

## TravelJoy Insurance

### Important Notice

1. **STATEMENT Pursuant to Section 25(5) of the Insurance Act** (or any subsequent amendments thereof) - We would remind you that you must disclose to us fully and faithfully the facts you know or ought to know otherwise you may not receive any benefits from your Policy.
2. Please note that this insurance is subject to the premium being paid and received in full by Us
  - a) before the inception date where the Policy is issued to an Individual; or
  - b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this Policy.

When the Policyholder pays the agreed premium, Sompo Insurance Singapore Pte. Ltd. agrees to insure the Insured Person(s) against loss covered by this Policy subject to and in accordance with the basis of contract precedent to liability, exclusions, limitations, provisions, and terms described herein.

### Basis of Contract Precedent to Liability

This Policy is issued on the basis that

1. You are not aware of any reason why the Trip should be cancelled or abandoned and, to the best of Your knowledge and belief, You are not travelling contrary to the advice of a medical practitioner, naturopath or chiropractor;
2. You are a Singaporean, Singapore Permanent Resident or Foreigner residing in Singapore who holds a valid Employment Pass, Work Permit, Dependent Pass, Student Pass, Long Term Social Visit Pass and You will be returning to Your place of residence in Singapore on completion of the Trip;
3. in the event of or warning of any impending riot, strike, civil commotion, war or war like situations, health threatening situations, natural disasters, through or by a statement issued by the government of the original country which You would be travelling from or the country which You would be travelling to, strongly recommending postponement of all non-essential travel, this Policy shall, from the date of issuance of such statement, exclude any direct or indirect claims resulting from these events. However, if Your Trip had already commenced prior to the issuance of such statement, cover for these events, other than war or war like situations, will not be excluded;
4. You are not travelling contrary to any medical advice from a Registered Medical Practitioner;
5. if You are travelling other than for social purposes, any claim that arises in connection with manual or hazardous work of any nature or the use of machineries and/or tools shall be deemed to be excluded under this Policy;
6. any request for an extension of the Period of Insurance has to be made known to Us prior to the expiry date as shown on the Certificate of Insurance/Policy and is further subject to Our acceptance and approval.

### Definitions

Wherever the following words or phrases appear in this Policy or on the Policy Schedule, they will have the following meanings:

Words / Phrases	Meanings
<b>Accident, Accidental</b>	An event which is sudden, unforeseen and unexpected.
<b>Accommodation</b>	A commercially run premises where a fee is charged which has been booked prior to the start of Your Trip, but not including residential homes belonging to family or friends, pre-booked tent or caravan pitch.
<b>Adult</b>	Any person not falling within the definition of "Child/Children".
<b>Age</b>	Age at next birthday.
<b>Annual Multi-Trip Policy</b>	A policy issued for the selected Plan where the Individual or Family can make unlimited number of trips during the Period of Insurance to the selected Area of Coverage but each Trip lasting not more than ninety (90) days. For Family Plan, the Insured Adults need not be travelling together but each insured Child must be accompanied by at least one (1) of the Insured Adults for any Trip made during the Period of Insurance. No Trip shall commence before the Period of Insurance. If Your Trip commences during but ends after the Period of Insurance, You will not be covered after the end date of the Period of Insurance. To ensure that You are covered for the duration of such Trip, You must renew Your Policy before the start of the Trip.

<b>Words/phrases</b>	<b>Meanings</b>
<b>Area of Coverage</b>	<b>Area A</b> Brunei, Indonesia, Malaysia, Philippines, Thailand and Vietnam.
	<b>Area B</b> Australia, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Japan, Laos, Macau, Myanmar, New Zealand, South Korea, Taiwan and all countries listed under <b>Area A</b> .
	<b>Area C</b> Worldwide excluding countries in the Country Exclusion List as specified on the Certificate of Insurance/Policy.
<b>Baggage</b>	Suitcase, trunks, or luggage belonging to the Insured which is carried on this person or hand-carried or check-in or purchased by the Insured during the Trip.
<b>Child, Children</b>	Your dependent Child / Children below twenty-one (21) years old or twenty-five (25) years old for those in full-time tertiary institutions who are not married or in employment.
<b>Chinese Physician</b>	A person, including herbalist, acupuncturist and bonesetter, qualified by a medical degree or certification and duly licensed or registered to practise Chinese medicine in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training, but who is not the Insured Person or the spouse, relative or employee of the Insured Person.
<b>Chiropractor</b>	A legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country of his practice, but who is not the Insured Person or the spouse, relative or employee of the Insured Person.
<b>Covered Ticketed Event</b>	A recreation, sports, entertainment or theatrical event in the covered overseas destination where admission is by paper or electronic ticket issued on fixed date as opposed to open validity within the Trip.
<b>Disabling Injury, Sickness or Disease</b>	An Accidental Injury, sickness, disease or medical condition contracted, commencing or manifesting whilst overseas which requires treatment and for which You have sought and obtained medical treatment from a Registered Medical Practitioner.
<b>Family</b>	<ol style="list-style-type: none"> <li><b>For Single Trip policies</b> One (1) or two (2) Adults travelling with any number of accompanied Children. The two (2) Adults need not be related, but the Children must be the legal child or ward (in the case of a legal guardian), grandchild, siblings, nephew, niece or cousin of either one (1) of the Adults. You must depart from and return to Singapore together at the same time as a Family unless otherwise agreed by Us;</li> <li><b>For Annual Multi-Trip policies</b> You, Your spouse and Child/Children travelling with You and/or Your spouse for any Trips made during the Period of Insurance.</li> </ol>
<b>Financial Collapse</b>	Total cessation or suspension of operations due to insolvency following the filing of a bankruptcy or winding up petition, excluding losses caused by fraud.
<b>Home Country</b>	A country outside Singapore in which the Insured Person normally resides or in which the Insured Person resides for at least six (6) months in a calendar year.
<b>Immediate Family</b>	The Insured Person's legal spouse, Child, parent, brother, sister, parent-in-law.
<b>Infectious Disease</b>	This means the following diseases, as classified by the MOH and upon unequivocal, final and confirmed diagnosis by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence: <ol style="list-style-type: none"> <li>Severe Acute Respiratory Syndrome (SARS)</li> <li>Dengue Fever / Dengue Haemorrhagic Fever</li> <li>Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'</li> <li>Nipah Viral Encephalitis</li> <li>Japanese Viral Encephalitis</li> <li>Malaria</li> <li>Pulmonary Tuberculosis</li> <li>Measles</li> <li>Rabies</li> <li>Melioidosis</li> <li>Hand, Foot and Mouth Disease (HFMD)</li> <li>Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2, H7N7 or H7N9</li> <li>Chikungunya Fever</li> <li>Mumps</li> <li>Rubella</li> <li>Middle East Respiratory Syndrome (MERS)</li> <li>Zika Virus</li> </ol>
<b>Injury</b>	This means bodily injury sustained by an Insured Person caused, solely and independently of any other cause, by Accident.

<b>Words / Phrases</b>	<b>Meanings</b>
<b>Insured Events</b>	<ol style="list-style-type: none"> <li>1. Your or Your Travelling Companion's or a Specified Person's <ol style="list-style-type: none"> <li>a. Death</li> <li>b. Disabling Injury, Serious Sickness and/or Disease</li> <li>c. Compulsory Quarantine on the written medical advice and /or certification from a Registered Medical Practitioner</li> </ol> </li> <li>2. Your or Your legal spouse's miscarriage caused by an Accident with external and visible physical injury;</li> <li>3. Unexpected outbreak of strike, riot or civil commotion;</li> <li>4. Natural disasters (typhoon, earthquake, flood and the like);</li> <li>5. Adverse weather condition (including Vog);</li> <li>6. Hijack;</li> <li>7. You or Your Travelling Companion is summoned by the Court of Law to be a witness;</li> <li>8. Your residential home in Singapore has been seriously damaged by fire.</li> </ol> <p>For the avoidance of doubt, smog is not deemed as natural disaster or adverse weather condition and are not Insured Events.</p>
<b>Insured Person</b>	The person(s) named in the Policy as the Insured Person(s).
<b>Medical Expenses</b>	Reasonable cost of medical, surgical, hospital, ambulance, nursing home and other treatment (including Specialist Consultation and Treatment which must be referred by a General Practitioner except for Children below twelve (12) years old) given and authorised by a Registered Medical Practitioner for Disabling Injury, Sickness or Disease sustained and cost of dental treatment following Injury to sound and natural teeth necessarily incurred by You. Any damage to dentures, dental prostheses, bridges, crowns and treatment involving the use of precious metals or for cosmetic dentistry is excluded.
<b>Permanent and Total Disablement</b>	A state of incapacity resulting from the Insured Person suffering bodily injury which results in his/her permanent total disablement from gainful employment of any and every kind. "Permanent" means lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve-months period being certified to be beyond hope of improvement by a Registered Medical Practitioner.
<b>Personal Effects</b>	Any personal item owned by You and that You take along with You or You purchase during Your Trip and which is designed specifically to be worn or carried about with You.
<b>Pre-existing Conditions</b>	An Injury or Illness(es) in respect of which You have prior knowledge of before the commencement of this Policy or which existed or have developed symptoms or there exists manifestation of illness(es) within the twelve (12) months prior to the commencement of each Trip made during the Period of Insurance for which You are aware or should reasonably have been aware, based on normal medically accepted pathological development of the Illness(es).
<b>Policyholder</b>	Person or entity referred to as such in the Certificate of Insurance/Policy who acts on behalf of the Insured Person(s) in making the Declarations which form the basis of this Insurance.
<b>Public Transport</b>	Any regular transport service operating on scheduled routes and timetable by a licensed carrier for the transportation of fare paying passengers. This excludes rented vehicles, vehicle on hire, taxi services, private hire buses/coaches to and from Singapore or in overseas and all other modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
<b>Registered medical Practitioner</b>	A person qualified by degree in Western Medicine and duly licensed or registered to practise medicine and surgery in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training but excluding a Medical Practitioner who is the Insured Person or the spouse, relative or employee of the Insured Person.
<b>Single Trip Policy</b>	A policy issued for the selected Plan, duration and destination of a single trip.
<b>Specified Person</b>	Your legal spouse, child, parent, parent-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, grandparent, grandparent-in-law, son/daughter-in-law and fiancé(e).
<b>Substantial Withdrawal of Services</b>	<ol style="list-style-type: none"> <li>1. The withdrawal of all water facilities or of all electricity in the Insured Person's room; or</li> <li>2. The withdrawal of waiter service at meals or of kitchen services of such a nature that no hot food is served; or</li> <li>3. The withdrawal of all chambermaid services.</li> </ol>
<b>Travelling Companion</b>	A person with whom You travel or plan to travel with for the period of the Trip and without whom You cannot make or continue Your Trip. This excludes a tour leader or group leader who is receiving remuneration in monetary form or in kind.
<b>Travel Documents</b>	This refers to passport, visa, international driving permit, pre-paid travel tickets or passes. For the avoidance of doubt, the National Registration Identity Card ("NRIC") or any other similar identification card issued by a government authority for use within the jurisdiction of that authority is not a Travel Document under this Policy.

Words / Phrases	Meanings
<b>Trip</b>	An overseas trip undertaken by You commencing from the time You leave Your place of residence to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) overseas and ceases 1. <b>For “Round Trip”</b> when You return to Your place of residence or two (2) hours upon Your arrival in Singapore after clearing the immigrations or the expiry of the Period of Insurance shown on the Certificate of Insurance/Policy, whichever is the earlier. Subject to maximum duration of trip not more than one hundred and eighty-two (182) days for Single Trip Policy and each trip not more than ninety (90) days for Annual Multi-Trip Policy; 2. <b>For “One-Way Trip”</b> when You reach Your place of residence, or two (2) hours upon Your arrival in Your destination after clearing the immigrations or the expiry of the Period of Insurance shown on the Certificate of Insurance, whichever is the earlier. Policy is extended to cover transit whilst confined in transits areas at the airports in other countries.
<b>We, Our, Us</b>	Sompo Insurance Singapore Pte. Ltd.
<b>You, Your</b>	Insured Person(s) referred to in the Certificate of Insurance/Policy attached to and forming part of this Policy.

## **Policy Conditions**

### **1. Limits of Liability**

The limits of Our liability under this Policy are the amounts applicable to the Plan You have selected as specified in the Certificate of Insurance.

- a. For Annual Multi-Trip Policy, the limits are applicable to each Trip undertaken by the Insured Person to any country in the selected Area of travel.
- b. For Individual Plan in respect of Child below sixteen (16) years old, Our liability is the limits specified for Child in the selected Plan.
- c. Unless otherwise expressly and specifically agreed by Us, if You are covered by Us under more than one (1) “TravelJoy”, travel insurance and/or a personal accident policies (other than personal accident policies effected on an annual basis) taken out specifically for the same Trip, only one (1) of the policies with the highest benefit limits will respond to any claims made.
- d. For Family Plan, Our liability per Insured Person shall be applied as if the Insured Person has effected an Individual Policy of the selected Plan.

Our liability under each Section of this Policy shall cease when We have paid the maximum sums as specified under the respective Sections.

### **2. Renewal of Annual Multi-Trip Policy**

This Policy may be renewed by payment of premium in advance or in accordance to the Premium Payment Warranty Clauses as applicable, at Our prevailing premium rate at the time of renewal. Before renewing this Policy, You must notify Us of any sickness, physical impairment or infirmity of which You have become aware of during the Period of Insurance immediately preceding the renewal.

### **3. Change in Limit of Cover or Area of Coverage for Annual Multi-Trip Policy**

You may apply for change in Plan or Area of Coverage at any time by giving Us seven (7) days’ prior written notice. Subject to Our acceptance of Your request and the payment of additional premium which shall be charged in full base on the difference in premium between the original and new Plan and/or Area of Coverage, such change shall take effect on Trip commencing on or after the effective date of the change. In the event that the premium under the new Plan and/or Area of Coverage is lower than the premium of the original Plan and/or Area of Coverage, no refund will be made for the change.

### **4. Cancellations and refunds**

We can cancel the Policy by providing seven days’ notice by post to the Policyholder’s last-known address. We will consider that the Policyholder has received this cancellation notice on the same day if We deliver the notice by hand, fax or email.

The Policyholder may cancel this Policy by telling us, and the cancellation will apply from the date We receive the notice of cancellation. We will refund the premium to the Policyholder based on the following calculation.

- a) Single-trip policy: Premium less \$21.40 (after GST) administrative charge if the Policy is cancelled before the start of Your Trip and as long as there has been no claim made under this Policy. We will not refund for amount less than \$5. There will be no premium refund if We receive the notice of cancellation after the start date of the Policy.

- b) Annual Multi-Trip Policy: Premium less \$21.40 (after GST) administrative charge if the Policy is cancelled before the start date of the Policy and as long as there has been no claim made under this Policy. If We receive the notice of cancellation within 180 days after the start date of the Policy and as long as there has been no claim made under this Policy, We will work out the refund premium as follows.

85% of the premium paid x (number of unused days/Period of Insurance)

We will not give any refund of premium if the Policy has been in force for more than 180 days or once there has been a claim made, whichever comes first. We will not refund for amount less than \$5.

#### 5. Your Duty of Disclosure

- a. At the time You applied for this Policy, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, which is relevant to Our decision whether to accept Your insurance application and, if so, on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate this Insurance.
- b. If You fail to comply with this duty of disclosure, this Policy may be void and You may not receive any benefit under this Policy. If Your non-disclosure is fraudulent, this Policy shall be void from its inception.

#### 6. Claims

- a. You must take all precautions to avoid injury, loss of or damage to property or minimize any claim under the Policy.
- b. Notice must be given to the Appointed Assistance Company within twenty-four (24) hours where the claim exceeds S\$5,000. The rendering of any service by the Appointed Assistance Company and/or its authorised representative shall not of itself be an admission of liability by Us in circumstances where there is no entitlement to claim benefits under this Policy.
- c. Written notice of claim must be given to Us within thirty (30) days after occurrence of any event likely to give rise to a claim under this Policy or date of return to Singapore. Written proof of loss including original policy/certificate, original receipts, invoices and all other supporting documents must be furnished as proof of claim.
- d. You must first seek refund for all prepaid expenses and/or additional expenses incurred for claims under Sections 13, 14, 15, 16, 29 or 30 from the travel agent, hotel, accommodation operator, transportation company, transportation terminal authorities or from any other source, we will only pay the amount that you cannot recover from these other sources and what You would otherwise be entitled to recover under this Policy.
- e. For claims under Sections 11 and 12, You shall promptly notify the police, hotel, Accommodation operator, transportation company or transportation terminal authorities and all attempts must be made to recover from the responsible parties in respect of such items in their care and custody.
- f. If any claim made under this Policy is covered by any other policy of insurance, We will only pay the difference between the amount paid under the other policy and the total amount which otherwise would be payable under this Policy, with the exception of Sections 1, 5 to 7, 18 to 27, 34 and 35.
- g. We shall have the rights and opportunity to examine You at Our own expense when and as often as We may reasonably require whilst a claim under Sections 1 and 27 of this Policy is pending for assessment and/or to make an autopsy in the case of death where it is not forbidden by law.
- h. All claims are payable in Singapore dollars.
- i. You will at any time submit whatever documents request by Us in support of the claim as soon as possible.
- j. If You are in breach of any of these conditions We are entitled to reject Your claim.
- k. For claims admissible under Section 11, We will pay as per table below.

<b>Baggage or personal belongings under Section 11</b>	<b>With Proof of Purchase</b>	<b>Without Proof of Purchase</b>
Mobile phone	[(24 - age of Items in months)/24 months] x price of item as per proof of purchase or Telco trade-in value, up to the sub-limit stated in Section 11, whichever is lower	up to S\$100 per article for each set, pair and up to a maximum of 5 articles or 5 pairs or sets of articles
Laptops & other electronics device	[(36 - age of items in months)/36 months] x price of item as per proof of purchase or Telco trade-in value, up to the sub-limit stated in Section 11, whichever is lower	
Personal Belongings including baggage	[(60 - age of items in months)/60 months] x price of item as per proof of purchase, up to the sub-limit stated in Section 11.	
Jewellery	100% as per proof of purchase, up to the sub-limit stated in Section 11	

**7. Payment of Benefits**

- a. Where the funds for emergency medical treatment are guaranteed to the healthcare provider by the Appointed Assistance Company or its authorised representative, reimbursement for such expenses indemnifiable under Sections 2 and 4 shall be payable to the healthcare provider;
- b. Benefits under Section 4 shall be payable directly to the Appointed Assistance Company;
- c. Benefits under Section 17 shall be payable directly to whom the Insured Person is legally liable;
- d. Reimbursement for Medical Expenses under Sections 2 and 3 incurred directly by the Insured Person shall be payable directly to the Insured Person. Where payment guarantees have been provided, reimbursement for such expenses under Section 2 will be payable to the healthcare provider;
- e. In the event of Your death, the benefit will be payable to Your estate except where the Policyholder is a Corporation/Company or is taking up the Policy on the life of the Insured Person, the benefits will be payable to the Policyholder;
- f. Except as provided above, all other benefits shall be payable to the Policyholder or the respective Insured Person if this Policy has been arranged as an individual group policy.

**8. Goods and Services Tax on Policy Excess/Deductible**

All amounts shown in this Policy (inclusive of Policy Schedule) in respect of Excess/Deductible, if any, do not include Goods and Services Tax (GST). Where GST is applicable to the Policy and/or to a claim under the Policy, GST will be levied accordingly on the Excess/Deductible amounts and the Insured shall be liable to bear the GST so levied on the Excess/Deductible amounts.

**9. Governing Law**

This Policy shall be interpreted in accordance with the laws of Singapore and Singapore Courts shall have jurisdiction in the event of any dispute.

**10. Infectious Diseases**

Notwithstanding anything contained in the Policy to the contrary, Section 2 and 3 of the Policy extends to cover claims arising from medical treatment of Infectious Diseases defined in this Policy but excludes any such claims where diagnosis of such infection is made within the first fourteen (14) days from the first inception date of cover. The reimbursement of the medical expenses under this extension is subject to the submission of blood test results with confirmed diagnosis as proof of claim in addition to the other evidence as required under the Policy.

**Personal Covers**

**Section 1 – Personal Accident**

The coverage provided by this Section is effective from the time You leave Your place of residence directly to the place of embarkation in Singapore to commence Your Trip and ceases when You return to Your place of residence or two (2) hours upon Your arrival in Singapore after clearing the immigrations or the expiry of the Period of Insurance stated on the Certificate of Insurance/Policy, whichever is the earlier.

We will pay the death or disability benefits in accordance with the Table of Benefits below if

1. during the Trip, You shall sustain Injury and within twelve (12) calendar months from the date of the Accident results in death or any disablement described in the Table of Benefits;
2. the conveyance in which You are travelling had disappeared, sunk or was wrecked and Your body has not been recovered or is not found within one (1) year of the date of disappearance, sinking or wrecking of the conveyance, We will presume that You have died as a result of an Accident. We will pay on a claim bought as a result of this only if Your personal representatives provide Us a signed undertaking that the amounts paid will be repaid to Us if it is discovered subsequently that You are alive.

For the avoidance of doubt, no Benefit is payable in respect of death or disability arising from Illness or Sickness, (including any Infectious Diseases).

TABLE OF BENEFITS				
Death Benefits				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person up to 70 years	S\$500,000	S\$250,000	S\$250,000	S\$150,000
Per Insured Person above 70 years	S\$100,000	S\$50,000	S\$50,000	S\$50,000
Per Insured Child	S\$100,000	S\$100,000	S\$100,000	S\$50,000
Aggregate Limit Per Family	No aggregate limit for family			
Disability Benefits				
			Benefit as a Percentage of the Applicable Death Benefits	
1. Permanent and Total Disablement from engaging in or attending to employment or occupation of any and every kind.			}	
2. Permanent and Total Loss of all sight in one or both eyes			}	
3. Total loss by physical severance or Permanent and Total Loss of use of: one or both			}	
a. hand at wrist			}	100%
b. arm at shoulder			}	
c. arm between shoulder and elbow			}	
d. arm at or below elbow			}	
e. leg at hip			}	
f. leg between knee & hip			}	
g. leg at or below knee			}	
4. Third Degree Burns damage equals to or greater than 20% of the Total Body Surface Area			}	

**Section 2 – Medical Expenses Incurred Overseas**

We will pay the Medical Expenses You have reasonably and necessarily incurred for medical treatment received whilst overseas if You suffer a Disabling Injury, Sickness or Disease during the Trip subject to the following:

1. We will not pay for Medical Expenses incurred after ninety (90) days from the date You sustain the Disabling Injury, Sickness or Disease;
2. Expenses incurred for treatment by a Chiropractor, Chinese Physician and/or Physiotherapist is capped at S\$50 per visit and the maximum amount payable is S\$300 per Insured Person per Trip;
3. Expenses incurred for treatment by a Dentist is capped at S\$500 per Insured Person per Trip.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 2				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person up to 70 years	S\$1,000,000	S\$500,000	S\$300,000	S\$150,000
Per Insured Person above 70 years	S\$100,000	S\$50,000	S\$50,000	S\$50,000
Aggregate Limit Per Family	S\$1,200,000	S\$800,000	S\$600,000	S\$300,000

**Benefits Applicable to GO Japan! Only**

If You suffer a Disabling Injury, Sickness or Disease which requires medical treatment or hospital admission in Japan, You must contact the **Emergency Assistance Japan (“EAJ”)**, Our Appointed Assistance Company for Japan at the 24-hour hotline numbers stated on the Certificate of Insurance/Policy, to arrange for an appointment with a doctor or hospital before admission and to obtain the necessary payment guarantees as may be provided for under this Policy. You shall undertake to reimburse Us for any excess amount paid by Us under a payment guarantee if any amount so paid by US is subsequently found not payable under the Policy. If You did not contact the EAJ before admission to the hospital, no payment guarantees will be provided and You shall have to bear all costs and then file Your claim in writing to Us.

Information about the Insured Persons and the Policy will be disclosed to EAJ for the purpose of providing the assistance services.

### Section 3 – Medical Expenses Incurred Upon Return to Singapore

1. We will pay the Medical Expenses You reasonably and necessarily incurred for medical treatment received after Your return to Singapore in respect of
  - a. follow-up treatment of the Disabling Injury, Sickness or Disease provided You have sought initial medical treatment overseas and such initial medical treatment is indemnifiable under Section 2 of this Policy;
  - b. treatment of the Disabling Injury, Sickness or Disease sustained overseas during the Trip if You did not seek initial medical treatment overseas. However, such treatment in Singapore must be first sought within forty-eight (48) hours from the time of Your return to Singapore. If Your first treatment in Singapore is after forty-eight (48) hours from the time of Your return to Singapore, no treatment in Singapore will be payable.
2. We will not pay for any treatment (including follow-up treatment) sought after thirty-one (31) days from the date of Your return to Singapore.
3. Expenses incurred for treatment by a Chiropractor, Chinese Physician and/or Physiotherapist is capped at S\$50 per visit and the maximum amount payable is S\$300 per Insured Person per Trip.
4. Expenses incurred for treatment by a Dentist is capped at S\$500 per Insured Person per Trip.
5. The maximum amount We will pay under this Section is shown in the table below.

Maximum Amount Payable Under Section 3				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person up to 70 years	S\$30,000	S\$15,000	S\$15,000	S\$3,000
Per Insured Person above 70 years	S\$5,000	S\$2,500	S\$2,500	S\$1,000
Aggregate Limit Per Family	S\$60,000	S\$30,000	S\$30,000	S\$6,000

### Section 4 – Emergency Medical Evacuation & Repatriation

1. If You suffer a Disabling Injury, Sickness or Disease indemnifiable under this Policy which, in the opinion of Our Appointed Assistance Company, is necessary to evacuate You to the nearest registered medical institution 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 necessarily incurred. Notwithstanding Policy Exclusion 10 on pregnancy, indemnity herein provided is extended to cover necessary evacuation and repatriation due to sudden and life-threatening medical complications arising from pregnancy.
2. In the event of death indemnifiable under this Policy, We will pay
  - a. the reasonable costs incurred for the returning the body or ashes to Singapore; or
  - b. the reasonable costs incurred for burial or cremation in the locality where death occurs, or returning the body or ashes directly to Your Home Country up to a limit of S\$30,000.
3. For Elite, GO Japan! and Deluxe Plans only, this Section is extended to cover Pre-existing Conditions.
4. Information about the Insured Persons and the Policy will be disclosed to Our Appointed Assistance Company for the purpose of providing the Emergency Assistance Services.
5. The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 4				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person up to 70 years	Unlimited	Unlimited	Unlimited	S\$600,000
Per Insured Person above 70 years	S\$150,000	S\$100,000	S\$100,000	S\$100,000
Per Insured Person up to 70 years (Pre-existing Conditions)	S\$150,000	S\$100,000	S\$100,000	Not Applicable
Per Insured Person above 70 years (Pre-existing Conditions)	S\$75,000	S\$50,000	S\$50,000	Not Applicable
Aggregate Limit Per Family	Not Applicable			

### Section 5 – Overseas Hospitalisation Allowance

In the event that You are hospitalised overseas due to a Disabling Injury, Sickness or Disease as an in-patient for at least twenty-four (24) hours, We will pay a cash payment for each complete day spent in hospital as specified in the table below.

Maximum Amount Payable Under Section 5 (Subject to Notes 1)				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person per day	S\$200	S\$200	S\$200	S\$200
Maximum number of days	Up to 200 days	Up to 100 days	Up to 100 days	Up to 20 days
Aggregate Limit Per Family	S\$40,000	S\$20,000	S\$20,000	S\$4,000



**Section 6 – Double Hospitalisation Allowance whilst Overseas in ICU Arising from an Accident (Not applicable to Vital Plan)**

In the event that You are hospitalised overseas due to an Accident and was warded in an Intensive Care Unit (ICU) for at least twenty-four (24) hours, We will pay a cash payment for each complete day spent in hospital as specified in the table below. Confinement in ICU must occur within thirty (30) days of the Accident and must be considered medically necessary by a Registered Medical Practitioner. Payment under this Section is in lieu of any benefits otherwise payable, and is not in addition to the cash payment, under Section 5.

For the avoidance of doubt, no Benefit is payable in respect of death or disability arising from Illness or Sickness, (including any Infectious Diseases).

<b>Maximum Amount Payable Under Section 6 (Subject to Notes 1)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person per day Maximum number of days	S\$400 Up to 10 days	S\$400 Up to 5 days	S\$400 Up to 5 days	Not Applicable
Aggregate Limit Per Family	S\$40,000	S\$20,000	S\$20,000	Not Applicable

**Section 7 – Hospital Allowance for Hospitalisation in Singapore (Not applicable to Vital Plan)**

If on Your immediate return to Singapore You are hospitalised as an in-patient for at least twenty-four (24) hours due to a Disabling Injury, Sickness or Disease, We will pay a cash payment for each complete day spent in hospital as specified in the table below.

<b>Maximum Amount Payable Under Section 7</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person per day	First 3 days – S\$50 Next 7 days – S\$150	First 3 days – S\$50 Next 2 days – S\$150	First 3 days – S\$50 Next 2 days – S\$150	Not Applicable
Aggregate Limit Per Family	S\$4,000	S\$1,500	S\$1,500	Not Applicable

**Section 8 – Additional Accommodation and Travelling Expenses (Not applicable to Vital Plan)**

If on the written medical advice from a Registered Medical Practitioner and as a direct result of a Disabling Injury, Sickness or Disease indemnifiable under Section 2 of this Policy, You are unable to complete the Trip We will reimburse You the additional Accommodation and travelling expenses (by economy-class air, land or sea transport) reasonably and necessarily incurred by You as follows:

1. additional cost of Accommodation (of a similar standard to the travel and/or Accommodation You had booked for Your Trip);
2. additional travelling expenses (limited to economy-class air, land or sea transport), provided You cannot use Your return ticket You had booked for Your Trip.

The maximum amount payable under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 8</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$25,000	S\$15,000	S\$15,000	Not Applicable
Aggregate Limit Per Family	S\$50,000	S\$30,000	S\$30,000	Not Applicable

**Section 9 – Guardian for Return of Dependent Children (Not applicable to Vital Plan)**

If You are hospitalised overseas due to a Disabling Injury, Sickness or Disease, We will reimburse You the reasonable additional Accommodation and travelling expenses (by economy-class air, land or sea transport) necessarily incurred for a next-of-kin or friend to accompany the Child/Children insured under this Policy home, provided that there is no other Adult to accompany them.

The maximum amount payable under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 9 (Subject to Notes 2)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$25,000	S\$15,000	S\$15,000	Not Applicable
Aggregate Limit Per Family	S\$50,000	S\$30,000	S\$30,000	Not Applicable

### **Section 10 – Compassionate Visit by a Relative or Friend**

If as a result of a Disabling Injury, Sickness or Disease and on the written medical advice of a Registered Medical Practitioner You are hospitalised overseas and

1. Your medical condition prevents Your return or evacuation back to Singapore; and
2. no Adult member of Your immediate Family is with you;

We will reimburse You the Accommodation and travelling expenses (by economy-class air, land or sea transport) reasonably and necessarily incurred by

1. a Travelling Companion who remains with or escorts You until completion of the Period of Insurance or until You are able to resume Your Trip or return to Singapore, whichever occurs first; or
2. Your spouse or a next-of-kin or a friend who travels to and remains with You until You are able to resume Your Trip or return to Singapore or until completion of the Period of Insurance, whichever occurs first; or
3. Your spouse or a next-of-kin or a friend who travels to recover Your body in the event of Your death indemnifiable under Section 1 of this Policy, up to 20% of the maximum amount payable under this Section.

The maximum amount payable under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 10 (Subject to Notes 2)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person				
a. Disabling Injury, Sickness or Disease	S\$25,000	S\$15,000	S\$15,000	S\$5,000
b. Death	S\$5,000	S\$3,000	S\$3,000	S\$3,000
Aggregate Limit Per Family				
a. Disabling Injury, Sickness or Disease	S\$50,000	S\$30,000	S\$30,000	S\$10,000
b. Death	S\$10,000	S\$6,000	S\$6,000	S\$6,000

### **Inconvenience Covers**

#### **Section 11 – Loss or Damage to Baggage & Personal Effects**

1. We will indemnify You for loss of or damage to Your Baggage and Personal Effects arising as a result of an Accident (including theft) occurring whilst overseas. We may at Our option, and after making proper allowance for wear, tear or depreciation, replace or repair the lost or damaged property or pay the cash equivalent. Where payment is made in cash, this shall not exceed the original price paid, up to a limit of
  - a. S\$250 in respect of Vital Plan or S\$500 in respect of other Plan for any one article or pair or set of articles;
  - b. S\$500 in respect of Vital Plan or S\$1,000 in respect of other Plan for any one article for video equipment, camera, batteries and lenses but excluding softwares;
  - c. S\$500 in respect of Vital Plan or S\$1,000 in respect of other Plan for one laptop computer including accessories or tablet device. We will pay a maximum of one laptop computer or one tablet device but not both;
  - d. S\$250 in respect of Vital Plan, S\$350 in respect of Deluxe/GO Japan! Plan or S\$500 in respect of Elite Plan for mobile phone. We will pay a maximum of one mobile phone;
  - e. S\$500 in aggregate for jewellery when worn or carried or contained in a handheld Baggage under Your personal supervision;
  - f. S\$3,000 in aggregate for electronic items or equipment;
  - g. S\$5,000 in aggregate per suitcase/bag;
  - h. S\$100 for non-prescriptive eyewear;
  - i. S\$100 for strollers/wheelchair/crutches;

whichever shall be the lowest.
2. In the event of loss of or damage to any insured item forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. A pair or set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 11 (Subject to Notes 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$8,000	S\$5,000	S\$5,000	S\$3,000
Aggregate Limit Per Family	S\$16,000	S\$10,000	S\$10,000	S\$6,000

We do not pay for claims arising directly or indirectly in connection with

1. electrical or mechanical breakdown, cracking, scratching or breakage of fragile or brittle articles, unless caused by fire or collision involving the vehicle or craft in which they are being carried. This exception does not apply to lenses of spectacles, binoculars or photographic equipment or electronic components, provided that the article of which they form part of is accidentally destroyed or damaged at the same time;
2. cameras and related equipment, and electronic devices including laptops, personal computers, tablets, phones and navigation devices, that are packed in checked luggage or luggage not stored with You when using airlines or Public Transport or any property that are packed in checked in luggage or luggage against the advisory of airlines or Public Transport provider;
3. wear and tear, deterioration or damage caused by atmospheric or climatic condition, vermin, or any process of cleaning, repairing, restoring or alteration;
4. bonds, stamp, coupons, negotiable instruments, manuscripts, title deeds, securities of any kind, cash, cash cards, EZ Link Card, bank or currency notes, cheques, postal or money orders, credit cards or replacement credit cards, identity card and driving licenses, travel documents except as provided for in Section 12;
5. any articles sent under the provisions of any freight contract or any Baggage forwarded in advance or which is unaccompanied;
6. losses of Baggage and/or personal effects stolen or mislaid and not reported within twenty-four (24) hours to the police or whilst in an aircraft or vessel reported to a responsible officer. In either case, a written statement must be obtained from the police or responsible officer verifying the report by You of the loss of the article or articles;
7. unattended Baggage and its contents when they are not in the custody of an authorised party which includes the airline or travel agency with whom the Insured is booked;
8. 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;
9. contact or corneal lenses;
10. fruits, perishables, consumables, toiletries, cosmetics, skincare products and animals;
11. pedal or motor cycles, prams, strollers, pushchairs or wheelchairs unless it is checked in as a baggage;
12. motor vehicles (including accessories), motorcycles, boats, any other conveyances;
13. household effects, antiques, artifacts, paintings, object of art, musical instruments;
14. computers (including software and accessories) except for lap-top computers as provided under Section 11;
15. cost of replacing Subscriber Identity Module ("SIM") card;
16. business goods or samples or equipment of any kind and all other items which are used in connection with any business profession or employment;
17. items insured under a separate policy;
18. cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
19. loss of or damage to items insured under any other insurance policy or reimbursed by any carrier, hotel or other party;
20. loss of or damage to golf clubs or other sports equipment during the course of play or practise;
21. unexplained and mysterious disappearance;
22. loss of or damage to items on rental or on hire;
23. loss or damage resulting from Your wilful act, omission, negligence or carelessness;
24. loss of any item that is left unattended in a public place or in a place where the item is not in Your full view or positioned where You are unable to prevent unauthorized taking of your property, unless it is left in a locked room or safe;
25. 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.

## **Section 12 – Travel Document & Money**

We will reimburse You

1. the cost of replacing travel tickets, passports and other relevant travel documents lost during Your Trip, including the additional economy-class transport expenses (air, land or sea) and accommodation expenses reasonably and necessarily incurred whilst overseas for the purpose of obtaining the replacement documents; and
2. loss of money (herein defined to include cash, bank or currency notes, cheques, travellers' cheques, postal or money orders, credit vouchers and cash cards) arising out of robbery, burglary or theft whilst overseas up to a limit of S\$150 in respect of Vital Plan, S\$300 in respect of Deluxe/GO Japan! Plan or S\$400 in respect to other Plan per Insured Person and in aggregate per Family.

3. financial loss resulting from the fraudulent use of Your credit card stolen during Your Trip up to the maximum amount of S\$1,000 per Insured Person per Trip. We will only cover those amounts not covered by any guarantee given by the bank or financial institution or issuing company to the Insured Person as the cardholder for such contingencies.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 12</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$5,000	S\$3,000	S\$3,000	S\$3,000
Aggregate Limit Per Family	S\$7,500	S\$5,000	S\$5,000	S\$5,000

We do not pay for claims arising directly or indirectly in connection with

1. losses not reported within twenty-four (24) hours to the police, or where applicable to a responsible officer of an airline or shipping company, or losses not reported to travellers' cheque issuing authority within twenty-four (24) hours of the theft or loss. In either case, a written confirmation must be obtained verifying the report of loss;
2. loss of credit card that is not reported to the issuing bank, financial institution or company in accordance with the conditions under which the cards were issued;
3. Bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind and bullion, identity card and driving licenses;
4. Loss of Travel Documents and Money that is left unattended or as a result of Your failure to take due care and precaution to ensure the security of Your Money and Travel Documents;
5. unexplained and mysterious disappearance.

### **Section 13 – Trip Cancellation Or Postponement**

Should Your Trip for which this Insurance has been effected be cancelled or postponed due to any of the Insured Events arising within thirty (30) days before the commencement of the Trip and provided You are not able to recover from any other source, We will pay for

1. Trip Cancellation
  - a. the non-refundable portion of all travel costs prepaid in advance including a travel agent's cancellation fee. Loss or expenses in respect of Insured Event number 1 is payable only if this Insurance is purchased at least forty-eight (48) hours before the date of departure (date of departure inclusive), except in the event of Your or Your Travelling Companion's or a Specified Person's death or injury; OR
  - b. any additional cost to replace one traveller per trip, for which the coverage for the Insured Person shall cease upon claiming for the replacement of the traveler;
- OR
2. Trip Postponement - any additional administrative cost incurred to postpone Your Trip.

An Insured Person cannot claim from both Trip Cancellation and Trip Postponement for the same event. In respect of Insured Event number 1, no payment shall be made if the person whose condition gives rise to the claim was receiving in-patient treatment in a hospital or had received a terminal prognosis at the time of the application of this insurance.

#### Frequent Flyer Points:

We will pay for loss of frequent flyer or similar travel points used by the Insured Person as a registered member to purchase an airline ticket following the Trip Cancellation or Postponement if the Insured Person is unable to recover the lost points from any other source. The payment for lost points will be calculated based on the following, whichever is the lower:

1. Cost of an equivalent class airline tickets based on the quoted retail price at the time of loss, less any financial contribution by the Insured Person; or
2. Cost to purchase the lost points according to the Frequent Flyer Program or similar travel points by the commercial airline company.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 13 (Subject to Notes 3 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$15,000	S\$6,000	S\$6,000	S\$5,000
Aggregate Limit Per Family	S\$25,000	S\$10,000	S\$10,000	S\$10,000

#### Section 14 – Trip Curtailment

Should the Trip for which this insurance has been effected be curtailed (which means abandonment of the planned Trip as shown on the travel booking invoice and shortening the Trip to return to Singapore after commencement of the Trip) due to any of the Insured Events, We will pay You

1. the non-refundable or unutilized portion of all travel costs and/or Accommodation costs prepaid in advance for which You are not able to recover from any other source. This reimbursement will be pro-rated for each complete day of the unused Trip; or
2. Any additional economy-class transport expenses (air, land or sea) and/or reasonable Accommodation expenses necessarily incurred as a result of the Insured Event. This benefit is only payable if You have purchased a return ticket prior to any occurrence of the Insured Events taking place which gives rise to a claim.

Coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to cancellation of the planned Trip.

No payment shall be made for that part of the Trip which had been undertaken or consumed up to the time of curtailment or disruption.

An Insured Person cannot claim from both Trip Curtailment and Trip Disruption for the same event.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 14 (Subject to Notes 3 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$15,000	S\$6,000	S\$6,000	S\$5,000
Aggregate Limit Per Family	S\$25,000	S\$10,000	S\$10,000	S\$10,000

#### Section 15 – Trip Disruption (Not applicable to Vital Plan)

Should the Trip for which this Insurance has been effected be disrupted due to an Insured Event after the commencement of the Trip and You are unable to continue with Your original planned Trip as shown on the travel booking invoice, We will pay You

1. the non-refundable or unutilized portion of all travel costs and/or Accommodation costs prepaid in advance for which You are not able to recover from any other source. This reimbursement will be pro-rated for each complete day of the unused Trip;
2. any additional economy-class transport expenses (air, land or sea) and/or reasonable Accommodation expenses necessarily incurred as a result of the Insured Event. This benefit is only payable if You have purchased a return ticket prior to any occurrence of the Insured Events taking place which gives rise to a claim;
3. the deposit and/or unused costs in respect of the unused ticket for the Covered Ticketed Event up to a maximum of S\$100 per Covered Ticketed Event per Trip and up to S\$200 per Policy year under this Section provided
  - a. the purchase of the ticket for the Covered Ticketed Event were made prior to the Insured Person become aware of any circumstances leading to the disruption of the planned Trip and not exceeding 6 months before the Trip; and
  - b. the cost of the ticket for the Covered Ticketed Event separately or combined amounts to at least S\$200 and such booking/purchase is charged to and paid in advance by the Insured Person for which evidence of booking/purchase can be produced.

However, We will not pay for Covered Ticketed Event if Your Insurance is under Vital Plan.

Coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to disruption of the planned Trip.

No payment shall be made

1. for that part of the Trip which had been undertaken or consumed up to the time of disruption;
2. if You choose not to continue with the rest of the original planned Trip when an Insured Event has not taken place during your original planned Trip or in respect of any part of the original planned Trip that is not affected by the Insured Event that caused the disruption;
3. if You choose to change Your itinerary because of any sickness or injury to your Travelling Companion which is not a serious sickness or serious injury;
4. for any extra cost that resulted from Your undue delay in informing the travel agent, tour operator, transport or accommodation provider soon after You are aware of the need to change Your planned Trip due to an Insured Event;
5. additional expenses to extend your Trip beyond what was originally scheduled, unless such extension is certified as medically necessary in writing by the Registered Medical Practitioner;
6. for any loss of frequent flyer or similar travel points, holiday points, membership or credit-card redemption that are used to pay for all or part of the original planned Trip;
7. for claims that result from any Pre-existing Conditions suffered by You, Your family member or Travelling Companion.

An Insured Person cannot claim from both Trip Curtailment and Trip Disruption for the same event.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 15 (Subject to Notes 3 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$3,000	S\$2,000	S\$2,000	Not Applicable
Aggregate Limit Per Family	S\$5,000	S\$3,500	S\$3,500	Not Applicable

### **Section 16 – Financial Collapse of Licensed Tour Operators**

1. We will indemnify You for the loss of the unutilized and non-refundable portion of travel costs prepaid in advance and additional travel expenses necessarily incurred, should the Trip for which this Insurance has been effected be cancelled or curtailed (as defined in Section 14) due to the Financial Collapse of licensed tour operators occurring after the date of issue of this Policy, provided that such travel arrangements have been made at any Travel Agencies licensed and operating in Singapore.
2. Any additional travel expenses payable by Us will be based on economy-class transport (air, land or sea). This benefit is only payable if You have purchased a return ticket prior to any notice of the Financial Collapse of the licensed tour operator which gives rise to a claim. Coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to cancellation of the planned Trip.
3. No payment shall be made for that part of the Trip which had been undertaken or consumed up to the time of curtailment.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 16 (Subject to Notes 3 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$12,000	S\$6,000	S\$6,000	S\$5,000
Aggregate Limit Per Family	S\$20,000	S\$10,000	S\$10,000	S\$10,000

## **Liability Cover**

### **Section 17 – Personal Liability**

We will indemnify You for Your legal liability towards third parties, including legal expenses, in respect of:

1. bodily injury or death of the third party;
2. loss of or damage to property of the third party caused by Your wrongful act or conduct occurring during Your Trip.

Our maximum liability under this Section is shown in the table below.

<b>Maximum Liability Under Section 17</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person / Family	S\$1,000,000			

This Insurance does not cover claims arising directly or indirectly in connection with

1. Employer's liability, contractual liability or liability to a member of Your family or Travelling Companion;
2. Animals belonging to, or in Your care, custody or control;
3. Any wilful, malicious or unlawful act;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership, possession or use of vehicles, aircraft or watercraft;
7. Legal costs resulting from any criminal proceedings;
8. The influence of intoxicants;
9. Participating in mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs, riding or driving in races or rallies;
10. The use of firearms;
11. Judgements which are not in the first instance delivered or obtained from a Court of competent jurisdiction within Singapore;
12. Punitive, aggravated or exemplary damages;
13. Loss or damage to property under Your care, custody or control.

## **Cash Benefits**

### **Section 18 – Baggage Delay**

We will pay You a cash benefit up to the limits as stated in the table below in the event that Your Baggage has been delayed, misdirected or temporarily misplaced during the Trip by any carrier for a period exceeding the hours as stated from the time of Your arrival at the scheduled overseas destination or upon Your return to Singapore at the end of Your Trip.

This Section will also pay for the delay as a result of Your Baggage being wrongly collected from the bag carousel by another passenger whilst overseas and the time necessarily taken by the airlines to retrieve and return the Baggage to You.

<b>Maximum Amount Payable Under Section 18 (Subject to Notes 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person for Delay Overseas	S\$200 for first full 6 hours and S\$125 per full 4 hours thereafter			S\$100 per full 6 hours
Per Insured Person for Delay in Singapore	S\$150 for first full 6 hours only			S\$100 for first full 6 hours only
Aggregate Limit Per Insured Person/Family	S\$1,000			

### **Section 19 – Travel Delay**

We will pay You a cash benefit up to the maximum amount stated in the table below in the event that the Public Transport that You are scheduled to travel in has more than 6 hours delay in a row and it is not caused by You such as late check-in. If You have onward connecting Public Transport to Your final destination, We will pay for travel delays based on the difference between actual arrival time and original scheduled arrival time. For delay of more than 6 hours in Singapore, We will pay a flat cash benefit according to the table below.

You must provide Us with a written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 19 (Subject to Notes 4 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person for Delay Overseas	S\$100 for first full 6 hours and S\$65 per full 4 hours thereafter			S\$100 per full 6 hours
Per Insured Person for Delay in Singapore	S\$100 for first full 6 hours only			
Aggregate Limit Per Insured Person/Family	S\$2,000	S\$1,000	S\$1,000	S\$1,000

### **Section 20 – Flight Overbooked whilst Overseas**

We will pay You a cash benefit as stated in the table below in the event that You are denied from boarding a scheduled flight in which You have a confirmed reservation from the travel agent or airline due to flight overbooking.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 20 (Subject to Notes 4 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person / Family	S\$150			

### **Section 21 – Flight Deviation**

We will pay You a cash benefit up to the maximum amount stated in the table below if Your scheduled flight is deviated resulting in You being delayed, or misdirected during the Trip for a period exceeding the hours as stated due to the following:

1. Adverse weather conditions.
2. Landing at another destination for emergency medical treatment of a fellow passenger on Your scheduled flight.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 21 (Subject to Notes 4 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$100 for first full 6 hours and S\$65 per full 4 hours thereafter			S\$100 per full 6 hours
Aggregate Limit Per Insured Person/Family	S\$1,500	S\$1,000		

**Section 22 – Delay Due to Hijack (Not applicable to Vital Plan)**

We will pay You the cash benefit stated in the table below in the event that the Public Transport in which You are travelling in is hijacked and Your Trip is interrupted as a direct result for every full twelve (12) hours during which You are hijacked.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 22</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$500 per full 12 hours Delay			Not Applicable
Aggregate Limit Per Insured Person/Family	S\$5,000			Not Applicable

**Section 23 – Loss of Hotel Facilities (Not applicable to Vital Plan)**

We will pay You a cash benefit for each complete twenty-four (24) hours during which there is a Substantial Withdrawal of Services at an overseas hotel as a result of strike or industrial action, provided that such withdrawal exists continuously whilst You are staying at the hotel.

The maximum amount We will pay under this Section is shown in the table below.

<b>Maximum Amount Payable Under Section 23</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$200 per full 24 hours	S\$100 per full 24 hours	S\$100 per full 24 hours	Not Applicable
Aggregate Limit Per Insured Person/Family	S\$300	S\$200	S\$200	Not Applicable

**Section 24 – Travel Misconnection**

If You arrive late at the overseas transfer point due to delay of the Public Transport which You are travelling and You missed Your onward travel connection, We will pay You a cash benefit provided there is no other alternative onward transportations available to You within six (6) consecutive hours.

<b>Maximum Amount Payable Under Section 24 (Subject to Notes 4 and 5)</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person exceeding 6 hours Delay	S\$300	S\$200	S\$200	S\$200

**Section 25 – Kidnap Benefit (Not applicable to Vital Plan)**

We will pay You a cash benefit in the event that You are kidnapped and taken captive for more than forty-eight (48) hours for the purpose of obtaining ransom money as a condition for Your release during Your Trip. The kidnap must be reported to the police having jurisdiction at the place within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authority. For this purpose, the kidnapper cannot be by one of the Insured Person(s) or the spouse, relative, Travelling Companion or employee of the Insured Person(s) whether acting alone or in collusion with others.

The maximum amount payable under this Section is shown in the table below.

<b>Maximum Liability Payable Under Section 25</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$1,000 per full 48 hours	S\$500 per full 48 hours	S\$500 per full 48 hours	Not Applicable
Aggregate Limit Per Insured Person/Family	S\$10,000	S\$5,000	S\$5,000	Not Applicable



## **Bonus Cover**

### **Section 26 – Full Terrorism Cover (Not applicable to Vital Plan)**

1. Where an Act of Terrorism results in claim(s) under this Policy, the maximum amount payable in the aggregate under this Policy is the aggregate limits stated in the table below.
2. In addition to the aggregate limits stated in the table below, where an Insured Person is insured under more than one Policy with Us covering Act of Terrorism, Our maximum liability per Insured Person for Any One Event shall be further limited to S\$500,000 per Insured Person.
3. For the purpose of this Section,  
“Act of Terrorism” shall mean 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, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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. “Any One Event” shall include all insured losses which arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the Act of Terrorism which directly occasions the losses or triggered the chain of causation where there are several perils, which in an unbroken chain of causation, have occasioned the losses.

<b>Aggregate Limit for This Policy</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$500,000	S\$250,000	S\$250,000	Not Applicable
Aggregate Limit Per Family	Not Applicable			

### **Section 27 – War Cover (Not applicable to Vital Plan)**

Notwithstanding Exclusion 2 of this Policy, the death and disability benefits under Section 1 shall apply if You sustain Injury whilst overseas as a result of war provided

- a. You or Your estate shall prove that at the time of suffering a loss You were in no way directly, indirectly, proximately or remotely actively or otherwise participating or engaging in any of such activities except where applicable to the extent of only adopting or taking such action or steps as were reasonably necessary for the protection of Yourself and Your property, nor were You in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal with such activities therewith;
- b. no state of war exists in the respective country when You first arrived and such country is not Your place of residence or Home Country;
- c. no benefits shall be payable after the expiry of sixty (60) days following the first outbreak of war during Your visit of such country or the expiry of this Policy whichever is the earlier.

### **Section 28 – Leisure Underwater Activities (Not applicable to Vital Plan)**

In the event that Your engaging in Leisure Underwater Activities results in claim(s) under this Policy, the maximum amount payable in the aggregate under this Policy is the aggregate limits stated in the table below. “Leisure Underwater Activities” means underwater diving for leisure requiring the use of artificial breathing apparatus and for a depth not exceeding thirty (30) metres. You must also hold a recognized diving qualification and are diving within the limits of that qualification or You are diving under the direct supervision of a qualified diving instructor.

<b>Maximum Amount Payable Under Section 28</b>				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$350,000	S\$250,000	S\$250,000	Not Applicable
Aggregate Limit Per Family	Not Applicable			

### **Section 29 – Alternative Accommodation Expenses (Not applicable to Vital Plan)**

If after Your Trip has commenced, Your Accommodation booking is cancelled by the provider of the Accommodation within their cancellation policy and is not contributed by Your action which is in breach of the booking conditions (eg. late arrival), We will pay You the amount shown in the table below for each of Your replacement Accommodation of a similar standard to the cancelled Accommodation You had booked for your Trip, provided

1. You must provide written confirmation from the provider of the Accommodation that Your booking was cancelled and the reason for this; and
2. You must provide receipts for the replacement Accommodation incurred by You.

The maximum We will pay for cancellation of pre-booked Accommodation is S\$400 for each Trip.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 29				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person/Family	S\$100/S\$200	S\$100/S\$200	S\$100/S\$200	Not Applicable
Aggregate Limit Per Trip	S\$400	S\$400	S\$400	Not Applicable

### Section 30 – Alternative Travel Arrangement (Not applicable to Vital Plan)

We will reimburse You the reasonable additional cost incurred for an alternative mode of transport or alternative route to return to Singapore in the event that the scheduled Public Transport is cancelled or delayed for more than 24 hours in the foreign country directly caused by following reasons:

1. Strike, riot or civil commotion / industrial action;
2. Adverse weather conditions;
3. Natural disaster (typhoon, earthquake, flood and the like); or
4. Mechanical breakdown/structural defect of Your scheduled public conveyance.

This Section will also pay for any reasonable and irrecoverable additional travel cost (including administrative charges) incurred to re-route, detour or shorten the trip in order to avoid the affected area and continue the Trip if any of the main destination in Your original itinerary before Your departure is affected by natural disaster that occurs during the Trip or within thirty (30) days before Your departure date of Your Trip.

This Section shall not apply to Policy issued for One-Way Trip.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 30 (Subject to Notes 5)				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$500			Not Applicable
Aggregate Limit Per Family	S\$1,500			Not Applicable

### Section 31 – Emergency Phone Charges

We will reimburse You in respect of the Emergency Telephone Charges incurred for the sole purpose of engaging the services of Our Twenty-Four (24) hours Emergency Hotline during a medical emergency when You suffered Disabling Injury, Sickness or Disease that requires hospitalisation. The maximum amount We will pay under this Section is shown in the table below.

Maximum Amount Payable Under Section 31				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person / Family	S\$200	S\$150	S\$150	S\$100

### Section 32 – Rental Vehicle Excess Cover (Not applicable to Vital Plan)

We will reimburse You for any excess or deductible which You are liable to pay under the vehicle rental agreement in respect of loss or damage to rental vehicle caused by an accident or theft of a rental vehicle during the rental period, provided

1. the rental vehicle must be rented from a licensed rental agency;
2. You must comply with all requirements of the rental organisation under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country;
3. the rental vehicle must be driven by
  - a. You; or
  - b. Your authorised driver where You are a named driver listed on the vehicle rental agreement and the vehicle is driven in accordance with the licensing or other laws or regulations and You or Your authorised driver is not disqualified by order of Court of Law or by reason of any enactment or regulation from driving the rental vehicle.

This insurance does not cover claims arising directly or indirectly in connection with loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 32				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person / Family	S\$2,000	S\$1,000	S\$1,000	Not Applicable

**Section 33 – Reconstructive Surgery Due to Burns (Not applicable to Vital Plan)**

We will reimburse You the Medical Expenses reasonably incurred in Singapore within twelve (12) months from the date of Accident for Skin Transplantation procedures due to Accidental burns sustained during Your Trip. The Skin Transplantation must be certified by a Registered Medical Practitioner as medically necessary. Skin Transplantation refers to the undergoing of skin transplantation due to Accidental burns resulting in the full thickness skin destruction of at least 10% of the body surface area.

Correction of facial disfigurement is not covered.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 33				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$25,000			Not Applicable
Aggregate Limit Per Family	S\$50,000			Not Applicable

**Section 34 – Recuperation Allowance Due to Accidental Miscarriage (Not applicable to Vital Plan)**

We will pay You a cash benefit as stated in the table below in the event that You suffer a miscarriage overseas directly caused by an Accidental fall or traffic accident whilst You are travelling as a fare paying passenger in a Public Transport.

This Section shall not apply to Policy issued for One Way Trip.

Maximum Amount Payable Under Section 34				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$200	S\$100	S\$100	Not Applicable

**Section 35 – Quarantine Allowance Due to Infectious Diseases Upon Return to Singapore**

We will pay You a cash benefit up to the limits as stated below in the event that You are immediately placed under Quarantine (defined as compulsory isolation to contain the spread of an Infectious Disease) within twenty-four (24) hours upon Your return to Singapore by the Ministry of Health Singapore (“MOH”) as a result of close contact with confirmed cases of an Infectious Disease or in the event You are identified by the MOH as a carrier of one of the Infectious Diseases.

The daily benefit amount shall be paid for each complete day (full twenty-four (24) hours) of Quarantine from the first day of Quarantine and up to a maximum amount as stated in the table below. For this purpose, every day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such days may not run consecutively. Written confirmation must be obtained from the MOH on the nature and period of the Quarantine to substantiate Your claim.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 35				
	Elite	GO Japan!	Deluxe	Vital
Per Insured Person	S\$100 for every full 24 hours for 5 days	S\$50 for every full 24 hours for 5 days		
Aggregate Limit Per Family	S\$1,000			

**Section 36 – Golf Cover (Not applicable to Vital Plan)**

**1. Loss of or Damage to Golfing Equipment**

We will reimburse You up to the maximum amount stated in the table below for the loss of or damage to Your Golfing Equipment (which refers to golf clubs, golf bags and golf trolleys) sustained whilst at any recognized golf course or driving range. All Golfing Equipment must be owned by You and not hired by, loaned or entrusted to You.

Each Golf Equipment is treated as a single item and Our liability shall not exceed the value of that Golfing Equipment that is actually lost or damaged and not the entire golf set as a whole (unless the entire golf set is lost or damaged).

We may at Our own option repair, reinstate or replace such loss or damage or pay in cash the amount of the loss or damage. All claim settlements will be subject to due allowance for wear and tear and depreciation.

The loss must be reported to the police or relevant authority having jurisdiction at the place of the loss within 24 hours of the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

Claims that result from You losing Your Golfing Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

We do not pay for claims arising directly or indirectly in connection with

- a. loss of or damage to Golfing Equipment whilst in the course of play or practise;
- b. loss or damage caused by or resulting from wear and tear or depreciation destruction by moths, vermin, inherent vice;
- c. loss or theft of property left unattended in a public place or as a result of Your failure to take due care and precautions for the safeguard and security of such property;
- d. loss by theft not consequence upon actual forcible and violent entry into or exit from a securely locked vehicle;
- e. loss or damage arising from Your wilful act or wilful negligence or any other person with Your connivance;
- f. loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials.

## 2. Hole-In-One

We will reimburse You up to the limit as stated below if You successfully complete a hole-in-one in an organised event at any 18-hole golf course whilst overseas to cover the cost of one round of celebratory drinks.

You must provide Us with a properly authenticated certificate issued by the Golf Club Professional that the hole-in-one was achieved and the original receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

This insurance does not cover claims arising directly or indirectly in connection with professional golf players.

## 3. Unused Green Fees

We will reimburse You up to the maximum amount stated in the table below for any non-refundable, pre-paid and unused green fees if whilst overseas You are prevented from playing golf as a result of Disabling Injury, Sickness or Disease.

Any claims for indemnity must be accompanied by a copy of a medical report from the Registered Medical Practitioner substantiating the Disabling Injury, Sickness or Disease and confirming Your inability to play golf as a result of such Disabling Injury, Sickness or Disease during the period for which the indemnity is being claimed.

## 4. Damage to Buggy

We will reimburse You up to the maximum amount stated in the table below for the cost of damage to buggy whilst being used by You in the course of play or practise at any golf course or at driving range and subject to compliance with the rental agreement. However, We do not pay for any claim arising directly or indirectly in connection with any person who is aged below sixteen (16) years old.

The maximum amount payable under this Section is shown in the table below.

Maximum Amount Payable Under Section 36 (Subject to Notes 5)				
	Elite	GO Japan!	Deluxe	Vital
a. Loss or Damage of golf equipment	S\$1,000	S\$500	S\$500	Not Applicable
b. Hole-in-One	S\$500	Not Applicable		
c. Unused Green fees	S\$250	Not Applicable		
d. Damage to Buggy	S\$500	Not Applicable		

### **Notes (On Maximum Liability)**

1. Where claims are concurrently admissible under Sections 5 and 6 for the same event, the total amount payable under all these Sections is subject to the Aggregate Limit payable under Section 5.
2. Where claims are concurrently admissible under Sections 9 and 10 for the same event, the total amount payable under all these Sections is subject to the Aggregate Limit payable under Section 10.
3. Where claims are concurrently admissible under Sections 13, 14, 15 and/or 16, the total amount payable under all these Sections is subject to the Aggregate Limit under Section 16.
4. Where claims are concurrently admissible under Sections 19, 20, 21 and/or 24, the total amount payable under all these Sections is subject to the Aggregate Limit under Section 19.
5. You can only claim under one (1) of the Sections in each of the following combination for the same event:
  - a. Sections 11, 18 and 36(1)
  - b. Sections 15, 16, 19, 21 and 24
  - c. Sections 20 and 24
  - d. Sections 24 and 30
  - e. Sections 13, 14, 15 and 30

### **Free and Automatic Extension of Period of Insurance**

If You cannot get back to Singapore (for Round-Trip) or You cannot reach Your destination (for One-Way Trip) before the end date of your Trip as stated in this Policy, Your Insurance will remain in force without additional premium for:

1. the period of the delay up to 14 days if the public conveyance, ship, train or aircraft You are travelling in as a ticket holding passenger breaks down, is cancelled or delayed; or
2. the period of the delay up to 14 days if you cannot return to Singapore (for Round-Trip) or You cannot reach Your destination (for One-Way Trip) due to Your Injury or illness or quarantine.

### **Policy Exclusions**

#### **Under all sections**

This insurance does not cover claims arising directly or indirectly in connection with

1. travel on any public or private air and sea charter conveyance other than as a passenger;
2. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or riot or civil commotion except as provided under Sections 13, 14, 15, 19 and 30;
3. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential or other loss directly or indirectly caused by or contributed to or arising from ionising, radiation, or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel except as provided under Section 26;
4. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
5. claims arising from any fraudulent, dishonest or unlawful act committed by You;
6. claims arising from any Government intervention, prohibition or regulation;
7. losses for which insurance is prohibited by law;
8. any cost recoverable by, or which but for the existence of this Insurance, would have been otherwise recoverable by You from any hospital and/or registered private health benefit fund, and/or like organisation;
9. death or Injury or illness directly or indirectly caused by or arising from Pre-existing Conditions (This Exclusion, however, shall not apply to Section 4 in respect of Elite, GO Japan! and Deluxe Plans);
10. death or Injury or illness directly or indirectly caused by or arising from
  - a. the result of intentional self-injury, suicide or attempted suicide (whether felonious or not) while sane or insane, travel exhaustion, depression or anxiety, provoked assault, intoxication, drugs, insanity, venereal disease, childbirth or pregnancy (excluding miscarriage caused by Accidental falling of the Insured with external injury or by traffic Accident) or abortion or any complication following therefrom;
  - b. the result of, or is contributed to by or attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;
  - c. Routine physical examinations, health check-ups or any other tests not related to the treatment or diagnosis of any Injury, Illness, or Sickness or any treatment of a preventive nature including vaccinations, treatment for obesity, weight reduction and weight improvement programmes;
  - d. whilst engaging in aerial activities (except for hot-air ballooning) or air travel except as a fare paying passenger in any fully licensed passenger carrying aircraft but not as a member of the crew nor for the purpose of any trade or technical operation in or on the aircraft;

- e. participation by You or any Travelling Companion in hunting, caving, potholing, mountaineering or rock climbing necessitating the use of guides or ropes (except rock climbing undertaken with a commercial company within an indoor facility for leisure purposes), underwater activities involving the use of underwater breathing apparatus (other than undertaken for leisure purposes), sky diving, hang-gliding, paragliding or parachuting (except tandem sky diving or hang-gliding or paragliding or parachuting when undertaken with a commercial company for leisure purposes), trekking trips (other than undertaken for leisure purposes and less than three thousand five hundred (3,500) metres above sea level), expeditions (unless otherwise agreed by us), motor rallies or any kind of racing other than on foot or any sports in a professional capacity;
  - f. or in connection with manual or hazardous work of any nature, or the use of machineries and/or tools engaging in naval, military, airforce service or operations, or testing of any kind of conveyance, whilst engaging in offshore activities like diving, oil-rigging, mining or work onboard sea vessel or off-shore platform, aerial photography or handling of explosives;
11. travel booked or undertaken against medical advice or for the purpose of obtaining medical treatment;
  12. health supplements, vitamins, prebiotics, probiotics and skin care products whether purchased over the counter or prescribed by a Registered Medical Practitioner;
  13. any Infectious Disease except as provided under Sections 2, 3, 13, 14, 15 and 35.
  14. motorcycling (unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing)

#### **Under Sections 2, 3, 13, 14, 15 and 35**

This insurance does not cover any Infectious Disease which is announced or notified as an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; and a pandemic by the World Health Organisation (WHO).

In the event of an announcement or notification of an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore only, the notification shall take precedence and shall be deemed that an epidemic or pandemic has been announced.

The cover for the epidemic or pandemic Infectious Disease shall cease from the date of such announcement or notification. This cover shall be restored on the termination date of such epidemic or pandemic on notification from the Company.

#### **Under Sections 18, 19, 20, 21, 24 and 30**

This insurance does not cover claims arising directly or indirectly in respect of, or due to

1. Your failure to check in according to the itinerary supplied to You, or late arrival at the airport or port after the check-in or boarding time;
2. Your failure to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay;
3. any claim where a possible reason for delay was public knowledge when You purchase for this Insurance or booked Your Trip, whichever is the later;
4. any delay for which You have been notified before the commencement of Your Trip.

#### **Additional Conditions**

The following conditions shall apply to this Policy unless otherwise stated and/or deleted in the Policy Schedule.

#### **Clarification Agreement**

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement:

1. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this Exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
2. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

#### **Condition Precedent**

The validity of this Policy is subject to the condition precedent that

1. for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
2. if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months
  - a. the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
  - b. a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to Us before cover incepts.

#### **Contracts (Rights of Third Parties) Act Exclusion**

It is hereby declared and agreed that a person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) (or any subsequent amendments thereof) to enforce any of its terms.

#### **Cyber Risks Exclusion Clause (NMA2915)**

1. **Electronic Data Exclusion**  
Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:
  - a. This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
  - b. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.
2. **Electronic Data Processing Media Valuation**  
Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

#### **Electronic Date Exclusion**

We will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to

1. correctly recognize any date as its true calendar date;
2. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
3. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

Subject otherwise to the Terms of the Policy.

#### **Personal Data Protection**

In relation to the personal data collected for this Insurance, the Insured agreed and acknowledged that

1. We may collect, use and disclose the personal data for the purposes stated in its Privacy Policy, which include underwriting and administering the insurance Policy (including reinsurance/underwriting, claims processing, investigation, payment and other related purposes);

2. We will not use, disclose or process the personal data for purposes which are not stated in the Privacy Policy or for which the Insured's consent have not been obtained. If We wish to use, disclose or process the personal data for another purpose We will seek the Insured's prior written consent;
3. We may disclose the personal data for the purposes to a related corporation, subsidiaries, holding companies, associated companies, or affiliates of, any credit bureau; any other person to whom disclosure is permitted or required by any law; and our third party service providers and agents (acting on our behalf). Those recipients may be located in or outside Singapore.

**Payment Before Cover Warranty (This warranty applies where the Policy is issued to an Individual.)**

1. The Premium due must be paid to Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:
  - a. Cash or honoured cheque for the premium is handed over to Us or the intermediary;
  - b. A credit or debit card transaction for the premium is approved by the issuing bank;
  - c. A payment through an electronic medium including the internet is approved by the relevant party;
  - d. A credit in Our favour or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

**Premium Payment Warranty (This warranty applies where the Policy is issued to a Corporate entity.)**

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
  - a. the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - b. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - c. We shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
3. If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

**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/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Sanction Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no 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 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 Kingdom or United States of America.

**Total Asbestosis Exclusion**

This Policy excludes all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving

1. asbestos; or
2. 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.

**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.