we** will reimburse the unauthorized charges incurred 12 hours prior to **your** first reporting the event to **your** payment card issuer(s); and
 - In respect of b) above, **we** will reimburse charges incurred prior to **your** first reporting the event to **your** payment card issuer(s), or **us**, or, **your** payment card issuer(s) notifying **you** about the event (whichever occurs first).

Any reimbursement by **us** under this Section is subject to the following conditions:

- We** will only pay for such unauthorized changes which **you** are made liable for, under the terms and conditions of **your** payment card;
- You** must report the theft of **your** payment card to issuer (s) and to **us** within 24-hours of discovering that **your** payment card was stolen or any unauthorized changes were made from it;
- You** must complete and return any documents including but not limited to claims forms, police reports, demands, notices and any other relevant documents **you** may be asked to provide;

- 4) **You** must comply with all the terms and conditions by which **your** payment card was issued; and
- 5) **Your** payment card must be valid and in good standing for coverage to apply

Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Table of Benefits**. The maximum **we** will pay is:

Platinum Plan	\$3,000 each adult insured person
Gold Plan	\$2,000 each adult insured person
Silver Plan	\$1,000 each adult insured person

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 39 – GOLFER'S COVER

(Applicable for Gold Plan & Platinum Plan only)

a) Hole-in-One

If during the **journey** outside Singapore, an **adult insured person** achieves a hole-in-one in an organised event at any 18-hole golf course, **we** will reimburse him/her for the cost of one round of celebratory drinks.

The **adult insured person** must provide written evidence from the golf club official that hole-in-one was achieved, and provide original receipt for the cost of celebratory drinks.

b) Golfing equipment

We will pay for **accidental** loss of or damage to **golfing equipment** (golf clubs and golf bags) taken, purchased or owned by an **adult insured person**, occurring during the **journey** outside Singapore.

We may make payment or at **our** option repair any damaged article subject to due allowance of wear and tear and **depreciation**. **Depreciation** may not be applied to **golfing equipment** that is purchased within one (1) year from date of **accident** if the **adult insured person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

Limit of Amount Payable

The maximum **We** will pay each **adult insured person** is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
(a) Hole-in-One	\$500	\$300	Not Covered
(b) Golfing equipment	\$1,500	\$1,000	Not Covered

Provided that **we** will not pay for more than \$500 for any one article.

Where a claim under Section 27 - Loss or damage to **luggage** and **personal effects** and Section 39 - Golfer's Cover results from the same occurrence, this Policy will only pay for the claim under Section 39.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 40 – ADVENTUROUS ACTIVITIES COVER

Notwithstanding General Exclusion 6, this Policy is extended to cover the **insured person** in respect of death or **injury** which may be sustained resulting from engaging in or practicing for:

1. Bungee jumping;
2. Sky diving;
3. Paragliding;
4. Helicopter rides for sightseeing;
5. Hot air ballooning;
6. Jet skiing;
7. **Mountaineering** at mountains below the height of three thousand (3,000) metres above sea level;
8. Skiing or snowboarding all within official approved areas of a ski resort;
9. Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
10. Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification.

Provided always that the above activities are done for leisure purposes and with a licensed operator. All other terms, conditions and Exclusions of this Policy continue to apply.

SECTION 41 – AUTOMATIC EXTENSION OF PERIOD OF INSURANCE

If the homeward **journey** cannot be completed before the expiry date stated in **your** Policy, cover will remain in force without additional premium in respect of an **insured person** for up to:

- (a) fourteen (14) days if any **Public Transport** in which that **insured person** is travelling as a ticket holding passenger is delayed.
- (b) thirty (30) days if the intended return **journey** is prevented due to that **insured person's Injury** or **illness arising** from a cause covered under this Policy.

What Is Not Covered

Please refer to the Section on Exclusions.

SECTION 42 – TERRORISM COVER

Notwithstanding General Exclusion No. 12(b), this Policy is extended to cover losses which may be sustained through **Act of Terrorism** provided that there is no liability when such **Act of Terrorism** involve the use of biological agents, chemical agents or nuclear devices.

Limit of Amount Payable

The maximum **we** will pay under all sections of the Policy in total is as follows (subject to the Limit payable under each section):

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
Adult insured person age up to 69 years old	\$350,000	\$200,000	\$150,000
Adult insured person age 70 years and above	\$125,000	\$75,000	\$50,000
Child insured person	\$75,000	\$50,000	\$37,500
In total for Family Cover	\$850,000	\$500,000	\$375,000

(Except that there is no extension of **terrorism** cover under this Section for those sections of the Policy which do not apply to a **child insured person**)

For **insured persons** covered under **Group Cover**, our maximum liability of the **Company** in respect of all **insured person(s)** shall not exceed S\$5,000,000 per event involving **Act of Terrorism** regardless of any mode of conveyance, subject to the Limit of Benefit(s) payable in respect of each **insured person**, whichever is the lower.

Where an **insured person** is insured under more than one policies with the **Company** covering **Act of Terrorism**, our maximum liability for any and all claims **arising** directly or indirectly from any **Act of Terrorism** shall be limited to one policy only (with the highest limit on **Act of Terrorism**, where applicable).

All other terms, conditions and Exclusions of this Policy continue to apply.

SECTION 43 – PASSIVE WAR EXTENSION

Notwithstanding General Exclusion 12(a), Section 1 (**Accidental Death and Permanent Total disablement**) of this Policy is extended to cover the **insured person** in respect of death or bodily **injury** which may be sustained through war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion the proportions of or amounting to an uprising, military or usurped power, but only provided that no state of war exists in the respective country when the **insured person** travels thereto and that such country is not the place of residence of the **insured person**; and also only provided that the **insured person** shall prove that at the time of suffering the loss he/ she was in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such activities, save for any actions or steps as were reasonably necessary for the protection of himself/herself or his/her property, nor was he/she in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal therewith.

Provided always that there is no cover in respect of passive war risks after the expiry of thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under the war Exclusion clause herein during the **insured person's** visit of such country.

Where the **Insured person** is insured under more than one policies with the **Company** covering Passive War Extension, **Our** maximum liability for any and all claims **arising** directly or

indirectly from Passive War Extension will be limited to one policy only (with the highest limit on Passive War Extension where applicable).

All other terms, conditions and Exclusions of this Policy continue to apply.

GENERAL EXCLUSIONS

Exclusions Applicable to Sections 18, 19, 20, 21, 22, 23, 24, 25 & 30

We will not pay for expenses:

- Any failure on the **insured person's** part to:
 - Check in for departure by the time specified by the **carrier** (except for reasons specifically provided in Sections 18 to 21)
 - Notify the travel agent, tour operator, **carrier** or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so.
- Any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption you use to pay for the trip in part or in full.
- Pre-paid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, concerts, theme parks, sporting events and any other charges not related to transport or accommodation.

Exclusions Applicable to Sections 26, 27, 28, 29, 38 & 39

We will not pay for expenses:

- If **you** do not report the delay within 24 hours to an appropriate authority, and provide **us** with a written statement from whomever **you** reported it to.
- Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- If **you** do not report the loss, theft or damage within 24 hours to the police and if applicable to an office of the **carrier you** were travelling on when the loss, theft or damage occurred, and if **you** cannot prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- If the loss or damage is not supported by proof of ownership, value and age.
- Relating to the loss, theft, or damage to **personal computers**, cameras, video cameras, **golfing equipment**, **jewellery** or any other **valuables**, cash, or traveller's cheques.
- If the loss, theft or damage is to a bicycle or any watercraft other than surfboards.

7. If the loss of or damage **arises** from ordinary wear and tear, deterioration, atmospheric or
8. Weather conditions, insects, rodents or vermin.
9. If the **luggage** or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched.
10. If **your valuables, personal computer** equipment are transported in the cargo hold of a **carrier**.
11. If the loss, theft or damage is to items left behind in any hotel or motel room after **you** have checked out or items left behind after **you** have disembarked the **carrier**.
12. If the **luggage/ personal effects** was being sent unaccompanied or under a freight contract.
13. If the loss of, or damage **arises** from any process of cleaning, repair or alteration.
14. If the **luggage/ personal effects** was left **unsupervised** in a **public place**.
15. If the **luggage** and **personal effects** were left unattended in a motor vehicle unless it was locked in the boot or **locked storage compartment**, or were left overnight in a motor vehicle even if it was in the **locked storage compartment**.
16. If the **luggage** or **personal effect** is fragile, brittle or an electronic or mechanical component is broken or scratched – unless either:
 - It is the lens of spectacles, binoculars or photographic or video equipment; or
 - The breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling.
17. If the loss, theft or damage occurs in **your country of residence**.
18. If the loss or damage is to sporting equipment whilst in use (including surfboards).
19. Loss of cash cards or any other cards having a stored value.
20. If **you** do not exercise **reasonable** care in protecting **your** cash.
21. Regarding shortages due to error, omission, exchange or **depreciation** in value.
22. Regarding loss of money not in the personal custody of the **insured person**.
3. **Arising** out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
4. **Arising** out of the conduct of a business, profession or trade.
5. Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or **accident** compensation legislation.
6. Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
7. Caused by disease that is transmitted by **you**.
8. Concerning any relief or recovery other than monetary amounts.
9. Relating to liability **arising** from a contract that imposes on **you** a liability which **you** would not otherwise have.
10. Due to assault and/or battery committed by **you** or at **your** direction.
11. Relating to conduct intended to cause personal **injury**, property damage or liability with
12. Reckless disregard for the consequences of **you** or any person acting with **your** knowledge, consent or connivance.
13. Any claim or loss **arising** out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via the **insured person's** own website, Internet site, **Web** address and/or via the transmission of electronic mail or documents and/or electronic means.
14. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
15. Judgments which are not in the first instance delivered by or obtained from a **Court** of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said **Court** for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.
16. Any claims and losses based upon, **arising** out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) Asbestos, or
 - b) Any actual or alleged asbestos related **Injury** or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Exclusions Applicable to Sections 34 & 35

We will not pay for expenses:

1. Relating to bodily **injury to you, your** travelling companion, or to a **relative** or employee of either of **you**.
2. Relating to damage to property belonging to **you**, or in **your** care or control, or belonging to, or in the care or control of, a **relative of yours**, or **your** travelling companion, or to an employee of either of **you**.

Exclusions Applicable to Section 36

We will not pay for expenses:

1. Loss or damage caused by or **arising** from wear and tear, **depreciation**, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, faulty design or workmanship.
2. Loss by reason of confiscation, requisition, detention or legal or illegal occupation of such property or premises by any government authorities.
3. Loss or damage insured under any other insurance policy, or reimbursed by any other party

GENERAL EXCLUSIONS (which apply to the whole Policy)

The **Company** will not be liable for any claims, damages, losses, death or disablement, **injury, illness** or liability directly or indirectly caused by, or in connection with, or **arising** from:

1. Any **known event**.
2. Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related **Illness** including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused. Any claims **arising** from an **epidemic** or pandemic or a threat associated with an **epidemic** or pandemic.
3. Pregnancy, childbirth, miscarriage, abortion or menopause.
4. Suicide or attempted suicide, intentional self-inflicted **injury** or any act which could reasonably be considered as exposure to danger (except when undertaken in an attempt to save human life), insanity, or whilst the **insured person** is under the influence of intoxicating liquor, drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).
5. Any pre-existing medical or physical conditions of any **insured person** which has required consultation or treatment including any recurring, chronic or continuing **illness** or condition during the twelve (12) month period before the commencement of the **journey**. For the purpose of an Annual Policy, medical or physical conditions upon which a claim has been made on a previous **journey** shall be deemed a pre-existing condition with regard to subsequent **journey**.
6. the **insured person** engaging in or practising for
 - a) Flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
 - b) Rafting or canoeing involving white water rapids, bungee jumping, sky diving, paragliding, jet skiing, underwater activities involving artificial breathing apparatus, winter sports and activities including skiing, snowboarding, the

use of bobsleigh or skeleton, hunting, pot-holing, **mountaineering** or rock climbing that ordinarily requires the use of ropes or guides and extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts.

- c) Taking part in or practising for speed or time trials, competitions, sprints or racing of any kind, or as a professional sportsperson (where one could earn income, remuneration or sponsorship from engaging in such sport or activity) or any organised team football.
- d) Manual work of any kind unless **you** inform **us** when applying for the insurance and it is accepted by **us** in writing.
- e) Taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.

7. The **insured person** engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms, travelling as an operator or crew member of any **Public Transport**.

8. Any wilful, malicious, criminal or unlawful acts committed by **you** and/or the **insured person** or any person acting on **your** and/or the **insured person's** behalf.

9. Any prohibitions or regulations by any government or local authority.

10. Any consequential loss not specified in the Policy.

Additionally:–

11. **We** will not pay for expenses:

- a) The cost of any elective (non-**emergency**) treatment or surgery, including exploratory tests, which are not directly related to the **illness** or **injury** which necessitated the **insured person's** admittance into **hospital**.
- b) Any form of cosmetic surgery or treatment.
- c) Any expenses in respect of normal dental inspection and/or treatment or in obtaining dentures or eye glasses or the like or hearing aids or prosthesis and corrective devices.
- d) Treatment or service provided by a health spa, convalescent or nursing **home** or any rehabilitation centre.
- e) Any claim if the **insured person** is under treatment not recommended by or undertaken by a **medical practitioner**.
- f) Any claim if the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment during the **journey**.

12. War & Terrorism Exclusion

The insurance by this Policy excludes:

Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other

cause or event contributing concurrently or in any other sequence to the loss;

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power; or
- b) Any **Act of Terrorism** including but not limited to
 - (i) the use or threat of force, violence and/or
 - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, expressed or otherwise, and/or to put the public or any section of the public in fear; or
- c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **Company** alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **insured person**.

13. Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or **arising** from

- a) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- c) Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- d) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The Exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- e) Any chemical, biological, bio-chemical, or electromagnetic weapon.

14. Political Risks Exclusion

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- a) Permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority

- b) Permanent or temporary dispossession of any property resulting from the unlawful acquisition of such property by any person provided that the **Company** is not relieved of any liability to the **Insured person** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy.
- c) The destruction of property by order of any public authority.

In any action suit or other proceeding where the **Company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **insured person**.

15. Cyber Primary Exclusion

This Policy does not cover

- a) Damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not, where such Damage is caused by programming or operator error, Virus or Similar Mechanism or Hacking;
- b) Consequential loss directly or indirectly caused by or **arising** from programming or operator error, Virus or Similar Mechanism or Hacking; but this Exclusion shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

For the purpose of this General Exclusion 15 only – “Defined Contingency” means fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

“Virus or Similar Mechanism” means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

“Hacking” means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data.

16. Sanction Exclusion

This policy does not cover any loss or expenses with respect to Iran, North Korea, Syria, Sudan or Cuba.

For the avoidance of doubt no (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

17. Force Majeure

Your claim **arises** from, or is anyway related to force majeure unless the benefit specifically offers coverage.

CLAIMS

AWP Services Singapore Pte. Ltd. is authorized by Allianz Global Corporate Specialty SE Singapore Branch to also provide claims handling and assistance services, and for the administration of **your** Policy. AWP Services Singapore Pte. Ltd. acts under an agreement with the Insurer which means that AWP Services Singapore Pte. Ltd. can handle claims and make recommendations of claim settlements to the Insurer and is jointly referred to as “**we**”, “**our**” and “**us**” in this policy wording for this purpose only.

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If **you** do not, **we** can reduce **your** claim by the amount of prejudice **we** have suffered, or reject **your** entire claim.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, **you** must give written notification to **us**. If **you** do not, **we** can reduce **your** claim by the amount of prejudice **we** have suffered because of the delay.

You must give **us** any information **we** reasonably ask for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item’s age. If required, **we** may ask **you** to provide translations of **your** documents into English at **your** expense to enable **us** assess **your** claim.

If **you** cannot provide the requested proof of ownership, then **we** can reject **your** claim.

Please submit **your** new claim via online portal at www.allianz-assistance.com.sg/claims/.

If **you** have an existing claim with **us** and would like to submit additional documents, please submit via email to scbclaims@allianz-assistance.com.sg or **you** may mail them to **us**.

You must co-operate with **us** at all times in relation to the provision of supporting evidence and such other information as **we** may reasonably require.

- a) For medical, **hospital** or dental claims, contact **us** as soon as possible. **We** will require **you** to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
- b) For damage or permanent loss of **your luggage and personal effects**, report it immediately to the police or the transport operator or provider **you** were travelling with when the loss or theft occurred within 24 hours and obtain a written statement of **your** report.
- c) For damage or permanent loss of **your checked in luggage**, caused by a **carrier**, report the damage or misplacement within 24 hours to an appropriate official and obtain a written report, including any offer of settlement that they may make.

Please note that **we** will never pay more than **your** actual loss.

YOU MUST NOTIFY US OF HOSPITALIZATION

If **you** are hospitalized whilst on **your journey**, **you** or a member of **your** traveling party must notify Allianz Global Assistance immediately or as soon as reasonably possible.

If **you** are not hospitalized but **you** are treated as an outpatient and **you** become aware that the total cost of **your** treatment is likely to exceed SGD 2,000 **you** must notify Allianz Global Assistance.

PHONE CHARGES

For local calls made to **our** General Enquiries hotline or **our** Claims hotline, **we** may or may not provide **you** with a toll-free number. In any case **we** will not be responsible for any charges incurred by **you**, when **you** are contacting **us** for any non-emergency matters.

For urgent, **overseas** phone calls placed to **our** 24 Hour **Emergency** Assistance hotline, please use a reverse charge call (collect call) to contact **us** from outside Singapore. In the event that **you** were unable to place a reverse charge call, **we** will reimburse **you** up to a maximum of SGD 100 for any phone charges incurred for **you** to call **us** from **overseas**.

CLAIMS PROCESSING

We endeavour to process **your** claim within 10 working days of **us** receiving a completed claim form and all necessary documentation. If **we** need additional information, a written request will be sent to **you** within 10 working days. **We** will pay all claims in Singapore Dollars. The rate of currency exchange that will apply

is the rate at the date of loss occurrence. No indemnity from **us** will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for **your** loss of life is payable to **your** estate. All other indemnities of this Policy are payable to **you**. All the relevant claim forms should be completed and submitted by **you**. If not, an authorization letter signed by **you** is required to prove that others have the right to make a claim instead of **you**.

Under Sections 4 to 7, in the event funds for **emergency** medical treatment are guaranteed to the provider of healthcare by Allianz Global Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare.

Indemnity for expenses under Sections 4 to 7 which **you** incur directly will be payable to **you**. Under Sections 11, 12, 13 and 14 the benefits will be paid directly to the provider of service as indicated in each section.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy **you** must not admit that **you** are at fault, and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If **we** have a claim against someone in relation to the money **we** have to pay under this policy, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

If **you** intend to commence legal proceedings to recover **your** costs or seek compensation against a third party, **you** must inform **us** as soon as possible.

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, **our** administration and legal costs **arising** from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under the policy.
3. To **you**, **your** uninsured loss (less **your** excess).
4. To **you**, **your** excess.

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

If **we** pay **you** for permanently lost, stolen or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

If **we** pay **your** claim and **you** receive a payment from someone else for the same costs, fees or expenses, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

We may seek reimbursement from **you** if **you** receive a payment from any other source for any amount of the claim **we** paid **you**.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If **you** can make a claim against someone in relation to a loss or expense covered under this policy and **you** do not get paid the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

SUBROGATION

At **our** discretion, **we** may start, control and settle legal proceedings for **our** own benefit in **your** name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. **We** may do so in **your** name and on **your** behalf. **You** also consent to **us** seeking to recover any money **we** have paid to **you** from a third party.

You must help **us** to do this, even if **we** have not yet paid **your** claim, and even if the amount **we** pay is less than full compensation for **your** loss.

DUPLICATION OF COVER

If **you** are covered under more than one travel insurance policy underwritten by **us** for the same **trip**, cover will be effective only under one policy. **You** must let **us** know which policy **you** want to claim under and henceforth, all the benefits under the policy **you** elected will apply. The other policy/policies for the same **trip** is/are deemed to be void

In the event that **you** are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including **us**, **you** must seek compensation from other companies before submitting **your** claim to **us**. **We** will reimburse the balance if **you** do not get full compensation from other companies.

AGE

In the event of any claim, the age of the **insured person** will be determined as at the date of **injury** or **illness** with reference to their date of birth.

INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by Allianz Global Assistance shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

If **we** admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **you** and **us** in accordance with the law at the time. **You** may not take legal action against **us** over the dispute before the arbitrator has reached a decision.

CONTACT DETAILS

For any General Enquiries call

1800 222 1818 (Toll Free) or +65 6222 3350

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: scbtravel@allianz-assistance.com.sg

For Claims Enquiries call

1800 222 1818 (Toll Free) or +65 6222 3350

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: scbclaims@allianz-assistance.com.sg

For 24 hour Emergency Assistance call

+65 6222 3350

(Reverse call for those outside Singapore)

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. (trading as Allianz Global Assistance) with its registered address at 12 Marina View, #14 - 01 Asia Square Tower 2, Singapore 018961, a subsidiary company of Allianz Worldwide Partners S.A.S.

This Travel Insurance is underwritten by Allianz Global Corporate & Specialty SE Singapore Branch, with services provided by AWP Services Singapore Pte Ltd. trading as Allianz Global Assistance.

POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for **your** policy is automatic and no further action is required from **you**. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact **your** insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

