TravelEASE Insurance

This is Your Sompo Travel insurance policy. This Policy document, the Certificate of Insurance and any further endorsements form the contract of insurance and will tell You what is covered and the conditions of cover.

To enjoy the benefits of the Policy, You must have made full payment of the premium and be in receipt of a Certificate of Insurance.

All information, statements and/or declarations made by You on behalf of Yourself and each Insured Person at the time of the application, whether by telephone, fax, email or online, will form part of the contract of insurance.

You should read this Policy document carefully and keep this document for Your own reference.

Who is Eligible?

This Policy is only available to You if You:

- are living or working in Singapore;
- hold a valid Singapore identification document such as a Singapore passport, national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- start and end Your Trip in Singapore;
- have fully paid Your premium;
- are not an undischarged bankrupt;
- have not committed an act of bankruptcy within the last 12 months;
- have bought the Policy before You leave Singapore and the coverage date starts before You leave Singapore; and
- are more than 30 days old.

Things to Note

- You must reveal all facts that You know or ought to know which may affect the insurance cover You are applying for. If not, Your Policy may not be valid.
- This Policy will not cover claims arising from Known Events (other than COVID-19 under Sections 22, 23, 24, 25, 26, 27, 28 and 29).
- Sections 22, 23, 24, 25, 26, 27, 28 and 29 will only be applicable if You fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the transport operator or the destination country's government or regulator.
- We will pay all claims in Singapore dollars, at a reasonable exchange rate determined by us. We will not compensate You for exchange rate losses.
- For Your Policy to be valid, Your Period of Insurance must be for the entire length of Your Trip.
- We do not cover claims if You are travelling for medical treatment or travelling against Your doctor's advice.

Table of Cover

		Maximum benefit (S$) for each Trip			
		Essential		Superior	
		Per insured person	Family total[1]	Per insured person	Family total[1]
Section 1	**Trip cancellation**				
	Overall section limit	5,000	15,000	10,000	30,000
Section 2	**Trip postponement**				
	Overall section limit	5,000	15,000	10,000	30,000
Section 3	**Trip curtailment**				
	Overall section limit	5,000	15,000	10,000	30,000
	Limit for extra expenses to return to Singapore	1,000		2,000	
Section 4	**Trip disruption**				
	Overall section limit	1,000	3,000	2,000	6,000
	Limit for accommodation expenses per room per night	300		300	
Section 5	**Travel delay**				
	Overall section limit	800	2,000	1,200	3,000
	For every six hours of delay while Overseas				
	Adult	100		100	
	Child	50		50	
	After six hours of delay while in Singapore				
	Adult	150		150	
	Child	50		50	
Section 6	**Missed connections**	100	600	200	900
Section 7	**Overbooked flight**	100	600	200	900
Section 8	**Insolvency of travel agency**	2,000	6,000	4,000	12,000
Section 9	**Baggage delay**				
	Overall section limit	1,200	2,400	2,000	4,000
	For every six hours of delay while Overseas				
	Adult	200		200	
	Child	50		50	
	Baggage delay after six hours when arriving in Singapore				
	Adult	200		200	
	Child	50		50	
Section 10	**Loss or damage of baggage and personal belongings**				
	Overall section limit	1,000	2,500	1,000	2,500
	Limit for laptop	500		800	
	Limit of watches, valuables and jewellery in total	200		500	
	Limit for other items (for each item, set or pair)	200		500	
Section 11	**Losing travel documents**				
	Overall section limit	3,000	7,500	5,000	12,500
	Limit for accommodation expenses per room per night	400		400	
Section 12	**Personal accident**				
	Adult 70 years old or over	100,000		150,000	
	Adult under 70 years old	200,000	500,000	500,000	1,250,000
	Child	100,000		150,000	

Section 13	**Medical expenses overseas** Limit for medical aids and equipment Adult 70 years old or over Adult under 70 years old Child	 1,000 50,000 200,000 50,000	 500,000	 1,500 100,000 400,000 100,000	 1,000,000
Section 14	**Medical expenses in Singapore** Limit for medical aids and equipment Adult 70 years old or over Adult under 70 years old Child	 1,000 1,000 5,000 5,000	 15,000	 1,500 2,000 10,000 10,000	 30,000
Section 15	**Overseas hospital allowance** Overall section limit Benefit per day	 3,000 100	 NA	 6,000 200	 NA
Section 16	**Emergency medical evacuation** Adult 70 years old or over Adult under 70 years old Child	 100,000 500,000 100,000	 1,250,000	 200,000 800,000 200,000	 2,000,000
Section 17	**Repatriation** Adult 70 years old or over Adult under 70 years old Child	 30,000 30,000 30,000	 75,000	 50,000 50,000 50,000	 125,000
Section 18	**Compassionate visit** Overall section limit Limit for accommodation expenses per room per night	 3,000 300	 NA	 5,000 300	 NA
Section 19	**Personal liability**	500,000	500,000	1,000,000	1,000,000
Section 20	**Rental vehicle excess cover**	1,500	1,500	2,000	2,000
Section 21	**Full terrorism cover (for sections 1 to 20)** Adult 70 years old or over Adult under 70 years old Child	 100,000 200,000 100,000	 500,000	 150,000 500,000 150,000	 1,250,000
Section 22	**Trip cancellation due to COVID-19** Excess $100	 2,000	 3,000	 4,000	 6,000
Section 23	**Trip postponement due to COVID-19** Excess $100	 2,000	 3,000	 4,000	 6,000
Section 24	**Trip curtailment due to COVID-19** Excess $100	 1,000	 1,500	 2,000	 3,000
Section 25	**Trip disruption due to COVID-19** Excess $100	 1,000	 1,500	 2,000	 3,000
Section 26	**Medical expenses overseas due to COVID-19** Limit for claims due to COVID-19 Adult 70 years old or over Adult under 70 years old Child	 25,000 100,000 25,000	 150,000	 80,000 200,000 80,000	 300,000
Section 27	**Emergency medical evacuation and repatriation due to COVID-19** Limit for claims due to COVID-19 Adult 70 years old or over Adult under 70 years old Child	 25,000 100,000 25,000	 250,000	 80,000 200,000 80,000	 500,000
Section 28	**Overseas quarantine allowance due to COVID-19** Limit for claims due to COVID-19 Benefit per day due to COVID-19	 700 50	 NA	 1,400 100	 NA
Section 29	**Overseas hospital income due to COVID-19** Limit for claims due to COVID-19 Benefit per day due to COVID-19	 700 50	 NA	 1,400 100	 NA

[1]Family total means the maximum amount We will pay for each benefit section under the Family Cover during any one Trip. Each Insured Person is only allowed the maximum benefit per Insured Person in the Table of Cover.

Definitions

Act(s) of Terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear. Act(s) of Terrorism also include any act which is confirmed by the relevant government as an act of terrorism, and the use of nuclear, chemical or biological substances or weapons. Robberies or other criminal acts committed mainly for personal gain, and acts arising mainly as a result of personal relationships, are not considered Act(s) of Terrorism.

Accident or **Accidental** means a sudden, unforeseen or unexpected event which happens during the Period of Insurance and which is the sole cause of the Injury or damage to or loss of property.

Adult means the following.

a. Under an individual cover or group cover – someone aged 16 and above paying the adult-rate premium and named in the Certificate of Insurance.
b. Under a Family Cover – a parent or legal guardian aged 16 and above named in the Certificate of Insurance.

Assistance Company means the company or companies that We may appoint from time to time to provide assistance services.

Business Goods means goods or samples or equipment of any kind and all other items which are used in connection with any business profession or employment.

Certificate of Insurance means the document which proves that You have insurance cover, indicating the details of insured persons, Your Plan and the Period of Insurance covered under this Policy.

Child or **Children** means:

a. Under an individual cover or group cover – someone less than 16 years old.
b. Under a Family Cover – the legal child, or a ward, of the Adult and who is less than 21 years old or less than 25 years old in a full-time tertiary institution and is not married or employed.

Dental Treatment means treatment to restore natural teeth which is necessary because of an Accident during Your Trip, but does not include crowning, dental implants, braces, treatment to the gums, or repair or replacement of dentures.

Family Total means the maximum amount We will pay for each benefit section under the Family Cover during any one Trip. Each Insured Person is only allowed the maximum benefit per Insured Person in the Table of Cover.

Family Cover means covering:

a. one Adult, or two Adults who are in a marital relationship or partners at the time of applying for the Policy; and
b. their Children under the same Policy.

Family Member means Your husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

General Practitioner means a person qualified by degree in Western medicine and legally licensed or registered to practise medicine and provide general medical care for a variety of medical problems, including making referrals to an appropriate specialist. This person should not be You, the Insured Person or the Travelling Companion, spouse, partner, relative, business partner or employee of the Insured Person.

Home means Your home address in Singapore as shown in Your Singapore national registration identification card or in other official identification documents.

Home Country means any country of which You are a citizen.

Hospital means an establishment registered under the relevant laws and regulations to care for and treat sick and injured persons as paying patients, and which

a. has facilities for diagnosis, treatment and major surgery;
b. provides 24-hour a day nursing services by registered nurses;
c. is under the supervision of Medical Practitioners; and
d. is not primarily a nature cure clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged, community hospital or similar establishment.

Injury means damage or harm to the body caused by an external force during the Period of Insurance which is caused directly and solely by an Accident.

Insolvent means: -

a. In the case of an individual, when a bankruptcy application is made against the individual for failing to pay his/her debts when they are due.
b. In the case of a company, when a resolution for winding up is passed by the company or a winding-up application is made against the company for failing to pay its debts when they are due.

Insured person means the person (or persons) named in the Certificate of Insurance as insured under this Policy.

Immediate Family Member means Your husband or wife, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister or grandchild.

Known Event means any situation that was made known to You or You ought to have known of before the Policy was applied for, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which may affect Your health or disrupt Your Trip, including but not limited to, a riot, strike, civil commotion, epidemic, pandemic or Natural Disaster.

Losing Hearing means permanent, total and irrecoverable loss of hearing as medically certified by a Medical Practitioner.

Losing a Limb means permanent, total and irrecoverable loss of use of, a hand at or above the wrist or a foot at or above the ankle, as certified by a Medical Practitioner.

Losing Sight means permanent, total and irrecoverable loss of sight in an eye, as certified by a Medical Practitioner. We will consider total loss of sight as having occurred in an eye, if the degree of sight remaining in that eye after correction is 3/60 or less on the Snellen Scale (this means seeing at 3 metres what You should see at 60 metres).

Losing Speech means permanent, total and irrecoverable loss of the ability to speak as certified by a Medical Practitioner.

Medical Practitioner means a person qualified by degree in Western medicine and legally licensed or registered to practise medicine and/or surgery, and who in providing such services is practising within the scope and geographical area of his licensing and training. This person should not be You, the Insured Person or the Travelling Companion, spouse, partner, relative, business partner or employee of the Insured Person.

Natural Disaster means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as natural disaster.

Overseas means a country other than Singapore and includes Your Trip to, or in, the countries or area of travel shown in the Certificate of Insurance.

Period of Insurance means the period from the coverage start date to the coverage end date (both dates inclusive) as stated in the Certificate of Insurance.

Permanently Disabled means the Insured Person suffering from one of the items of disability listed in the scale of compensation under Section 12, and which was caused only by an Accident, as long as it is certified by a Medical Practitioner that:

a. the disability has lasted for 12 months continuously from the date of the Accident; and
b. there will be no change in such disability after the 12 month period.

Permanent total disability means total disability caused only by an Accident during Your Trip that:

a. stops You from working in any job for a salary or wage or stops You from carrying out any business whatsoever; and
b. lasts for 12 months in a row from the date of the Accident; and
c. Our Medical Practitioner believes is not going to improve after 12 months.

Plan means the type of plan stated in the Certificate of Insurance.

Policy means this document, any information provided or declaration made by the Policyholder for and on behalf of the Insured Person(s), the Table of Cover, the Certificate of Insurance and any Policy endorsement We have issued.

Policyholder means the person or organisation named as the "policyholder" in the **Certificate of Insurance**.

Postpone means delaying the start date of Your Trip.

Pre-existing Medical Condition means any Injury or Sickness (including any symptoms or complications) which:

a. You knew or should reasonably have known about before the start of Your Trip;
b. You have received any diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of Your Trip; or
c. You have been asked to obtain medical treatment for, or for which treatment had been recommended by a Medical Practitioner, within 12 months before the start of Your Trip.

The Pre-existing Medical Condition definition also applies to Injury or Sickness of Your Immediate Family Member, Family Member or Travelling Companion.

Public Transport means any land, sea or air transport (such as railway train, underground train, public bus, tram, ship, hovercraft, hydrofoil, ferry or regularly scheduled commercial aircraft) that has fixed and regular schedules and routes and is operated by a licensed carrier for transportation of fare paying passengers. This excludes private hire car/ buses/coaches, taxis and all other modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.

Public Place means a common area or place where anyone can access.

Quarantine means compulsory detention in isolation for the purpose to stop the spread of a communicable disease.

Rental Vehicle means all motor-driven four-wheeled vehicles rented by You from a licensed rental agency for the purpose of private use and which is in Your care or custody.

Sickness means any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as certified by a Medical Practitioner, for which You, Your Family member or Travelling Companion needs care or treatment of a Medical Practitioner while on a Trip.

Single Trip Policy means a short-term policy to cover one Trip, which does not last more than 182 calendar days in a row.

Serious Injury or **Serious Sickness** means the following:

a. For You – an Injury or Sickness that needs treatment from a Medical Practitioner and which results in You being certified by that Medical Practitioner as being unfit to travel or to continue with Your Trip.
b. For Your Family Member or Travelling Companion – an Injury or Sickness that is life-threatening as confirmed by a Medical practitioner.

Specialist means a Medical Practitioner who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

Standard-Class Accommodation means the class of accommodation booked for Your Trip, to which You have a confirmed reservation.

Table of Cover means the separate table showing the list of benefits We will pay the Insured Person(s) according to Your Plan upon the occurrence of particular event(s), subject to the terms, conditions, limits, exclusions and qualifications of this Policy.

Travelling Companion means a person who has a travel reservation or confirmation to accompany You on the same Trip.

Trip means any journey from Singapore to an Overseas destination during the Period of Insurance.

Unattended means when the Insured Person's belongings are not watched over, not looked after or not in full view.

We, Our, and **Us** means Sompo Insurance Singapore Pte Ltd.

You, Your and **Yours** means the Insured Person(s) named in the Certificate of Insurance.

Policy Cover

Section 1 - Trip cancellation

What You are entitled to:
If any of the following events prevent You from travelling and You need to cancel Your Trip within 30 days prior to Your scheduled departure date from Singapore, We will pay for irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs You have incurred, including cancellation fees by travel agency, according to Your Plan:

1. Serious Injury, Serious Sickness or death suffered by You, Your Family Member or Travelling Companion.
2. Natural Disaster in Singapore or at Your planned destination.
3. A sudden riot, strike or civil commotion in Singapore or at Your planned destination.
4. Your Home suffers serious damage due to a fire or natural disaster.
5. You are placed on compulsory Quarantine by government authorities because You are suffering from an infectious disease.
6. Your flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
7. You are required to appear in court as a witness during Your Trip and You were unaware of it when You purchased the Policy.
8. You are a Child and Your Travelling Companion who is Your guardian has to cancel their Trip due to one of the reasons listed above.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to cancel Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. Claims from any Known Event.
2. Any claim under a Policy applied for less than three days before Your scheduled departure date except if the claim is due to an Accident which results in Your death or the death of Your Family Member or Your Travelling Companion.
3. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.

4. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
5. Claims caused by the mechanical breakdown of the plane, or the airline's decisions such as aircrew rotation or rescheduled flights.
6. If You choose not to travel because of Sickness or Injury to Your Family Member or Travelling Companion which is not a Serious Sickness or Serious Injury.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 2 - Trip postponement

What You are entitled to:
If any of the following events force You to postpone Your Trip within 30 days prior to Your scheduled departure date from Singapore, We will pay for (i) the reasonable administrative charges for rescheduling Your transport on economy class (air, sea or land travel) and for rescheduling Standard-Class Accommodation; and (ii) extra economy-class transport expenses (air, sea or land travel) and extra Standard-Class Accommodation expenses incurred to postpone Your Trip, according to Your Plan:

1. Serious Injury, Serious Sickness or death suffered by You, Your Family Member or Travelling Companion.
2. Natural Disaster in Singapore or at Your planned destination.
3. A sudden riot, strike or civil commotion in Singapore or at Your planned destination.
4. Your Home suffers serious damage due to a fire or natural disaster.
5. You are placed on compulsory Quarantine by government authorities because You are suffering from an infectious disease.
6. Your flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
7. You are required to appear in court as a witness during Your Trip and You were unaware of it when You applied for the Policy.
8. You are a Child and Your Travelling Companion who is Your guardian has to postpone their Trip due to one of the reasons listed above.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6 ,7 or 8 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to postpone Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. Claims from any Known Event.
2. Any claim under a Policy applied for less than three days before Your scheduled departure date except if the claim is due to an Accident which results in Your death or the death of Your Family Member or Your Travelling Companion.
3. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
4. All prepaid and non-refundable expenses which You cannot get back, including travel and accommodation costs.
5. Claims caused by the mechanical breakdown of the plane, or the airline's decisions such as aircrew rotation or rescheduled flights.
6. If You choose not to travel because of Sickness or Injury to Your Family Member or Travelling Companion which is not a Serious Sickness or Serious Injury.

7. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for rescheduling transport on economy class and for rescheduling Standard-Class Accommodation.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 3 - Trip curtailment

What You are entitled to:
If any of the following events force You to curtail Your Trip while You are Overseas and return to Singapore, We will pay for (i) the irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs including cancellation fees by travel agency; and (ii) extra economy-class transport expenses (air, sea or land travel) and Standard-Class Accommodation charges for Your return to Singapore, according to Your Plan:

1. Serious Injury, Serious Sickness or death suffered by You, Your Family Member or Travelling Companion.
2. Natural disaster at Your planned destination.
3. A sudden riot, strike or civil commotion at Your planned destination.
4. Your Home suffers serious damage due to a fire or natural disaster.
5. You are placed on compulsory Quarantine by government authorities because You are suffering from an infectious disease.
6. Your flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
7. The Public Transport in which You are travelling as a passenger has been hijacked and has resulted in disruption of Your Trip for at least 12 hours in a row.
8. You are a Child and Your Travelling Companion who is Your guardian has to curtail their Trip due to one of the reasons listed above.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to curtail Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. Claims from any Known Event.
2. the portion of the Trip which You have consumed before You curtailed Your Trip.
3. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
4. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
5. Cost of unused portion of original paid transport ticket to come back to Singapore.
6. Claims caused by the mechanical breakdown of the plane, or the airline's decisions such as aircrew rotation or rescheduled flights.
7. If You choose to curtail Your Trip because of Sickness or Injury to Your Family Member or Travelling Companion which is not a Serious Sickness or Serious Injury.
8. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and Standard-Class Accommodation for Your return to Singapore.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 4 - Trip disruption

What You are entitled to:
If any of the following events disrupt Your Trip while You are Overseas, We will pay for the extra economy-class transport expenses (air, sea or land travel) and Standard-Class Accommodation charges in order for You to continue with Your original Trip, according to Your Plan:

1. Serious Injury or Serious Sickness suffered by You or Your Travelling Companion.
2. Natural Disaster at Your planned destination.
3. A sudden riot, strike or civil commotion at Your planned destination.
4. Your flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded.
5. You are a Child and Your Travelling Companion who is Your guardian has to change their Trip due to one of the reasons listed above.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to change Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. Claims from any Known Event.
2. the portion of the Trip which You have consumed before it was disrupted.
3. Use of air miles and/or credit card redemption points to pay for the Trip whether in part or in full.
4. All prepaid and non-refundable expenses, including travel and accommodation costs.
5. Claims caused by the mechanical breakdown of the plane, or the airline's decisions such as aircrew rotation or rescheduled flights.
6. If You choose to disrupt the Trip or change itinerary because of Sickness or Injury to Your Travelling Companion which is not a Serious Sickness or Serious Injury.
7. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and Standard-Class Accommodation in order to continue with Your original Trip.
8. Extra expenses to extend Your Trip beyond what was originally scheduled, unless medically necessary and asked for in writing by a Medical Practitioner.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 5 - Travel delay

What You are entitled to:
If the Public Transport that You are scheduled to travel in is delayed for more than 6 hours continuously and the delay is not attributable to You, We will pay a cash benefit for every full six hours in a row of delay You suffer as shown in the Table of Cover, according to Your Plan.

If You have an onward connecting Public Transport to Your final destination, We will pay for such travel delay based on the difference between the original scheduled arrival time and Your actual arrival time. However, for a delay of more than 6 hours in Singapore, We will pay a flat cash benefit as shown in the Table of Cover, according to Your Plan.

Things to note:

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

You must obtain written proof of the delay from the transport operator (flight, rail, coach or ferry) or their handling agents, stating the number of hours of delay and reason for the delay.

What is not covered:

We will not pay a claim if at the time the Policy was applied for, the delay would have been anticipated or known by You due to a Known Event.

The exclusion above applies in addition to the General Exclusions in this Policy.

Section 6 - Missed connections

What You are entitled to:
If due to a delay in arrival of Your Public Transport You miss Your onward travel connection on Your next Public Transport for which You have a confirmed reservation, and there is no other travel arrangement available to You within six hours of the scheduled departure of Your onward travel connection, We will pay You the cash benefit as shown in the Table of Cover, according to Your Plan.

Things to note:

You must obtain written proof of Your missed connection from the transport operator (flight, rail, coach or ferry) or their handling agents, stating the number of hours of delay and reason for the missed connection.

You can only make one claim for this benefit per Trip.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

Section 7 – Overbooked flight

What You are entitled to:
If You are not allowed to board a commercial airline for which You have a confirmed reservation because it was overbooked and no compensation or alternative transport was made available to You within six hours of the scheduled departure time, We will pay the cash benefit as shown in the Table of Cover, according to Your Plan.

Things to note:

You must obtain written proof from the commercial airline that You were denied boarding.

You can only make one claim for this benefit per Trip.

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

Section 8 - Insolvency of travel agency

What You are entitled to:
If You are forced to forgo Your Trip because the travel agency or tour operator is no longer in operation and they cannot provide part or all of Your Trip, We will pay the transport expenses (air, sea or land travel) and accommodation costs that You have paid to the travel agency or tour operator licensed and operating in Singapore (including the travel agent's cancellation fee) and for which You cannot obtain a refund, up to the limit shown in the Table of Cover, according to Your Plan.

Things to note:

Regardless of how many sections a single event can come under, You can only make a claim under either section 1, 2, 3, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

What is not covered:

We will not pay for the following:

1. Any claim under a Policy applied for less than three days before Your scheduled departure date;
2. Travel agencies or tour operators operating outside of Singapore.
3. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
4. Compensation for any air miles, membership card points or credit-card redemption points that You used to pay for all or part of Your Trip.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 9 – Baggage delay

What You are entitled to:
If Your checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while You are in Singapore or Overseas, We will pay as follows:

1. For baggage that is delayed while Overseas, We will pay You a cash benefit for every six continuous hours between the time You arrive at Your final destination Overseas and the time You receive Your baggage at this destination.
2. For baggage that is delayed during Your return trip to Singapore, We will pay You a flat cash benefit of $200 per Adult or $50 per Child if Your baggage is delayed arriving in Singapore by 6 continuous hours or more.

Things to note:

1. We will only pay 1 or 2 above but not both for the same delay incident.
2. You can make a claim under either section 9 or 10 for the same event but not under both sections.

The maximum benefit payable under this section is the limit as shown in the Table of Cover, according to Your Plan. You must obtain written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.

What is not covered:

We will not pay for the following:

1. Claims made by more than one claimant for the same baggage.
2. Claims made for more than one baggage for the same incident of delay, regardless of the number of baggage delayed.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 10 – Loss or damage of baggage and personal belongings

What You are entitled to:
If Your baggage or personal belongings are lost or damaged due to an Accident or theft while Overseas, We will pay as per the table below, up to the limit as shown in the Table of Cover according to Your Plan.

Baggage or personal belongings under Section 10	**With Proof of Purchase**	**Without Proof of Purchase**
Mobile phone	[(24 - age of Items in months)/24 months] x price of item as per proof of purchase or S$50, whichever is higher but We will not pay You more than the purchase price of the item.	Up to S$50 per item and up to a maximum of 2 items.
Laptops & other electronics device	[(36 - age of items in months)/36 months] x price of item as per proof of purchase or S$50, whichever is higher but We will not pay You more than the purchase price of the item.	up to S$50 per item for each set, pair and up to a maximum of 5 articles or 5 pairs or sets of articles
Personal Belongings including baggage	[(60 - age of items in months)/60 months] x price of item as per proof of purchase or S$50, whichever is higher but We will not pay You more than the purchase price of the item.	
Jewellery	100% as per proof of purchase	

Things to note:

1. We will decide whether to replace, repair or pay a cash equivalent for Your lost or damaged baggage and personal belongings. We will deduct an amount for wear and tear when We work out the claim.
2. You can make a claim under either section 9 or 10 for the same event but not under both sections.
3. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.

The following conditions must be met:

1. You have taken all possible steps and been careful to protect the security of Your belongings and prevent loss or damage.
2. You have reported the loss to the police in the country where the loss occurred or to the relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss or damage. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.
3. You must make a claim against the transport or accommodation provider having custody and care of Your baggage or personal belongings first.

We will only pay Your claim after You have given us written or documentary proof that Your claim has been denied, rejected or partially paid by the transport or accommodation provider. We will reduce Your claim by the amount You received from the transport or accommodation provider.

What is not covered:

We will not pay for the following:

1. Any baggage which You separately checked in in advance.
2. Claims for wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.
3. Items that are confiscated or held by customs or authorities.
4. Claims for motor vehicles (including their accessories).
5. Claims for household effects, fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.
6. Claims for fruits, perishables, consumables, toiletries, cosmetics, skincare products and animals
7. Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
8. Claims for Business Goods or equipment of any kind.

9. Claims for money, securities, stamps, debit or credit cards, cash card, Ez link Card, bonds and coupons.
10. Claims for identity card, passport, travel pass or tickets and travel documents.
11. Claims for any item which does not belong to You.
12. Unexplained and mysterious disappearance of Your baggage or personal belongings.
13. Any claim resulting from Your deliberate act, failure to act, negligence or carelessness.
14. Any claim resulting from Your item being lost or damaged when left unattended in a public place and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).
15. Any claim resulting from deliberate acts of anyone You or Your Travelling Companion have invited to join You or Your Travelling Companion at any time during Your Trip.
16. Claim for loss of money.
17. Unmanned aerial vehicle or unmanned aircraft system including software and accessories, in-built or attaching camera or video equipment whether checked in as a baggage or in use or operation
18. Pedal cycles (including foldable bicycles) or motor cycles, prams, strollers, pushchairs or wheelchairs unless it is checked in as a baggage.
19. Loss of or damage to golf clubs or other sports equipment during the course of play or practice.
20. Loss of any item left in a motor vehicle unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space and there is evidence of forcible and violent entry to the motor vehicle.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 11 – Losing travel documents

What You are entitled to:
If Your passport or travel documents are accidentally lost or stolen while You are Overseas, We will pay:

1. The costs of reasonable economy-class transport (air, sea or land travel) and reasonable standard / run-of-house hotel accommodation which You have to incur while Overseas to apply to replace the lost passport or travel documents.
2. Administrative fees which You have to pay to get a replacement passport, passport photograph or travel documents.

Things to note:

1. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.

The following conditions must be met:

1. You have taken all possible steps and been careful to protect the security of Your passport and travel documents.
2. You have reported the loss to the police or relevant authority in the country where the loss occurred or to the relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss.
3. You must make a claim against the transport or accommodation provider having custody and care of Your passport or travel documents first.

We will only pay Your claim after You have given us written or documentary proof that Your claim has been denied, rejected or partially paid by the transport or accommodation provider. We will reduce Your claim by the amount You received from the transport or accommodation provider.

What is not covered:

We will not pay for the following:

1. New tickets such as air tickets and train tickets due to changes in travel dates or to replace tickets that were lost or stolen.
2. If You fail to report the loss to the police or relevant authority within 24 hours of the discovery.

3. If You fail to take due care and precautions to make sure that Your passport or travel documents are kept in a safe place, locked in safe or if there is an unexplained disappearance of Your passport or travel documents.
4. Any claim resulting from Your item being lost when left unattended in a public place and which is not in the custody of an authorized party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 12 – Personal accident

What You are entitled to:
If You are involved in an Accident during Your Trip which causes Injury and due only to this Accident You die or become Permanently Disabled within 90 days from the date of the Accident, We will pay You, Your estate or Your legal personal representative the amount shown in the Table of Cover according to Your Plan subject to the percentage set out in the scale of compensation below.

Scale of compensation

Item	Description	Percentage of benefit limit
1	Accidental death	100%
2	Permanent total disability	100%
3	Losing two or more limbs	100%
4	Losing sight in both eyes	100%
5	Losing one limb	50%
6	Losing sight in one eye	50%
7	Losing speech	50%
8	Losing hearing	50%

The total amount that We will pay under this section will not exceed 100% of the benefit limit.

What is not covered:

We will not pay for the following:

1. A disability or death that is caused by Sickness. For example, We will not pay a claim if You die from a heart attack or become Permanently Disabled after suffering a stroke.
2. Any loss directly or indirectly caused by or related to physical disability which existed before the Trip.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 13 - Medical expenses overseas

What You are entitled to:
If You unexpectedly suffer Injury or Sickness during Your Trip and need to get medical treatment while Overseas, We will pay:

1. Necessary and reasonable costs of emergency medical, surgical, hospital, Dental Treatment and ambulance recommended or requested by a Medical Practitioner for You to be treated while Overseas, up to the limit shown in the Table of Cover of Your Plan or up to a period of 45 days from the date of the first treatment, whichever comes first.
2. Necessary and reasonable costs of medical treatment by a Specialist while Overseas, only if the Specialist medical treatment is considered necessary and has been referred by a General Practitioner (apart from Dental Treatment).
3. Reasonable costs of medical equipment and aids that are considered medically necessary for Your recovery and mobility if recommended by Your Medical Practitioner, following medical treatment.

Things to note:

1. If You can recover all or part of the medical expenses from other sources, We will only pay the amount that You cannot recover from these other sources.

2. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.
3. You must provide a written report of Your medical condition from the Medical Practitioner from whom You sought treatment together with the original medical bills and receipts.

What is not covered:

We will not pay for the following:

1. Overseas medical treatment which has been planned or pre-arranged.
2. Claims for Dental Treatment as a result of tooth or gum or oral diseases, or from normal wearing of Your teeth or expenses from dental dentures, implants and crowns.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 14 – Medical expenses in Singapore

What You are entitled to:
If You suffer Injury or Sickness while on Your Overseas Trip and You need to get treatment when You return to Singapore, We will pay:

1. Necessary and reasonable costs of medical, surgical, hospital, Dental Treatment and ambulance for treatment and follow-ups in Singapore recommended or requested by a Medical Practitioner, depending on the conditions shown below.
    a. If You did not get medical treatment when You were Overseas, You must do so in Singapore within two days of Your return. From the date of the first treatment in Singapore, You have up to 30 days to continue treatment in Singapore or up to the limit shown in the Table of Cover, whichever comes first.
    b. If You have received medical treatment Overseas, You have up to 30 days immediately after Your return to Singapore to continue medical treatment in Singapore or up to the limit shown in the Table of Cover, whichever comes first.
2. Necessary and reasonable costs of medical treatment by a Specialist, only if Specialist medical treatment is considered necessary and You have been referred by a General Practitioner to a Specialist. These conditions do not apply to Dental Treatment.
3. Reasonable costs of medical equipment and aids that are considered medically necessary for Your recovery and mobility if recommended by Your Medical Practitioner, following Your medical treatment.

Things to note:

1. If You can recover all or part of the medical expenses from other sources, We will only pay the amount that cannot be recovered from these other sources.
2. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.

You must provide a written report of Your medical condition from Your Medical Practitioner, together with original medical bills and receipts.

What is not covered:

We will not pay for the following:

1. Claims for Dental Treatment as a result of tooth or gum or oral diseases, or from normal wearing of Your teeth or expenses from dental dentures, implants and crowns.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 15 - Overseas hospital allowance

What You are entitled to:
If You are admitted to Hospital as an inpatient Overseas, We will pay You a cash benefit for each complete 24-hour period that You are an inpatient in the Hospital, up to the limit shown in the Table of Cover, according to Your Plan.

You would not be entitled to this benefit once You are discharged from the Overseas Hospital.

Section 16 - Emergency medical evacuation

What You are entitled to:
If:

A. You are in a life-threatening condition because of Injury or Sickness while Overseas and Our Assistance Company believes it to be medically necessary to move You to a medical facility for treatment (whether Overseas or in Singapore); or
B. You need to return to Singapore for recuperation or continued treatment after You have been moved to an Overseas medical facility for treatment as in part A above.

    1. We will pay the necessary costs incurred by Our Assistance Company to use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move You to the medical facility for treatment.
    2. If You can use Your existing return ticket to Singapore, We will only pay for the administrative fees charged by the airline or travel agent for changing Your travel dates or destinations.
    3. All decisions on the most appropriate method of transport and the destination to move You to will be made by Our Assistance Company. The decision will be based on the medical necessity and the severity of Your medical condition.
    4. The maximum benefit payable under this section is the limit of Your Plan as shown in the Table of Cover.

What is not covered:

We will not pay for services not arranged or approved by Our Assistance Company or Us.

The exclusion above applies in addition to the General Exclusions in this Policy.

Section 17 – Repatriation

What You are entitled to:
If You die after suffering Injury or Sickness while Overseas, We will pay the necessary costs incurred by Our Assistance Company to return Your body to Singapore.

The maximum benefit payable under this section is the limit of Your Plan as shown in the Table of Cover.

What is not covered:

We will not pay for services not arranged or approved by Our Assistance Company or Us.

The exclusion above applies in addition to the General Exclusions in this Policy.

Section 18 – Compassionate visit

What You are entitled to:
If:
A. You suffer Injury or Sickness while on a Trip and You have to stay in an Overseas Hospital for at least three full days, and Your medical condition does not allow You to return to Singapore for medical treatment, and no adult Family Member is with You during Your stay in the Hospital; or
B. You die because of Injury or Sickness while Overseas and there is no adult Family Member present to make funeral arrangements or arrangements to send Your body or ashes home

We will pay:

1. The costs of reasonable economy-class transport (for air, sea or land travel) and reasonable standard / run-of-house hotel accommodation for one Family Member to travel and be with You or one Travelling Companion to stay with You until You are confirmed medically fit by a Medical Practitioner to continue with Your Trip or to return to Singapore or for up to 30 days from the date You are hospitalised, whichever comes first.
2. The costs of reasonable economy-class transport (for air, sea or land travel) and reasonable standard / run-of-house hotel accommodation for one Family Member or Travelling Companion to help in the final arrangements to bring Your body or ashes back to Singapore.

Things to note:

1. You or Your estate can only claim under either A or B for each event but not under both. We will only pay the benefit which applies to You under A or B of Your Plan as shown in the Table of Cover.
2. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.

Section 19 – Personal liability

What You are entitled to:
If You are legally responsible for accidentally:
1. injuring someone while Overseas; or
2. damaging or causing loss to someone else's property while Overseas

We will pay:

1. The legal costs and expenses for representing or defending You, which must be pre-agreed in writing by Us; and
2. The amount awarded against You by a court in Singapore, up to the amount shown in Your Plan on the Table of Cover. However, You must not admit or negotiate any legal liability unless it is agreed in writing by Us.

What is not covered:

We will not pay for the following:

1. Any claim due to Your deliberate, malicious, unlawful or criminal act or failure to act.
2. Any claim for loss of or damage to property in Your charge or under Your control or which belongs to You.
3. Any claim resulting from legal services We have not approved in advance.
4. Any legal responsibility that comes from loss or damage to property that You, Your Family Member or Your employee owns, cares for or controls.
5. Any legal responsibility, injury, loss or damage to Your Family Member or employee.
6. Any legal responsibility that results from You owning or using weapons, animals, vehicles, aircraft, drones, remote controlled motorized devices, bicycles, electric bicycles, electric personal mobility devices or watercraft.
7. Any legal responsibility that results from or is connected to Your trade, business or profession.
8. Any legal responsibility that You have under a contract.
9. Any court judgment which is not delivered by a court in Singapore.
10. Any court judgment which is being appealed by You or on Your behalf.
11. Any legal responsibility that results from You passing on a communicable disease to others.
12. Any legal responsibility that results from Your abuse of controlled drugs.
13. Any legal responsibility that results when You are under the influence of drugs or alcohol.
14. Any legal responsibility that results from Your riding or racing in races or rallies.
15. Any legal responsibility that is caused by Your involvement in polluting or harming the environment.
16. Any claim for punitive, aggravated or exemplary damages.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 20 – Rental vehicle excess cover

What You are entitled to:
If there is a loss or damage to Your rental vehicle due to an Accident during Your Trip, We will pay for the excess or deductible on Your rental vehicle, up to the limit shown in Your Plan as shown in the Table of Cover.

Things to note:

1. You must prove that the rental vehicle is rented from a licensed rental agency and You were a named driver of the vehicle.
2. You must be the driver at the time of Accident.
3. You must provide copies of the vehicle rental agreement, the receipt showing payment of the rental excess or deductible and any reports to do with the accident or the lost or damaged rental vehicle.
4. You must have arranged comprehensive motor insurance when renting the vehicle so that the policy will pay for the loss or damage of the vehicle throughout the rental period.
5. We will pay for only one claim under this benefit for each Trip regardless of how many vehicles You drive during the Trip.

What is not covered:

We will not pay for the following:

1. Any claim for loss or damage to the rental vehicle while not in Your control or custody.
2. Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the Period of Insurance.
3. Any claim arising from breach of the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven.
4. Any claim for loss or damage to the vehicle if, at the time of the Accident, You were not licensed to drive the vehicle or You were taking part in or practising for speed or time trials of any kind.
5. Any claim for loss or damage arising from wear and tear, gradual deterioration, and damage suffered in any repair process.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 21 – Full terrorism cover

What You are entitled to:
If the losses covered under sections 1 to 20 arises due to an Act of terrorism, We will cover the loss up to the limit as shown in section 21 in the table of cover, depending on Your plan.

Things to note:
We will pay up to the limits shown in the section 1 to 20 but subject to the maximum amount as shown in section 21 in the table of cover for losses arising from an Act of terrorism.

What is not covered:

We will not pay for the following:

1. Any claim directly or indirectly in connection with Your participation in any Act of Terrorism or You taking action in controlling, preventing or suppressing any Act of Terrorism.

Section 22 - Trip cancellation due to COVID-19

What You are entitled to:
If You or Your Immediate Family Member staying in the same household in Singapore or Travelling Companion insured with Us is diagnosed and tested positive for COVID-19 by a Medical Practitioner or government-approved test provider within 30 days prior to Your scheduled departure date from Singapore and need to cancel Your Trip, We will pay for irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs You have incurred, including cancellation fees by travel agency, according to Your Plan and subject to an excess of $100 payable by You.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 22, 23, 24 or 25 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to cancel Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. If Your Policy was purchased less than 5 days prior to Your scheduled departure date from Singapore.
2. If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
3. If You cancel Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
4. If You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.
5. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
6. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
7. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 23 – Trip postponement due to COVID-19

What You are entitled to:
If You or Your Immediate Family Member staying in the same household in Singapore or Travelling Companion insured with Us is diagnosed and tested positive for COVID-19 by a Medical Practitioner or government-approved test provider within 30 days prior to Your scheduled departure date from Singapore and need to postpone Your Trip, We will pay for (i) the reasonable administrative charges for rescheduling Your transport on economy-class (air, sea or land travel) and for rescheduling Standard-Class Accommodation; and (ii) extra economy-class transport expenses (air, sea or land travel) and extra Standard-Class Accommodation expenses incurred to postpone Your Trip, according to Your Plan and subject to an excess of $100 payable by You.

Things to note:
You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 22, 23, 24 or 25 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to postpone Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. If Your Policy was purchased less than 5 days prior to Your scheduled departure date from Singapore.
2. If You postpone Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.

3. If You postpone Your Trip because of disinclination to travel, change of mind or fear of travelling.
4. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
5. All prepaid and non-refundable expenses, including travel and accommodation costs.
6. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.
7. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for rescheduling transport on economy class and for rescheduling Standard-Class Accommodation.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 24 – Trip curtailment due to COVID-19

What You are entitled to:
If You or Your Travelling Companion is diagnosed with COVID-19 by a Medical Practitioner or government-approved test provider while Overseas or Your Immediate Family Member in Singapore is diagnosed with COVID-19 by a Medical Practitioner or government-approved test provider and You need to cut short Your Trip to return to Singapore, We will pay (i) the irrecoverable and prepaid transport expenses (air, sea or land travel) and accommodation costs including cancellation fees by travel agency; and (ii) extra economy-class transport expenses (air, sea or land travel) and Standard-Class Accommodation charges for Your return to Singapore, according to Your Plan and subject to an excess of $100 payable by You.

Things to note:
You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 22, 23, 24 or 25 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to curtail Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:
1. the portion of the Trip which You have consumed before You curtail Your Trip.
2. Cost of unused portion of original paid transport ticket to come back to Singapore.
3. If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
4. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
5. If You curtail Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
6. Non-refundable expenses for unconsumed local activities such as excursions, tours, courses, shows, sports events, concerts and other fees.
7. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.
8. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and Standard-Class Accommodation for Your return to Singapore.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 25 – Trip disruption due to COVID-19

What You are entitled to:
If You or Your Travelling Companion is diagnosed with COVID-19 by a Medical Practitioner or government-approved test provider while Overseas, We will pay for the extra economy-class transport expenses (air, sea or land travel) and

Standard-Class Accommodation charges in order to continue with Your original Trip, according to Your Plan subject to an excess of $100 payable by You.

Things to note:

You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider, and had been denied Your request for a refund. We will less out Your claim amount by the amount that has been refunded to You.

Regardless of how many sections a single event can come under, You can only make a claim under either section 22, 23, 24 or 25 for the same event but not under more than one section.

You must inform Your travel agent, tour operator, transport or accommodation providers as soon as You know You have to change Your Trip. We will not pay for additional costs due to the delay to inform them.

What is not covered:

We will not pay for the following:

1. the portion of the Trip which You have consumed before Your Trip was disrupted.
2. If the airline, hotel, travel agency or any other provider of travel and /or accommodation provider has offered You voucher or credit or re-booking of the Trip (or any part thereof) for cancellation refund or compensation.
3. Use of air miles, membership card points and/or credit card redemption points to pay for the Trip whether in part or in full.
4. You change Your Trip solely due to epidemic or pandemic-related travel advisories including but not limited to border closures, Quarantine orders, government orders issued by governments or the World Health Organization for the destination country or Home Country.
5. All prepaid and non-refundable expenses, including travel and accommodation costs.
6. Claims caused by the Public Transport operator's decision to cancel or reschedule land, sea or air transport.
7. Additional costs for upgrading to higher class of room, airline or transport. Even if economy class or Standard-Class Accommodation is unavailable, We will only pay up to the value of the reasonable charges for transport on economy-class and for Standard-Class Accommodation in order to continue with Your original Trip.
8. Extra expenses to extend Your Trip beyond what was originally scheduled, unless medically necessary for You or Your Travelling Companion and asked for in writing by a Medical Practitioner.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 26 – Medical expenses overseas due to COVID-19

What You are entitled to:
If You are diagnosed with COVID-19 by a Medical Practitioner or government-approved test provider during Your Trip and need to get medical treatment while Overseas, We will pay:

1. Necessary and reasonable costs of emergency medical, surgical, hospital, and ambulance recommended or requested by a Medical Practitioner for You to be treated while Overseas, up to the limit shown in the Table of Cover of Your Plan or up to a period of 45 days from the date of the first treatment, whichever comes first.
2. Necessary and reasonable costs of medical treatment by a Specialist while Overseas, only if the Specialist medical treatment is considered necessary and has been referred by a General Practitioner.
3. Reasonable costs of medical equipment and aids that are considered medically necessary for Your recovery and mobility if recommended by Your Medical Practitioner, following medical treatment.

Things to note:

1. If You can recover all or part of the medical expenses from other sources, We will only pay the amount that You cannot recover from these other sources.
2. The maximum benefit payable under this section is the sub-limit and limit of Your Plan as shown in the Table of Cover.
3. You must provide a written report of Your medical condition from the Medical Practitioner from whom You sought treatment together with the original medical bills and receipts.

What is not covered:

We will not pay for the following:

1. Overseas medical treatment which has been planned or pre-arranged.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 27 – Emergency medical evacuation and repatriation due to COVID-19

What You are entitled to:

A. If You are diagnosed with COVID-19 by a Medical Practitioner or government-approved test provider and in a life-threatening condition while Overseas and Our Assistance Company believes it to be medically necessary to move You to a medical facility for treatment (whether Overseas or in Singapore); or
B. You need to return to Singapore for recuperation or continued treatment after You have been moved to an Overseas medical facility for treatment under part A above; or
C. If You die after suffering from COVID-19 while Overseas and We need to send Your body back to Singapore

1. We will pay the necessary costs incurred by Our Assistance Company to use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move You to the medical facility for treatment.
2. If You can use Your existing return ticket to Singapore, We will only pay for the administrative fees charged by the airline or travel agent for changing Your travel dates or destinations.
3. All decisions on the most appropriate method of transport and the destination to move You to will be made by Our Assistance Company. The decision will be based on the medical necessity and the severity of Your medical condition.
4. The maximum benefit payable under this section is the limit of Your Plan as shown in the Table of Cover.

What is not covered:

We will not pay for the following:

1. Services not arranged or approved by Our Assistance Company or Us.

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 28 – Overseas quarantine allowance due to COVID-19

What You are entitled to:

If You are diagnosed and tested positive with COVID-19 by a Medical Practitioner or government-approved test provider while Overseas and is required mandatory by government or regulator to be Quarantine Overseas, We will pay You a cash benefit for each consecutive full day of Quarantine up to the limits as shown in the Table of Cover. This section is only payable once per Trip.

Things to note:

Regardless of how many sections a single event can come under, You can only make a claim under Section 28 or Section 29 but not both.

What is not covered:

We will not pay for the following:

1. If the Quarantine period is not within the Policy Period of Insurance.
2. If Quarantine or self-isolation orders are mandated by the government for all travelers arriving into the country

The exclusions above apply in addition to the General Exclusions in this Policy.

Section 29 – Overseas hospital income due to COVID-19

What You are entitled to
If while Overseas, You are diagnosed and tested positive with COVID-19 by a Medical Practitioner or government-approved test provider and need to be admitted as an inpatient, We will pay You a cash benefit for each complete 24-hour period that You are an inpatient in the Hospital, up to the limits as shown in the Table of Cover

Things to note:
Regardless of how many sections a single event can come under, You can only make a claim under Section 28 or Section 29 but not both.

You will not be entitled to this benefit once You are discharged from the Hospital Overseas.

General Conditions

1 Cover

a. Cover under section 1,2, 22 and 23 starts:
   i. on the date We issue Your Policy; or
   ii. as shown under the section which applies, whichever is later.

b. Cover under section 8 (Insolvency of travel agency) starts on the date We issue Your policy

c. Cover under section 12 (Personal accident) starts when You leave the place You usually live or work (whichever is later) to start Your Trip, or three hours before the start date of Your Trip shown on Your Certificate of Insurance, whichever is later.

   Cover under section 12 (Personal accident) ends, whichever is earliest:

   i. when You arrive at the place that You usually live or work after Your Trip;
   ii. three hours after You return to Singapore and leave the immigration;
   iii. three hours after the end of the period shown on Your Certificate of Insurance; or
   iv. three hours after the end of 182 days from the start of Your policy.

2 Automatically extending cover

We will automatically extend Your Period of Insurance with no extra premium for up to 14 days from the date of expiry of the Policy while You are Overseas solely due to the following:

a. the Public Transport You are travelling on to return to Singapore is delayed and You cannot complete Your Trip when the Policy ends, and You are not the cause of the delay; or
b. You have to stay in Hospital or are Quarantined Overseas at the time of expiry of the Policy as advised by a Medical Practitioner.

3 Worldwide 24-hour emergency assistance

Our Assistance Company is to give You various 24-hour emergency assistance services, including, medical advice, referral to doctors, Specialists, Hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if You have lost Your passport, embassy referral, emergency medical evacuation, sending home Your body or ashes, providing doctors and medicine, compassionate visits, accompanying children and hospital deposit guarantees.

If You suffer Injury or Sickness covered under this Policy which, in the opinion of Our Assistance Company, makes it necessary to evacuate You to a medical facility or return to Singapore for medical treatment, We will pay the reasonable cost of transportation and en-route medical care and supplies, including the assignment of a doctor and/or nurse to accompany You, air ambulance, regular transportation, rail, road or any other appropriate means which are necessary.

Except for emergency medical evacuation, repatriation and compassionate visit which are covered under sections 16, 17,18 and 27 of Your Policy, You will bear the costs and expenses of these services by Our Assistance Company.

4 General exclusions

This Policy does not cover loss or liability directly or indirectly caused by or arising from the following:

a. You travelling Overseas against medical advice or for the purpose of getting medical treatment.
b. You travelling Overseas against a travel advisory for non-essential travel or all travel issued by the Singapore Government.
c. You deliberately injuring Yourself, committing suicide or attempting suicide, Your criminal act or breach of government regulations, provoked assault, deliberate acts or putting Yourself in danger (unless You are trying to save human life).
d. The effect or influence of alcohol or drugs.
e. Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
f. Mental, psychological or psychiatric problems.
g. Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
h. Pre-existing Medical Conditions
i. Your physical disabilities.
j. Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.
k. Claims for nursing care that is not provided by the Hospital.
l. Claims for routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual Injury or Sickness.
m. Any treatment which is not considered medically necessary by a Medical Practitioner.
n. Conditions arising from contraceptive methods of birth.
o. Control or treatments relating to infertility.
p. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
q. Taking part in any kind of speed contest or racing (other than on foot).
r. An accident while You are driving or riding on a motor race track.
s. Taking part in any professional sports or in any sports which You could receive any form of prize money, donation, sponsorship, award or certificate of any kind.
t. You taking part in the following activities.
    i. Any sport or activity which is against the advice of a Medical Practitioner or against the health and safety rules as required by the activity operator.
    ii. Scuba diving unless it is for leisure purposes and:
        - You hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
        - You are diving with a qualified instructor.
        - The maximum depth We will cover is as shown under Your PADI certification (or similar recognised qualification) but no deeper than 30 metres.
    iii. Mountaineering or outdoor rock climbing, except rock climbing on man-made walls.
    iv. Trekking, unless it is done for leisure purposes and You are trekking below 3,500 metres, and as long as the trekking You are taking part in is:
        - in a place which is open to the general public without restriction;
        - organised by a recognised commercial local tour operator or activity provider; or
        - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and You wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
    v. Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
        - to generally inaccessible and remote areas of a country or areas previously unexplored;
        - carried out for scientific, research or political purposes to those places; or
        - to Antarctica or similar remote places.
    vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes, but is not limited to, hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing, wingsuit flying.
u. Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.

v. The consequences of war, riot (except where the claim for loss or liability is directly or indirectly caused by or arising from a sudden riot, strike or civil commotion at the destination You are in or plan to travel to as described in sections 1, 2, 3, 4 or 5), revolution or any similar event.
w. Radioactivity, or damage from any nuclear fuel, material or waste.
x. You failing to take reasonable precautions to avoid a claim under this Policy after receiving a warning through the media of any intended strike, riot or civil commotion.
y. You failing to take reasonable precautions to protect Your property or to avoid injury or minimise claims under this Policy.
z. You travelling in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan and Syria.
aa. Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, unless We agree in writing.
bb. Any Known Event.
cc. COVID-19, except under Sections 22, 23, 24, 25, 26, 27, 28 and 29.
dd. An item being lost or damaged when left unattended in any public place or which is not left in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.
ee. Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
ff. Your deliberate act, failure to act, negligence or carelessness.
gg. Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.
hh. Normal wear and tear.
ii. Consequential or indirect loss of any kind
jj. Any illegal or unlawful act by You or Your Family Member or Travelling Companion in the country You are in.
kk. Health supplement, vitamins, prebiotics, probiotics and skin care products.
ll. Treatment by Chinese medicine practitioner and Chiropractor whether Overseas or in Singapore.
mm. Any COVID-19 diagnostic test that You are required to take by government authorities for Your Trip, including pre-departure and post-arrival tests.
nn. An epidemic or pandemic (other than COVID-19) as declared by the World Health Organisation (WHO) or by any governmental or health authority in Singapore or in Your destination country.

If We refuse to pay a claim as a result of any of the exclusions listed above and You disagree with Our decision, You are responsible for proving that We are legally responsible for the claim.

If any part of any exclusion is found to be invalid or unenforceable, it will not affect the rest of the exclusions.

5 Sanction Limitations and Exclusion Clause

We shall not be deemed to provide cover and We shall not 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 Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6 Payment before cover warranty

If We or the intermediary do not receive the premium in full on or before the start date of the Period of Insurance, the Policy will not be valid and We will not pay any benefits.

7 Paying benefits

We will pay the benefits listed in this Policy only if You:

a. have met general condition 5;
b. have given us satisfactory proof of the claim; and
c. have fulfilled the condition where the Period of Insurance covers the entire length of Your Trip from the date You leave Singapore to the date You arrive back in Singapore.

We will pay all benefits under this policy to You unless:

a. You die, in which case We will pay the benefits to Your estate;

b. You are evacuated as the result of a medical emergency or repatriated as described in sections 16, 17 and 27 in which case We will pay Our Assistance Company the expenses they incur in transporting You; or
c. You suffer a claim for personal liability as described in section 19, in which case We will pay the person You are legally responsible to.

Once We pay the benefits in the way stated above, We will have no further legal responsibility to You under this Policy for the claim.

Despite anything in this Policy, We will not pay any claim if the laws of Singapore prevent us from doing so.

8 Reasonable care

You must take all reasonable precautions to avoid Injury, Sickness, loss, theft or damage and take all practical steps to protect Your property from loss and damage and to recover any property which is lost or stolen.

9 Other insurance

If any claim made under the Policy is covered by any other insurance policy, We will only pay the difference between the amount payable under the other policy and the amount which otherwise would be payable under this Policy.

This clause does not apply to section 5 – Travel delay, section 6 – Missed connections, section 7 – Overbooked flight, section 9 – Baggage delay, section 12 – Personal accident, section 15 – Overseas hospital allowance, section 28 – Overseas quarantine allowance due to COVID-19, section 29 - Overseas hospital income due to COVID-19.

10 Taking over your rights

We have the right to take over, defend or settle any claim and to take proceedings in Your name to enforce Your or Our rights against any other person.

11 Claims conditions

a. At the time of Your Trip, You must be medically fit to travel and not be aware of any circumstances which may lead to Your Trip being cancelled or disrupted. If not, We may not pay the claim.
b. You must tell us as soon as possible and, in any case within 30 days after Your return to Singapore, of any Injury, Sickness, incident, event, or discovery of any loss, theft or damage which may give rise to a claim under this Policy.
c. We pay all property claims based on the value of the items at the time that You lose them. You will not get back the full price.
d. All claims are payable in Singapore dollars.

12 Forfeiture

We will forfeit all payments under this Policy if:
a. any claim on this Policy is in any way fraudulent or if any fraudulent means or devices are used by You and/or Policyholder or anyone acting on Your or the Policyholder's behalf to obtain any payment under this Policy;
b. If the Injury is caused by the wilful act or with the knowledge of Yourself and/or the Policyholder.

13 Evidence required and medical examination

a. You or Your legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, that We may need to assess Your claim. We may refuse to pay any claim which is not supported by documents that We may request.
b. If We consider it necessary, You must undergo a medical examination by Registered Medical Practitioner(s) appointed by Us, which We will pay for, as often as We may require. In the event of Your death, We are entitled to have a post-mortem conducted at Our own expense. If there is any conflict of opinion between Our Registered Medical Practitioner and Your Registered Medical Practitioner, the opinion of Our Registered Medical Practitioner will prevail and be binding on You or Your estate.
c. You must give us Your travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of Your claim to prove Your travel.

14 Cancellations and refunds

We can cancel the Policy by giving You seven days' notice by post to Your last-known address. We can also give this cancellation notice by hand, fax or email.

For Single Trip policies, We will refund You the premium less $21.60 (after GST) administrative charge if You cancel the Policy before start of Your Trip. We will not refund any amount less than $5.

There will be no premium refund if a claim has been made under this Policy or if We receive the notice of cancellation after the start date of the Policy.

15 Ending the insurance

Your Policy will terminate when We make the final payment for any loss under section 1, 2, 8, 22, 23 or 100% of the benefit under section 12.

16 Excluding third party rights

A person or company who is not the Policyholder or Insured Person under this Policy has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this Policy.

17 Having similar cover

If You have more than one travel policy from Us for the same Trip, We will consider You to be insured only under the Policy which provides the highest benefit level.

18 Your age

For the purpose of cover under this Policy, We will take Your age as at the start date of the Period of Insurance.

19 Dealing with disputes

Any dispute or matter arising under, out of or in connection with Your Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) to be dealt with and applies if it is a dispute that can be brought before FIDREC. If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that time.

20 Governing law

Singapore law will apply to this Policy.

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