

Singlife Travel Insurance Policy



Important.
Please read and keep it safe.



Contents

Summary of Cover and Limits	01
Your Singlife Travel Policy	08
Definitions	09
Important Information	15
Section 1a Accidental Death, Permanent Disablement & Burns Benefit	16
Section 1b Accidental Death and Permanent Disability due to War	18
Section 1c Double Indemnity for Death in Public Transport	18
Section 2 Family Assistance Benefit	19
Section 3 Child Education Benefit	19
Section 4 Emergency Medical Cover	19
Section 5 Accidental Dental Expenses	21
Section 6 Hospital Income	22
Section 7 Quarantine Allowance due to Infectious Disease	23
Section 8 Repatriation	23
Section 9 Hospital/Compassionate Visit Expenses	23
Section 10 Child Minder	24
Section 11 Personal Liability	24
Section 12a Trip Cancellation	24
Section 12b Trip Cancellation For Any Reason	25
Section 13a Trip Postponement	26
Section 13b Change of Travelling Date or Time For Any Reason	26
Section 14 Replacement Traveller (For Business Travel Only)	27
Section 15 Trip Interruption	27
Section 16 Trip Curtailment For Any Reason	28
Section 17 Travel Delay	29
Section 18 Rainfall Protection	30
Section 19 Delayed Baggage	30
Section 20 Loss or Damage of Baggage & Personal Belongings	31

Section 21	Loss of Valuables or Personal Money	32
Section 22	Loss of Passport or Travel Documents	33
Section 23	Unauthorised Use of Credit Card	34
Section 24	Hijack, Hostage and Mugging	34
Section 25	Rental Vehicle Excess	34
Section 26	Rental Vehicle Return	35
Section 27	Home Contents	35
Section 28	Domestic Pet Care	36
Section 29	Optional Cover: Overseas Wedding & Wedding Photo Shoot	37
Section 30	Optional Cover: Golf Holiday Cover	38
Section 31	Optional Cover: Winter Sports	38
Section 32	Optional Cover: Adventurous Water Sports	40
Section 33	Optional Cover: Pre-existing Medical Conditions	42
	Free extensions	45
	Aggregate Limit of Liability	48
	General Exceptions	49
	General Conditions	52
	Our Promise of Service	54
	Customer Care Policy	54
	How to Make a Claim	54
	Policy Owners' Protection Scheme (PPF)	54

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Personal Accident Protection				
1a	Accidental Death, Permanent Disablement and Burn Benefit • Adult up to 70 years old	S\$50,000	S\$100,000	S\$500,000
	Accidental Death, Permanent Disablement and Burn Benefit • Child under Family Package and Adult above 70 years old	S\$10,000	S\$20,000	S\$100,000
1b	Accidental Death and Permanent Disability due to War • Adult up to 70 years old	S\$50,000	S\$100,000	S\$500,000
	Accidental Death and Permanent Disability due to War • Child under Family Package and Adult above 70 years old	S\$10,000	S\$20,000	S\$100,000
1c	Double Indemnity for Death in Public Transport • Adult up to 70 years old	Not Covered	S\$200,000	S\$1,000,000
	Double Indemnity for Death in Public Transport • Child under Family Package and Adult above 70 years old	Not Covered	S\$40,000	S\$200,000
2	Family Assistance Benefit	Not Covered	Not Covered	S\$8,000
3	Child Education Benefit S\$5,000 per year, up to 5 years	Not Covered	Not Covered	S\$25,000
Emergency Medical Cover				
4a	Overseas Medical Expenses • Child and Adult up to 70 years old	S\$250,000	S\$1,000,000	Unlimited
	Overseas Medical Expenses • Adult above 70 years old	S\$75,000	S\$150,000	S\$300,000
4b	Emergency Medical Evacuation	S\$250,000	S\$1,000,000	Unlimited
4c	Overseas Emergency Medical Expenses – Pregnancy related	Not Covered	S\$5,000	S\$8,000
4d	Medical Expenses in Singapore • Child and Adult up to 70 years old	S\$6,000	S\$50,000	S\$80,000
	Medical Expenses in Singapore • Adult above 70 years old	S\$2,000	S\$5,000	S\$10,000
4e	Mobile-Aid Reimbursement	S\$1,000	S\$3,000	S\$5,000
4f	Chiropractor and/or Chinese Physician Treatment	S\$250 (S\$50 per visit)	S\$500 (S\$75 per visit)	S\$1,000 (S\$100 per visit)
4g	Emergency Telephone Charges	S\$100	S\$250	Actual cost
4h	Trauma Counselling	Not covered	S\$1,000 (S\$200 per visit)	S\$3,000 (S\$200 per visit)
5a	Accidental Dental Expenses While Overseas	S\$1,000	S\$3,000	S\$8,000
5b	Accidental Dental Expenses in Singapore			

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Emergency Medical Cover				
6a	Overseas Hospital Income in standard ward	S\$5,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$50,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$50,000 (S\$200 for every 24 hours of hospitalisation overseas)
	Overseas Hospital Income in ICU	Not covered	Not covered	S\$50,000 (S\$400 for every 24 hours of hospitalisation overseas)
	Additional lump sum benefit in the event of injury due to severe flight turbulence Overseas Hospital Income in standard ward Overseas Hospital Income in ICU	S\$500 Not covered	S\$750 Not covered	S\$1,000 S\$1,000
6b	Hospital Income in Singapore	S\$600 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$6,000 (S\$200 for every 24 hours of hospitalisation in Singapore)
	Additional lump sum benefit in the event of injury due to severe flight turbulence	S\$500	S\$750	S\$1,000
7a	Overseas Quarantine Allowance due to Infectious Disease	Not covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
7b	Quarantine Allowance in Singapore due to Infectious Disease	Not covered	S\$300 (S\$50 for every 24 hours)	S\$500 (S\$50 for every 24 hours)
8a	Repatriation of Mortal Remains	S\$30,000	S\$500,000	Unlimited
8b	Reimbursement of Coffin and Funeral Expenses	S\$6,000	S\$12,000	S\$20,000
9a	Hospital Visit Expenses	S\$3,000	S\$10,000	S\$25,000
9b	Compassionate Visit Expenses			
10	Child Minder	S\$3,000	S\$10,000	S\$25,000
Personal Liability and Legal Expenses		Lite	Plus	Prestige
11	Personal Liability	S\$250,000	S\$1,000,000	S\$2,000,000
Travel Inconvenience		Lite	Plus	Prestige
12a	Trip Cancellation	S\$5,000	S\$15,000	S\$20,000
	Family Total*	S\$10,000	S\$30,000	S\$40,000
12b	Trip Cancellation For Any Reason	Not Covered	S\$5,000	S\$7,500
	Family Total*	Not Covered	S\$10,000	S\$15,000

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Travel Inconvenience				
13a	Trip Postponement	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
13b	Change of Travelling Date or Time For Any Reason	Not Covered	S\$2,000	S\$3,000
	Family Total*	Not Covered	S\$4,000	S\$6,000
14	Replacement Traveller (For Business Travel only)	Not Covered	S\$5,000	S\$15,000
15a	Trip Interruption – Back to Singapore	S\$3,000	S\$8,000	S\$15,000
	Family Total*	S\$6,000	S\$16,000	S\$30,000
15b	Trip Interruption – Change of Trip Itinerary	S\$1,000	S\$2,000	S\$3,000
	Family Total*	S\$2,000	S\$4,000	S\$6,000
16	Trip Curtailment For Any Reason	Not Covered	S\$5,000	S\$7,500
	Family Total*	Not Covered	S\$10,000	S\$15,000
17	Travel Delay (including overbooking, diversion of journey and/or missed departure or connection of flight, voyage or train) • Benefit limit for every 6 hours of delay (Overseas)	S\$500 (S\$100 for each consecutive 6-hour delay)	S\$1,000 (S\$100 for each consecutive 6-hour delay)	S\$2,000 (S\$100 for each consecutive 6-hour delay)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$100	S\$100	S\$100
	Family Total*	S\$1,000	S\$2,000	S\$4,000
18	Rainfall Protection	S\$50	S\$100	S\$150
	Family Total*	S\$100 (S\$50 per insured adult)	S\$200 (S\$100 per insured adult)	S\$300 (S\$150 per insured adult)
19	Delayed Baggage • Benefit limit for every 6 hours of delay (Overseas)	S\$300 (S\$100 for each consecutive 6-hour delay while overseas)	S\$1,000 (S\$200 for each consecutive 6-hour delay while overseas)	S\$2,000 (S\$200 for each consecutive 6-hour delay while overseas)
	• Benefit limit after 6 hours of delay (in Singapore)	S\$150	S\$150	S\$150
	Family Total*	S\$600	S\$2,000	S\$4,000
20	Loss or Damage of Baggage & Personal Belongings	S\$3,000 (Up to S\$500 for any article or set of articles if grouped together)	S\$5,000 (Up to S\$700 for any article or set of articles if grouped together)	S\$8,000 (Up to S\$700 for any article or set of articles if grouped together)
21	Loss of Valuables or Personal Money	Not Covered	S\$750 (Including S\$300 for cash or bank notes)	S\$3,000 (Including S\$500 for cash or bank notes)

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Travel Inconvenience		Lite	Plus	Prestige
22	Loss of Passport or Travel Documents	S\$1,000	S\$5,000	S\$5,000
23	Unauthorised Use of Credit Card	Not Covered	Not Covered	S\$1,000
24	Hijack, Hostage and Mugging	S\$3,000 (S\$250 per 24 hours detained)	S\$5,000 (S\$250 per 24 hours detained)	S\$10,000 (S\$250 per 24 hours detained)
Lifestyle Cover		Lite	Plus	Prestige
25	Rental Vehicle Excess	S\$500	S\$1,500	S\$2,500
26	Rental Vehicle Return	Not Covered	Not Covered	S\$500
27	Home Contents	Not Covered	Not Covered	S\$15,000 (Up to S\$1,000 for any one article or set of articles if grouped together)
28	Domestic Pet Care (per household)	Not Covered	Not Covered	S\$1,000 (S\$50 per 24 hours of extended stay in a pet boarding house)
Free Extensions		Lite	Plus	Prestige
(a)	Loss of Frequent Flyers Points, Hotel Points and Credit Card Points	Not Covered	Yes	Yes
(b)	Disappearance	Yes	Yes	Yes
(c)	Drowning or Suffocation by Smoke, Poisonous Fumes or Gas	Yes	Yes	Yes
(d)	Motorcycling	Yes	Yes	Yes
(e)	Pregnancy or Childbirth related conditions	Not Covered	Yes	Yes
(f)	Automatic Extension of Cover due to Public Transport delay or due to Your Accidental injury, illness or Quarantine	Up to 14 days	Up to 30 days	
(g)	Full Terrorism Cover	S\$50,000	S\$100,000	S\$500,000
(h)	COVID-19 Cover			
	i. Emergency Medical Cover And Repatriation Due To COVID-19			
	(1) Overseas Medical Expenses due to COVID-19	S\$50,000	S\$100,000	S\$200,000
	(2) Emergency Medical Evacuation due to COVID-19	S\$250,000	S\$1,000,000	Unlimited
	(3) Repatriation due to COVID-19	S\$30,000	S\$500,000	Unlimited
	(4) Medical Expenses in Singapore due to COVID-19	Not Covered	S\$2,000	S\$4,000
ii. Overseas Quarantine Allowance due to COVID-19	Not Covered	S\$1,000 (S\$50 for every 24 hours)	S\$2,000 (S\$100 for every 24 hours)	
iii. Overseas Hospital Income due to COVID-19	Not Covered	S\$1,000 (S\$50 for every 24 hours)	S\$2,000 (S\$100 for every 24 hours)	

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Free Extensions				
(h)	iv. Trip Cancellation/Postponement due to COVID-19	S\$500	S\$5,000	S\$7,500
	v. (1) Trip Interruption due to COVID-19 – Back to Singapore	S\$500	S\$5,000	S\$7,500
	(2) Trip Interruption due to COVID-19 – Change of Trip Itinerary	S\$500	S\$1,000	S\$1,500
Optional Cover: Overseas Wedding & Photoshoot (Per Couple)				
29a	Loss of Ceremonial Attire and Wedding Accessories	S\$8,000 (Up to S\$2,000 for any one article or set of article if grouped together Excess payable : S\$100)		
29b	Loss of Marriage Certificate	S\$250		
29c	Financial Failure of Wedding Service Providers	S\$15,000		
29d	Loss of Wedding Photo Album	S\$500		
29e	Personal Liability of Invited Guests	S\$1,000,000		
Optional Cover: Golf Holiday				
30a	Loss of Golfing Equipment (including while in use)	S\$2,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$100)		
30b	Hire of Golfing Equipment	S\$500 (Up to S\$100 per day)		
30c	Hole-In-One	S\$1,000		
30d	Damage of Buggy	S\$500		
30e	Unused Green Fees	S\$500		
Optional Cover: Winter Sports				
31a	Accidental Death and Permanent Disablement	S\$50,000		
31b	Emergency Medical Cover (Aggregate)	S\$250,000		
31c	Personal Liability Extension	Up to selected plan's limit		
31d	Loss of Winter Sports Equipment (including while in use)	S\$3,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250)		
31e	Hire of Winter Sports Equipment	S\$500 (Up to S\$100 per day)		
31f	Loss of Deposit due to Ski Track / Piste Closure	S\$1,000		
31g	Ski Pass and Ski Lift Pass	S\$500		
31h	Delay due to Avalanche	S\$200		

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
Optional Cover: Adventurous Water Sports				
32a	Accidental Death and Permanent Disablement	S\$50,000		
32b	Emergency Medical Cover (Aggregate)	S\$250,000		
32c	Personal Liability Extension	Up to selected plan's limit		
32d	Loss of Water Sports Equipment (including while in use)	S\$3,000 (Up to S\$1,000 for any one article or set of article if grouped together Excess payable : S\$250)		
32e	Hire of Water Sports Equipment	S\$500 (Up to S\$100 per day)		
Optional Cover: Pre-existing Medical Conditions		Lite	Plus	Prestige
33a	Emergency Medical Cover and Repatriation due to Pre-existing Medical Condition			
	i) Overseas Medical Expenses due to Pre-existing Medical Condition			
	• Child and Adult up to 70 years old	S\$50,000	S\$100,000	S\$150,000
	• Adult above 70 years old	S\$30,000	S\$50,000	S\$75,000
	Excess: S\$100 for each visit of outpatient medical treatment received overseas			
	ii) Emergency Medical Evacuation and Repatriation of Mortal Remains due to Pre-existing Medical Condition	S\$50,000	S\$75,000	S\$100,000
	iii) Chiropractor and/or Chinese Physician Treatment Overseas due to Pre-existing Medical Condition			
	Excess: S\$100 for each visit of outpatient medical treatment by a Chiropractor or Chinese Physician	S\$250 (S\$50 per visit)	S\$500 (S\$75 per visit)	S\$1,000 (S\$100 per visit)
	iv) Emergency Telephone Charges due to Pre-existing Medical Condition	S\$100	S\$200	S\$300
33b	Hospital Income due to Pre-existing Medical Condition			
	i) Overseas Hospital Income in standard ward due to Pre-existing Medical Condition	Not Covered	S\$3,000 (S\$200 for every 24 hours of hospitalisation overseas)	S\$6,000 (S\$200 for every 24 hours of hospitalisation overseas)
	Overseas Hospital Income in ICU due to Pre-existing Medical Condition	Not Covered	Not Covered	S\$6,000 (S\$400 for every 24 hours of hospitalisation overseas)
	ii) Hospital Income in Singapore due to Pre-existing Medical Condition	Not Covered	S\$1,200 (S\$100 for every 24 hours of hospitalisation in Singapore)	S\$2,000 (S\$100 for every 24 hours of hospitalisation in Singapore)

Summary of Cover and Limits

Section	Policy features	Maximum amount payable per insured per trip		
		Lite	Plus	Prestige
Optional Cover: Pre-existing Medical Conditions				
33c	Compassionate Visit Expenses due to Pre-existing Medical Condition	Not covered	S\$5,000	S\$10,000
33d	Travel Inconvenience benefits due to Pre-existing Medical Condition			
	i) Trip Cancellation due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not covered	S\$15,000	S\$20,000
	Family Total		S\$30,000	S\$40,000
	ii) Trip Postponement due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not covered	S\$2,000	S\$3,000
	Family Total		S\$4,000	S\$6,000
	iii. a) Trip Interruption – Back to Singapore due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not covered	S\$8,000	S\$15,000
	Family Total		S\$16,000	S\$30,000
	iii. b) Trip Interruption – Change of Trip Itinerary due to Pre-existing Medical Condition (subject to 50% Co-payment)	Not covered	S\$2,000	S\$3,000
	Family Total		S\$4,000	S\$6,000

Notes:

***Family Total** means the maximum amount **We** will pay for each benefit section under the **Family Package** during any one **Trip**. Each insured person is only allowed the maximum benefit per insured person in the **Summary of Cover**.

Your Singlife Travel Policy

Travel Assistant

Travel assistant is a helpline service that helps **You** sort out all kinds of travel problems. Before **Your** travel, and while **You** are away, Travel Assistant can help **You** with a wide range of travel advice, from information on the country or countries **You** are visiting, to sorting out emergencies abroad. The Travel Assistant helpline service is available 24 hours a day. To use the service, please call 6460 9391 or +65 6460 9391 from overseas. For non-emergency claims and general advice on **Your** policy, please visit singlife.com.

Advice Before You Travel

The Travel Assistant helpline service will give **You** advice on:

- Any visa and entry permits **You** may need;
- Any necessary vaccination and inoculation requirements, and where **You** can get them done;
- What **You** should take with **You** regarding first aid and health;
- What currencies and travellers' cheques to take with **You**, and what the current exchange rates are; and
- The languages spoken, the time zones and details of countries **You** plan to visit.

While Traveling

Your Travel assistant will also be able to help **You** while **You** are on a **Trip** by giving advice and guidance on:

- How to replace lost or stolen passports, driving licences, air tickets or other travel documents;
- How to trace **Your** luggage with the airline operator if it is delayed or lost;
- Why, how, where and when **You** should contact local Embassies or Consulates;
- How and where to cancel **Your** credit cards if they are lost or stolen;
- How to transfer money out to **You** if **You** need it.

Your Travel Assistant will also provide advice and guidance to **Your** relatives, friends or employers if **You** are seeking medical services in a hospital during **Your** travel.

Other Emergency Services

Note: There may be charges for some services and **You** will have to pay for these, together with travel costs resulting from the advice **You** have received.

24-Hour Worldwide Medical Emergency

The cost of the Medical Emergency Assistance Service will be met under this policy within the designated limits. The services provided will be subject to the terms, conditions and exclusions in this Travel Insurance Policy and will be operated by **Our** appointed Medical Emergency Assistance provider.

If **You** need help, please call +65 6460 9391. An experienced Medical Emergency Assistance coordinator will deal with **Your** enquiry and make sure that:

- Where necessary, hospitals are contacted;
- Medical advisers are consulted; and
- Necessary medical fees are guaranteed.

If any illness or injury means that **You** need to be admitted into hospital as an **In-Patient**, **You** must contact the helpline before **You** make any admission arrangements. If this is not reasonably possible due to the seriousness of the situation, **You** must contact the helpline as soon as reasonably possible after **Your** admission.

If **You** need to return to Singapore for any reason any time during **Your** treatment, **You** must also contact the helpline before **You** make any return journey arrangements.

Your claim may be affected if **You** do not contact the Medical Emergency Assistance Service helpline before seeking any **Emergency** medical assistance.

DEFINITIONS

The words or phrases below have the following meanings wherever they appear in bold font with the first letter capitalised in this Policy document, words in the singular include the plural or any tense and use of the male gender includes the female gender and vice-versa.

Accident/Accidental	A sudden, unforeseen and unexpected event which happens during the Period of Insurance which must be the only cause of injury or damage to or loss of property, whichever applies, and which is not caused by any medical condition, illness or disease.
Catastrophic Event	Any event or force of nature that has catastrophic consequences in terms of financial, environmental or human losses, such as avalanche, earthquake, flood, forest fire, hurricane, landslides, lightning, tornado, tsunami, typhoon or volcanic eruption. Bad weather conditions that have little or no significant effect on financial, environmental or human loss will not be considered a natural disaster.
Child	<p>Persons under 21 years old or persons from 21 years old up to 23 years old who are studying full-time in a recognised institute of higher learning and are not married, who are biologically or legally related to an adult who is named in Your Schedule at the start date of the Period of Insurance.</p> <p>We determine the age as at the start date of Period of Insurance with reference to the date of birth.</p> <p>For the avoidance of doubt, cover for the child remains effective until the end of the Period of Insurance even if he/she no longer satisfies the age requirement and/or full time study requirement in the above definition during the Period of Insurance. However, if the child becomes married during the Period of Insurance, then his/her cover shall automatically cease upon the date of marriage.</p>
Close Business Associate	Someone You work with in Singapore who has to be at work in order for You to be able to go on or continue a Trip . A senior manager or director of the business must confirm this.
Close Relative	Your mother, father, sister, brother, legal partner, fiancé(e), daughter, son, grandparent, grandparent-in-law, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.
Co-payment	The portion of the claim amount that is payable by You which is a fixed percentage as specified in the summary of cover.
Credit Card Points	Reward points that are accorded to You as a registered customer/member of a credit card rewards program by any credit/charge card provider. This does not include any redemption on travel vouchers and gift cards.
Depreciation Scale	<p>The depreciation scale set out below which applies for any sports equipment including Golfing Equipment, Water Sports Equipment and Winter Sports Equipment that You bring on a Trip.</p> <ul style="list-style-type: none"> • Up to one year old, 90% of the purchase price. • Up to two years old, 70% of the purchase price. • Up to three years old, 50% of the purchase price. • Up to four years old, 30% of the purchase price. • Over four years old, 20% of the purchase price.
Doctor	A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to You or anyone You are travelling with.

DEFINITIONS (continued)

Emergency	A serious, unexpected situation requiring immediate action and in the case of an Accident , requiring immediate action within 24 hours of the Accident taking place.
Entertainment Cost	Tickets or bookings granting admission during Your Trip to theme parks, musicals, plays, theatre, drama performances, concerts, sports events, excursions or tours.
Epidemic / Pandemic	Any contagious disease which upon outbreak is classified as an Epidemic/Pandemic by the World Health Organisation or Ministry of Health of the Republic of Singapore.
Excess	The amount You will have to pay towards each separate claim.
Frequent Flyer Points	Loyalty or reward points that You earn as a registered customer or member of a frequent flyer program or similar reward program of any commercial airline company.
Golfing Equipment	Golf clubs, golf bags and golf shoes only.
Home	Your Home address in Singapore as shown in Your NRIC (for Singaporeans and Singapore Permanent Residents) or Your Home address in Singapore as shown in Your utility bill, correspondence with a Singapore government authority or other document acceptable to Us (for foreigners).
Hotel Points	Loyalty or reward points that are accorded to You as a registered customer/member of a hotel loyalty program or similar reward program by any hotel chain or brand. This does not include any timeshare, holiday property bond scheme, vacation club point or other similar scheme.
In-Patient	Admitted to a hospital for treatment that requires at least one overnight stay.
Insured Events	<ol style="list-style-type: none"> You, Your spouse or Your Child suffering from Serious Injury or Serious Illness, being Quarantined or dies. One of the following people suffering from life-threatening injury or illness, is Quarantined or dies: <ul style="list-style-type: none"> Your Travelling Companion Any person You were going to stay with during Your Trip Your Close Relative Your Close Business Associate <p>All claims resulting from medical reasons, Quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel Your Trip.</p> Your domestic dog or cat suffering from Accidental death in Singapore. You must be the owner of the domestic dog or cat and Your domestic dog or cat must be micro-chipped and residing regularly in the same Home as You. You or Your Travelling Companion being subpoenaed as a witness in a court of law which was not made known to You prior to taking out this policy. Your Home being badly damaged by fire, storm or a Catastrophic Event. Unexpected outbreak of strike, riot and civil commotions at Your planned destination. This will only apply when the Ministry of Foreign Affairs of the Republic of Singapore (MFA) has issued a travel notice or travel advisory about travelling to the zone within the country of Your destination. Catastrophic Event, Epidemic or Pandemic outbreak at Your planned destination. This will only apply when the Ministry of Foreign Affairs of the Republic of Singapore (MFA) has issued a travel notice or travel advisory about travelling to the zone within the country of Your destination. Your flight is cancelled by the airline due to closing of airport or airspace that prevents You from carrying on with Your Trip. Your Trip is disrupted for at least 12 consecutive hours because the transport in which You are travelling as a passenger was hijacked and because of trauma You suffer from the hijack You are unable to continue with Your Trip. This will only apply to Section 15a - Trip Interruption – Back to Singapore.

DEFINITIONS (continued)

Insured Events	<p>10. You, being a Child, forced to cancel, postpone, cut short or change Your Trip, because Your parent or guardian who is Your Travelling Companion has to cancel, postpone, cut short or change his/her Trip due to one of the reasons listed above.</p> <p>11. Insolvency of airline, licensed transport provider, licensed tour operator or licensed travel agent directly responsible for Your Trip.</p>
Local Police	The police force or any equivalent authority within the country where the event giving rise to Your claim occurred.
Loss of one or more limbs	Loss of Your hand or foot, at or above the wrist or ankle, or the total and permanent loss of use of Your entire hand, arm, foot or leg.
Manual Work	<p>Means work which involves a person undertaking manual labour in connection with business or trade or active personal participation in any of the following:</p> <ul style="list-style-type: none"> (a) Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height; (b) Work that involves heavy machinery, explosives or hazardous materials; (c) Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person; (d) Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or (e) Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; (f) any hazardous occupation including pilot, air crew, ship crew, worker on board vessels, stevedore, shipbreaker, fisherman, fire fighter, police, naval, military, air force service or operation and the like (except under section 14 of the Enlistment Act 1970 of the Republic of Singapore). <p>but does not include:</p> <ul style="list-style-type: none"> • Voluntary work which a person undertakes for a charitable organisation unless he/she receives remuneration for this work or it involves construction work and usage of heavy machinery or working more than three meters above the ground.
Period of Insurance	The period of insurance shown in the policy Schedule .
Permanent Total Disablement	A disability which is total and permanent and persists continuously for 104 weeks with You incapable of performing any work or engaging in any occupation or profession to earn or obtain wages, compensation or profit, from the time when the disability started.
Personal Money	Cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets and hotel vouchers.
Pre-existing Medical Condition	<p>Any allergy, injury, infirmity, symptom, condition, illness or related complication, diagnosed or undiagnosed, which:</p> <ul style="list-style-type: none"> • You reasonably knew about or have been informed of before the start date of Your Trip; • within 12 months before the start date of Your Trip: <ul style="list-style-type: none"> - You have received advice, diagnosis, medication or treatment for; - You are under investigation or awaiting results for; or - You are on a waiting list for In-Patient treatment or have been advised by a Doctor to seek In-Patient treatment for. <p>If You have an annual policy with Us and have made a claim for an allergy, injury, infirmity, symptom, condition, illness or related complication on a previous Trip, We will treat that medical condition as a Pre-Existing Medical Condition in any subsequent Trip.</p>
Public Transport	Any regularly scheduled land, sea or air conveyance which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other modes of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

DEFINITIONS (continued)

Quarantine	Compulsory isolation to contain the spread of an infectious disease.
Rented Vehicle	A car or a campervan You may rent overseas from a licensed rental agency for the purpose of private use and which are in Your care or custody.
Rules of Nines	A system used by Doctors for assessing the percentage of the body surface affected by burns. In this system, the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.
Schedule	The document which gives details of the cover You have.
Serious Injury or Serious Illness	Injury or illness which results in one being unfit to travel or continue with the Trip . This must be certified by a Doctor .
Travelling Companion	A person You travel with, without whom You cannot make or continue Your Trip .
Trip(s)	Travel outside Singapore during the Period of Insurance as set out in Your itinerary. Your Trip begins when You leave Your Home and ends when You return to Your Home .
Total Loss of Sight	Complete and permanent loss of sight.
Unattended	Where You do not watch over or are not in full view of or in a position to prevent unauthorised taking of Your property unless it is in a locked compartment, safe or in a locked boot/trunk of a locked vehicle.
Valuables	Stamp, coin or medal collections, pictures, other works of art, antiques, curios, items of gold, silver, platinum or any other precious metal, jewellery, watches, furs and other collectable property.
Water Sports Equipment	Any necessary item designed for a particular water sport, without which You cannot do the water sport safely.
We, Us, Our	Singapore Life Ltd. (Referred to as "Singlife").
Winter Sports Equipment	Skis, snowboard, ski/snowboard boots, helmets, bindings or poles.
You, Your, Yourself	The person (or people) named in Your Schedule and Child under family package.

IMPORTANT INFORMATION

This is **Your** Travel Insurance Policy. This policy booklet and **Your** policy **Schedule** form the contract of insurance and will give **You** full details of what is covered, what is not covered and the conditions of cover. Please read them carefully, keep them in a safe place and take them with **You** when **You** travel.

Things to remember

Please read this information carefully:

- This is not a general health insurance policy.
- It covers **You** if there is a sudden and unexpected **Accident** or if **You** become ill.
- The policyholder named in the **Schedule** must be at least 16 years old at the inception of the Policy.
- **We** do not cover any payment, which **You** would normally have made during **Your** travels and/or which does not fall within the events insured under the terms of this policy.
- **We** will only cover **You** if **Your** main **Home** is in Singapore.
- **We** will only cover if the journey is a round **Trip**, beginning and ending in Singapore.
- **We** will only cover **You** if **You** bought the policy before **You** leave Singapore on **Your Trip**.
- Except for the coverage under Free Extensions (h) – COVID-19 Cover as indicated in the summary of cover, this policy does not cover for COVID-19 as it is a known circumstance/event.

Policy cancellation – Single trip policy

A single **Trip** policy can only be cancelled if **You** informed **Us** in writing before the start date of **Your Trip**. **You** will be entitled to a refund of the premium paid less as S\$25 administrative fee, provided **You** have not travelled, and there has been no claim or incident likely to give rise to a claim.

If **You** do not cancel **Your** policy before the start date of **Your Trip**, it will continue in force and **You** will be required to pay the premium.

We may cancel this policy by sending 7 days' written notice to **Your** last known address. **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

Policy cancellation – Annual multi-trip policy

If **We** are issuing this policy to **You** for the first time, **You** have the right to cancel **Your** policy without penalty within 14 calendar days from the day of purchase of the policy, **We** call this period the free look period.

If, within this free look period, **You** inform **Us** in writing that **You** wish to cancel the policy, **We** will cancel it from its start date and refund **You** the premium paid in full provided **You** have not travelled, and there has been no claim or incident likely to give rise to a claim.

If, after the free look period or if **You** are not entitled to the free look period and **You** inform **Us** in writing that **You** wish to cancel the policy, **We** will refund **You** 80% of the premium less a pro-rated amount for the period for which **You** have been covered.

You will not be entitled to a refund if a claim has been made or there has been an incident likely to give rise to a claim during the current **Period of Insurance**.

If **You** do not exercise **Your** right to cancel **Your** policy, it will continue in force and **You** will be required to pay the premium.

We may cancel this policy by sending 7 days' written notice to **Your** last known address.

You will be entitled to refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

IMPORTANT INFORMATION (continued)

Cover	<p>Cover will only apply for Trips which begin from the Period of Insurance (Single Trip policy) or during the Period of Insurance (Annual multi-Trip policy) and provided the Trips fall entirely within the Period of Insurance.</p> <p>For Annual multi-Trip policy, We will cover Trips which begins during the current Period of Insurance and overlaps into the next Period of Insurance if Your policy has been renewed and is still in force at the time of the incident resulting in a claim.</p> <p>Please check Your Schedule to see what type of policy You have.</p>
Individual Package	A policy issued to You and only Your name is stated in the Schedule .
Family Package	<p>A policy issued to You, Your spouse and Your Child. You are not required to name Your Child, however, proof of relationship will be required at the point of claim. Under a Single Trip policy, all insured persons must depart and return on the same day for that Trip.</p> <p>Under an Annual Multi-Trip policy, insured persons are not required to travel together for any Trip made during the Period of Insurance.</p>
Group Package	A policy issued to You and up to 19 other travellers named in the Schedule who are travelling as a group. Under a Single Trip policy, all insured persons must depart and return on the same day for that Trip .
Region of Travel	<p>“ASEAN” covers Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.</p> <p>“Asia, Australia, New Zealand” covers ASEAN countries, Australia, Bhutan, Hong Kong, India, Japan, Macau, Maldives, Mongolia, Nepal, New Zealand, People’s Republic of China, South Korea, Sri Lanka, Taiwan and Tibet.</p> <p>“Worldwide” covers any countries outside Singapore except Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria. If Your Trip involves travel to countries in both Asia and Worldwide zones, please choose “Worldwide”.</p>
Single-trip policies	<p>Cover under the sections mentioned below begins from the date Your policy is issued and ends when You depart on Your Trip.</p> <p>If any of the insured persons make a claim under one of the following sections (including Trip Cancellation/Postponement due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement due to Pre-existing Medical Condition under optional cover Section 33 - Pre-existing Medical Conditions where applicable), the cover under all sections for that insured person under this policy will terminate immediately:</p> <ul style="list-style-type: none"> • Section 12a – Trip Cancellation; • Section 12b – Trip Cancellation For Any Reason; • Section 13a – Trip Postponement; • Section 13b – Change of Travelling Date or Time For Any Reason; or • Section 14 – Replacement Traveller (for Business Travel only). <p>Otherwise, cover under all other sections under this policy applies for the duration of Your Trip as shown on Your Schedule. In addition, You will also be covered while travelling to Your Singapore departure point and returning from Your Singapore arrival point, so long as each journey does not take more than 3 hours. The maximum cover is 182 days duration per Trip.</p> <p>If You have purchased the optional cover Pre-existing Medical Conditions, You will only be covered for claims arising from Pre-Existing Medical Condition for the Period of Insurance as stated in Your Schedule for up to a maximum of 30 days per Trip.</p>

IMPORTANT INFORMATION (continued)

Annual multi-trip policies	<p>Cover under the sections mentioned below (including Trip Cancellation/Postponement due to COVID-19 as indicated in the summary of cover, Free Extensions (h) – COVID-19 Cover) begins from the date Your policy is issued or the date of booking of each Trip (whichever is later) and ends when You depart for each booked Trip.</p> <ul style="list-style-type: none"> • Section 12a – Trip Cancellation; • Section 12b – Trip Cancellation For Any Reason; • Section 13a – Trip Postponement; • Section 13b – Change of Travelling Date or Time For Any Reason; or • Section 14 – Replacement Traveller (for Business Travel only). <p>In addition, You will also be covered while travelling to Your Singapore departure point and returning from Your Singapore arrival point so long as each journey does not take more than 3 hours.</p> <p>Cover only applies to Trips of not more than 90 days duration per Trip.</p>
Policy limits	<p>Each section of Your policy has a maximum amount We will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for Valuables in total. Please check if Your policy cover is adequate if You want to take any expensive items along with You.</p>
Law	<p>The law of the Republic of Singapore will apply to this policy.</p>
Leisure and sports activities	<p>Please note that Your policy automatically covers You for the usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and including those organised by a licensed operator, but always providing that You obey the rules (including wearing appropriate safety equipment) and are acting under the guidance and supervision of qualified guides and/or instructors of the operator when carrying out such tourist activities.</p> <p>For the avoidance of doubt, please refer to General Exceptions for the activities that We do not cover.</p>
Use of language	<p>Unless otherwise agreed, the policy terms and conditions and other information relating to this policy will be in English.</p>

Please make sure that **You** read **Your** policy carefully. **You** may not receive any cover or cover may be reduced if **You** do not comply with to the policy conditions.

SECTION 1A • ACCIDENTAL DEATH, PERMANENT DISABLEMENT & BURNS BENEFIT

Within the stipulated policy limits, **We** will pay the compensation for death or disablement based on table of benefits below if **You** suffer an **Accidental** injury during **Your Trip** which leads directly to **Your** death or such disablement.

Table of benefits

		% of Policy Limits Stated in the Summary of Cover
1	Death	100%
2	Permanent Total Disablement	100%
3	Loss of or Total Permanent Loss of use of two limbs	100%
4	Loss of or Total Permanent Loss of use of one limb	100%
5	Permanent Loss of sight for both eyes	100%
6	Permanent Loss of sight for one eye	100%
7	Loss of or Total Permanent Loss of use of one limb and loss of sight for one eye	100%
8	Permanent and independent Loss of Speech and Hearing	100%
9	Permanent and incurable insanity	100%
10	Permanent Loss of Hearing	
	a) Both ears	100%
	b) One ear	30%
11	Permanent Loss of Speech	75%
12	Permanent total loss of the lens of one eye	75%
13	Loss of or Permanent total loss of use of four fingers and thumb of	
	a) Right Hand	85%
	b) Left Hand	65%
14	Loss of or Permanent total loss of use of four fingers of	
	a) Right Hand	55%
	b) Left Hand	45%
15	Loss of or Permanent total loss of use of one thumb	
	a) Both right phalanges	40%
	b) One right phalanx	25%
	c) Both left phalanges	30%
	d) One left phalanx	20%

SECTION 1A • ACCIDENTAL DEATH, PERMANENT DISABLEMENT & BURNS BENEFIT (continued)**Table of benefits**

		% of Policy Limits Stated in the Summary of Cover
16	Loss of or Permanent total loss of use of fingers	
	a) Three right phalanges	20%
	b) Two right phalanges	15%
	c) One right phalanx	10%
	d) Three left phalanges	15%
	e) Two left phalanges	10%
17	Loss of or Permanent total loss of use of toes	
	a) All-one foot	25%
	b) Great toe-two phalanges	10%
	c) Great toe-one phalanx	10%
18	Fractured leg or patella with established non-union	20%
	Shortening of leg by at least 5cm	10%
20	Second and Third Degree Burns - Head	
	a) Third Degree Burns of 20% or more of the total head surface area	100%
21	b) Second Degree Burns of 10% or more of the total head surface area	50%
	Second and Third Degree Burns - Head	
	a) Third Degree Burns of 40% or more of the total body surface area	100%
	b) Second Degree Burns of 40% or more of the total body surface area	50%
	c) Third Degree Burns of 25% or more, but less than 40% of the total body surface area	80%
	d) Second Degree Burns of 25% or more, but less than 40% of the total body surface area	40%
e) Third Degree Burns of 15% or more, but less than 25% of the total body surface area	60%	
f) Second Degree Burns of 15% or more, but less than 25% of the total body surface area	30%	

Special conditions

- The death or disability must happen within 6 months from the date of the **Accident**.
- Any diagnosis must be confirmed by **Our** appointed **Doctor**.
- **We** shall in **Our** absolute discretion determine the percentage payable for any permanent disablement not otherwise expressly provided in the table of benefits under Section 1a.
- In case **You** are left-handed, the compensation percentage in items 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

SECTION 1A • ACCIDENTAL DEATH, PERMANENT DISABLEMENT & BURNS BENEFIT (continued)

- Special conditions (cont)**
- Assessment of percentage of body affected by burns will be based on the **Rules of Nines** system.
 - The total compensation payable due to the same **Accident** is arrived at by adding together the various percentages but shall not exceed 100% of the **Policy Limit** under Section 1a and there shall be no further liability under this entire policy in respect of the same insured person for any injury sustained thereafter.
 - The benefit payable under this section is reduced to 20% of the maximum amount payable shown in the summary of cover and limits for **Child** insured under family package and any insured person above 70 years old. **We** determine the age as at the date of incident with reference to the date of birth.
 - In respect of any **Accident**, where a claim under Section 1a, Section 1b or Section 1c resulting from the same event is made, this policy will pay under one section only.
 - The benefit will be paid to **You** or **Your** legal representative, or in accordance with the applicable law.
- What is not covered**
- Any claim for illness, disease, nervous shock or naturally occurring condition or degenerative process.
 - Anything mentioned in the General Exceptions.

SECTION 1B • ACCIDENTAL DEATH AND PERMANENT DISABILITY DUE TO WAR

Within the stipulated policy limits, **We** will pay If **You** suffer death or **Permanent Disablement** due to war during **Your Trip**, provided that:

- At the time of loss, it is proven to **Our** satisfaction that **You** were in no way related to such acts, whether direct or indirect, except taking actions to protect **Yourself** and **Your** property.
- No state of war existed in the respective country upon **Your** arrival and the country is not a **Home** or **Your** home country.
- This cover will not apply 60 days after the initial outbreak of war.

- Special conditions**
- 'Special conditions' under Section 1a - **Accidental** Death, Permanent Disablement and Burns Benefit.
- What is not covered**
- 'What is not covered' under Section 1a - **Accidental** Death, Permanent Disablement and Burns Benefit.
 - Anything mentioned in the General Exceptions.

SECTION 1C • DOUBLE INDEMNITY FOR DEATH IN PUBLIC TRANSPORT

Within the stipulated policy limits, **We** will pay If **You** suffer **Accidental** injury while **You** are on board **Public Transport** during **Your Trip**, and this **Accident** is the only cause of **Your** death.

- Special conditions**
- 'Special conditions' under Section 1a - **Accidental** Death, Permanent Disablement and Burns Benefit.
- What is not covered**
- 'What is not covered' under Section 1a - **Accidental** Death, Permanent Disablement and Burns Benefit.
 - Anything mentioned in the General Exceptions.

SECTION 2 • FAMILY ASSISTANCE BENEFIT

This section applies to **Prestige** plan only.

Within the stipulated policy limit, **We** will pay a lump sum benefit if **You** suffer an **Accidental** injury during **Your Trip**, which within 6 months of its happening is the sole cause of **Your** death.

The benefit will be paid to **Your** legal representative, or in accordance with the applicable law.

- What is not covered**
- 'What is not covered' under Section 1a.
 - Anything mentioned in the General Exceptions.

SECTION 3 • CHILD EDUCATION BENEFIT

This section applies to **Prestige** plan only.

If **You** suffer an **Accidental** injury during **Your Trip**, which within 6 months of its happening is the sole cause of **Your** death and, at the date of **Accident**, **You** have at least one **Child**, **We** will pay up to the stipulated policy limit.

- Special conditions**
- This benefit is only payable once every year on **Your** death anniversary, up to 5 years.
 - This benefit is only payable as long as the **Child** still falls under the definition of **Child**.
 - For **Child** above 18 years of age, supporting document must be produced yearly to prove that the **Child** is studying full-time in a recognised institute of higher learning and is not married.
 - **We** will pay S\$5,000 per year regardless of the number of **Children**.

- What is not covered**
- 'What is not covered' under Section 1a.
 - Any claim if **You** are an insured **Child** in the policy.
 - Anything mentioned in the General Exceptions.

SECTION 4 • EMERGENCY MEDICAL COVER

Within the stipulated policy limits,

(a) Overseas Medical Expenses

If **You** unexpectedly suffer an **Accidental** injury or illness during **Your Trip** and need to get medical treatment outside Singapore, **We** will pay **You** for the following:

- The necessary and reasonable costs of medical treatment by a **Doctor** (including rescue services to take **You** to hospital) up to a maximum of 90 days from the date of the initial treatment. **We** will only pay for the necessary and reasonable costs of medical treatment by a specialist or physiotherapist, only if the specialist medical treatment or physiotherapy treatment is medically necessary and has been referred by a **Doctor** in general practice. The specialist or physiotherapist must not be a person related to **You** or anyone **You** are travelling with.
- Any necessary and reasonable extra charges for accommodation expense of a standard room if **You** are not fit to travel and have to stay beyond the intended return date as certified in writing by a **Doctor**.
- Additional economy-class ticket (air, sea or land) which **You** have to pay to get back to **Your Home** if **Your** return ticket cannot be used.

(b) Emergency Medical Evacuation

If **You** suffer **Serious Injury or Serious Illness** while overseas and, in the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, **We** will pay for the following:

- The necessary and reasonable cost of transportation and en-route medical care and supplies including the assignment of a **Doctor** and/or nurse to accompany **You**.
- The cost of getting **You Home** if **You** need to return to Singapore for recuperation or continued treatment and **You** cannot use **Your** return ticket.

SECTION 4 • EMERGENCY MEDICAL COVER (continued)

- (c) Overseas **Emergency** Medical Expenses – Pregnancy related
This benefit applies to **Plus** and **Prestige** plans only.
We will pay for **Your Emergency** medical treatment outside Singapore related to pregnancy or childbirth where the expected date of delivery is more than 12 weeks (or 16 weeks in the case of a multiple pregnancy) from **Your** planned return date.
- (d) Medical Expenses in Singapore
We will pay for the following:
- Follow-up medical treatment within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
 - Medical treatment within 3 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.
- We** will only pay for the necessary and reasonable costs of medical treatment by a specialist or physiotherapist, only if the specialist medical treatment or physiotherapy treatment is considered medically necessary and has been referred by a **Doctor** in general practice. The specialist or physiotherapist must not be a person related to **You** or anyone **You** are travelling with .
- (e) Mobile-Aid Reimbursement
Following **Your** medical treatment, **We** will reimburse **You** the reasonable costs of medical equipment and aids such as crutches, wheelchair, walker and the like that are considered medically necessary for **Your** recovery and mobility if recommended by **Your Doctor**.
- (f) Chiropractor and/or Chinese Physician Treatment (Registered)
If **You** unexpectedly suffer an **Accidental** injury or illness during **Your Trip** and **You** need to get outpatient medical treatment overseas by a Chiropractor or Chinese Physician, **We** will pay for the treatment provided **You** are treated by a Chiropractor or Chinese Physician who is officially certified and registered with the relevant authority in the country where the treatment is received. This benefit also covers **You** for:
- Follow-up medical treatment by a Chiropractor or Chinese Physician within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
 - Medical treatment within 3 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.
- The Chiropractor or Chinese Physician must not be a person related to **You** or anyone **You** are travelling with.
- (g) **Emergency** Telephone Charges
We will pay for telephone charges **You** incurred for the sole purpose of contacting **Us** or **Our** appointed Medical Emergency Assistance provider for **Emergency** medical assistance and for which a medical claim has been submitted under Section 4a, 4b, 4c, 4d or 4f. **You** must be able to provide telephone bills for **Us** to reimburse **You**.
- (h) Trauma Counselling
This benefit applies to **Plus** and **Prestige** plans only.
If **You** suffer **Accidental** injury during **Your Trip** that leads directly to **Accidental** death or **Permanent Total Disablement** within 6 months from the date of the **Accident** as certified in writing by a **Doctor**, **We** will pay **You**, **Your** spouse or **Your Child** for the cost of trauma counselling up to the stipulated policy limit and per visit limit, and up to a maximum of 365 days from the date of **Accident**.

Special conditions

- You** must call **Our** Medical Emergency Assistance helpline at +65 6460 9391 immediately if **You** need medical attention as a hospital **In-Patient** or if **You** need to return to Singapore. Otherwise, **Your** claim may be affected.
- If, in the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, but **You** choose not to move, **Our** liability will end immediately.
 - **Our** Medical Emergency Assistance provider will determine the means of transportation and the appropriate location to transport **You** to based on the medical necessity and severity of **Your** medical condition.
 - The benefit payable under Section 4a and 4d is up to the sub-limit specified in the summary of cover for any insured adult above 70 years old. **We** determine the age as at the date of incident with reference to the date of birth.

SECTION 4 • EMERGENCY MEDICAL COVER (continued)

What is not covered

- Any claim where any other insurance, government or corporate scheme pays for the claim. If **You** can only recover part of the medical expenses from other sources, **We** will only pay the amount that **You** cannot recover from these sources.
- Any claim for:
 - The cost of **In-Patient** hospital treatment or going **Home** early that **Our** Medical Emergency Assistance provider has not agreed beforehand.
 - The cost of any non-**Emergency** treatment or surgery including exploratory tests which are not directly related to the illness or injury that **You** originally went to hospital for.
 - Any form of treatment that **Your** treating **Doctor** and **Our** Medical Emergency Assistance provider think can reasonably wait until **You** get back to Singapore.
- Cosmetic surgery or treatment and cosmetic products.
- Medication which, at the time **Your Trip** started, **You** knew that **You** would need while **You** were away.
- Any medicines or supplements that are not prescribed by the **Doctor**.
- Any medical equipment or treatment that is not recommended by the **Doctor**.
- Any claim for preventive care or routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual injury or illness.
- Any conditions arising from surgical, mechanical or chemical contraceptive methods of birth control, sterilisation or treatments relating to infertility.
- Any extra cost because **You** have requested a single or private room.
- Treatment or services provided by a health spa, convalescent or nursing **Home** or any rehabilitation centre.
- Costs incurred following **Your** decision not to move hospital or return to Singapore after the date when, in the opinion of **Our** Medical Emergency Assistance provider it was safe for **You** to do so.
- Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
- Where a claim under Section 4a - Overseas Medical Expenses and Section 15 - Trip Interruption arises from the same event, this policy will only pay for the claim with respect to the necessary and reasonable extra charges for accommodation or additional economy-class travel expenses under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 5 • ACCIDENTAL DENTAL EXPENSES

Within the stipulated policy limits,

- (a) **Accidental** Dental Expenses While Overseas: If **You** suffer an **Accidental** injury to **Your** sound and natural teeth during **Your Trip** and need to get dental treatment, **We** will pay the necessary and reasonable **Emergency** pain relief dental treatment overseas.
- (b) **Accidental** Dental expenses in Singapore: **We** will pay for the necessary and reasonable **Emergency** pain relief dental treatment in Singapore.
 - Follow-up **Accidental** dental treatment to restore **Your** sound and natural teeth within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**. Dental treatment to restore **Your** sound and natural teeth within 3 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.

What is not covered

- 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- Any claim for dental treatment that result from tooth, gum or oral disease, or from normal wearing of **Your** teeth.
- Dental expenses related to unnatural teeth including but not limited to dental dentures, implants, crowns and bridges.
- Anything mentioned in the General Exceptions.

SECTION 6 • HOSPITAL INCOME

Within the stipulated policy limits,

- (a) Overseas Hospital Income: If **You** are making a claim for medical expenses which is claimable in this policy and **You** are being treated as an **In-Patient** in a hospital overseas, **We** will pay:

Either:

- the following amount for every full consecutive 24 hours of hospitalisation in a standard ward overseas:

Lite	Plus	Prestige
S\$200	S\$200	S\$200

or

- the following amount for every full consecutive 24 hours of hospitalisation in an Intensive Care Unit (ICU) overseas.

Lite	Plus	Prestige
Not covered	Not covered	S\$400

for each day of hospital confinement.

If **You** are confined as an **In-Patient** in a hospital overseas for 72 consecutive hours due to an injury caused by severe flight turbulence, **We** will pay **You** a one-time lump sum benefit under the respective plan on top of the limits under Section 6(a) above.

- (b) Hospital Income in Singapore: If **You** are making a claim for medical expenses which is claimable in this policy and **You** are being treated as an **In-Patient** in a hospital in Singapore, **We** will pay the following amount for every full consecutive 24 hours of hospitalisation in Singapore.

Lite	Plus	Prestige
S\$100	S\$100	S\$200

If **You** are confined as an **In-Patient** in a hospital in Singapore for 72 consecutive hours due to an injury caused by severe flight turbulence, **We** will pay **You** a one-time lump sum benefit under the respective plan on top of the limits under Section 6(b) above.

Special Condition

- We** will pay the additional one-time lump sum benefit in the event of an injury caused by severe flight turbulence provided **You** have taken the action recommended for **Your** safety such as not ignoring the seatbelt warning light or following the safety advice of the pilot or air crew, otherwise no benefit shall be payable by **Us**.

What is not covered

- 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- We** will not pay the additional one-time lump sum benefit in the event of an injury caused by severe flight turbulence if **You** are hospitalised less than 72 consecutive hours.
- The additional one-time lump sum benefit in the event of an injury caused by severe flight turbulence is payable only once for the same event. **We** will not cover **You** for any subsequent claim that arises from the same event.
- Anything mentioned in the General Exceptions.

SECTION 7 • QUARANTINE ALLOWANCE DUE TO INFECTIOUS DISEASE

This section applies to **Plus** and **Prestige** plans only.

Within the stipulated policy limits,

- (a) Overseas **Quarantine** Allowance: During **Your Trip**, if **You** are placed under **Quarantine** by the government or relevant health authority as a result of close contact with confirmed cases of infectious disease or in the event **You** are identified by the relevant health authority as a carrier of the infectious disease, **We** will pay **You** the following amount for every full consecutive 24 hours **You** are detained.

Lite	Plus	Prestige
Not covered	S\$50	S\$50

- (b) **Quarantine** Allowance in Singapore: During **Your Trip**, and upon return to Singapore, **You** are immediately placed under **Quarantine** by the Ministry of Health as a result of close contact with confirmed cases of an infectious disease or in the event **You** are identified by the Ministry of Health as a carrier of the infectious disease, **We** will pay **You** the following amount for every full consecutive 24 hours **You** are detained.

Lite	Plus	Prestige
Not covered	S\$50	S\$50

What is not covered

- 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- Anything mentioned in the General Exceptions.

SECTION 8 • REPATRIATION

Within the stipulated policy limits, in the event of **Your** death while overseas resulting from an **Accidental** injury or illness sustained during **Your Trip** overseas,

- (a) Repatriation of Mortal Remains: **We** will make all the necessary arrangements and pay for the cost of returning **Your** body or ashes to Singapore or **Your** home country if **You** are not a Singaporean.
- (b) Reimbursement of Coffin and Funeral Expenses: If **Your** death happens within 12 months due to an **Accidental** injury or illness while overseas, **We** will pay for the cost of burying or cremating **You** either in the country where **You** die, in Singapore or **Your** home country if **You** are not a Singaporean.

Special conditions

To activate this section, please call **Our** Emergency Assistance helpline at +65 6460 9391 for assistance otherwise **Your** claims may be affected.

What is not covered

- 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- Anything mentioned in the General Exceptions.

SECTION 9 • HOSPITAL/COMPASSIONATE VISIT EXPENSES

Within the stipulated policy limits,

- (a) Hospital Visit Expenses: If as a result of an **Accidental** injury or illness overseas and on the written advice of the **Doctor**, **You** become hospitalised overseas for more than 5 consecutive days during **Your Trip** which is claimable in this policy, **We** will pay for any additional economy-class travel expenses (air, land or sea) and accommodation expense of a standard room reasonably and necessarily incurred by:
- One (1) **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
 - One (1) **Close Relative** or friend who travels to and remains with **You** until completion of the **Period of insurance** or until **You** are able to resume **Your Trip** or return to Singapore, whichever occurs first; provided there is no adult **Travelling Companion** that is **Your Close Relative** or friend.
- (b) Compassionate Visit Expenses: If **You** sustain death overseas as a result of an **Accidental** injury or illness during **Your Trip**, **We** will pay for accommodation and travelling expenses reasonably and necessarily incurred by one (1) **Travelling Companion** or one (1) **Close Relative** or friend who travels to assist in the final arrangement following **Your** death and bring **Your** body or ashes back to Singapore or **Your** home country if **You** are not a Singaporean.

SECTION 10 • CHILD MINDER

Within the stipulated policy limits, if **You** sustain death or become hospitalised overseas during **Your Trip** which is claimable in this policy, **We** will pay for additional accommodation and travelling expenses for **Your Close Relative** or friend to accompany the **Child** covered under this policy **Home** provided that there is no other adult to accompany the **Child**.

What is not covered

- Anything mentioned in the General Exceptions.

SECTION 11 • PERSONAL LIABILITY

Within the stipulated policy limits, **We** will cover **You** for damages, claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** during **Your Trip** which causes:

- Death or injury to any person; and/or
- Loss of or damage to any property.

What is not covered

- Any fine or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **You** have to pay.
- Any liability arising from wilful, malicious or unlawful act.
- Any liability arising from death or injury of people who work for **You** or members of **Your** household.
- Any liability arising from the transmission of any illness or disease of any kind.
- Loss of or damage to property which belongs to or is under the control of **You**, a member of **Your** household or people who work for **You**.
- Contractual liability, employer's liability or any liability related to **Your** job.
- Any liability arising from the ownership or occupation of land or buildings (except occupation only of any temporary accommodation).
- **You** owning or using animals (except domestic animals), firearms, motorised vehicles, trailers, caravans, vessels, watercrafts (except manually-propelled watercraft), aircraft of any description, including unpowered flight, aerial devices or drones.
- Claims from any court judgment which is not issued by a Singapore court.
- Anything mentioned in the General Exceptions.

SECTION 12A • TRIP CANCELLATION

Within the stipulated policy limits, **We** will cover **You** for:

- **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back; if, after the date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably have to cancel **Your** entire **Trip** due to:
 - any of **Insured Event** numbers 1 to 8 and 10 arising within 30 days prior to **You** departing on **Your Trip**; or
 - Insured Event** number 11 arising prior to **You** departing on **Your Trip**.

Special conditions

- **You** must have bought **Your** policy more than 3 days before **You** depart for **Your Trip**.
- **You** must notify the relevant service providers of the need to cancel, postpone or abandon the travel arrangement as soon as reasonably possible if it is found necessary to do so; and
- **We** will reduce **Your** claim by the amount of refund **You** have obtained regardless of the form of refund. Examples of form of refund are cash, credit, points or vouchers. Proof of compensation or denial received from the relevant service provider must be provided to **Us** when a claim is made.

What is not covered

- Any claim made because **You** don't feel like travelling.
- Any claim that results from a medical condition **You** were planning to get medical treatment for during **Your Trip**.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim for refund of any costs for persons not named on this policy.

SECTION 12A • TRIP CANCELLATION (continued)

What is not covered

- Any failure on **You** or adult insured person's part to notify the airline, transport provider, licensed tour operator or licensed travel agent the need to cancel, postpone or abandon the travel arrangement immediately if it is found necessary to do so.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/ Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Anything mentioned in the General Exceptions.

SECTION 12B • TRIP CANCELLATION FOR ANY REASON

This section applies to **Plus** and **Prestige** plans only.

We will cover **You** for:

- 50% (under **Plus** plan) or 60% (under **Prestige** plan) of **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back, if **You** decide to cancel **Your** entire **Trip** for any reason not covered under Section 12a – Trip Cancellation.

Special conditions

- **Your** policy must be purchased before or within 7 days from the date **You** made **Your** initial payment or deposit for **Your Trip**. For the avoidance of doubt, this refers to the date **You** submit **Your** payment details to the licensed provider for **Your Trip** and not the date that the payment transaction is processed. For the purpose of this clause, the term “purchase of policy” also refers to the renewal of a policy under the Annual multi-Trip plan. Specifically, if **You** hold an Annual multi-Trip policy and **Your Trip** falls within the subsequent **Period of Insurance**, **Your** policy must be renewed before or within 7 days from the date **You** make **Your** initial payment or deposit for **Your Trip**.
- If **You** change **Your** policy, it must be done before or within 7 days from the date **You** made **Your** initial payment or deposit for **Your Trip**.
- **You** must notify the relevant service providers of the need to cancel, postpone or abandon the travel arrangement as soon as reasonably possible if it is found necessary to do so.
- **We** will reduce **Your** claim by the amount of refund **You** have obtained regardless of the form of refund. Examples of form of refund are cash, credit, points or vouchers. Proof of compensation or denial received from the relevant service provider must be provided to **Us** when a claim is made.

What is not covered

- Any claim for refund of any costs for persons not named in the policy.
- Any claim for more than one incident per **Period of Insurance**.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Anything mentioned in the General Exceptions.

SECTION 13A • TRIP POSTPONEMENT

Within the stipulated policy limits, **We** will cover **You** for:

- Reasonable administrative fees and/or additional travel expenses for **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent which **You** have to pay, if, after the date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably need to postpone **Your** entire **Trip** due to:
 - i. Any of **Insured Event** numbers 1 to 8 and 10 arising within 30 days prior to **You** departing on **Your Trip**; or
 - ii. **Insured Event** number 11 arising prior to **You** departing on **Your Trip**.

Special Conditions • Please refer to the section on 'Special conditions' under Section 12a – Trip Cancellation.

What is not covered • 'What is not covered' under Section 12a – Trip Cancellation.

- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.
- Extra travel (air, sea or land) and accommodation costs, and **Entertainment Cost** that is not included in **Your** original itinerary.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Anything mentioned in the General Exceptions.

SECTION 13B • CHANGE OF TRAVELLING DATE OR TIME FOR ANY REASON

This section applies to **Plus** and **Prestige** plans only.

We will cover **You** for:

- 50% (under **Plus** plan) or 60% (under **Prestige** plan) of the reasonable administrative fees and/or additional travel expenses for **Your Travel** (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent which **You** have to pay; if **You** have to change **Your** travelling date or time of **Your** entire **Trip** prior to **You** departing on **Your Trip** for any reason not covered under Section 13a – Trip Postponement.

Special conditions • 'Special conditions' under Section 12b – Trip Cancellation For Any Reason.

What is not covered • 'What is not covered' under Section 12b – Trip Cancellation For Any Reason.

- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.
- Extra travel (air, sea or land) and accommodation costs, and **Entertainment Cost** that is not included in **Your** original itinerary.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Anything mentioned in the General Exceptions.

SECTION 14 • REPLACEMENT TRAVELLER (FOR BUSINESS TRAVEL ONLY)

This section applies to **Plus** and **Prestige** plans only.

Within the stipulated policy limits, **We** will cover **You** for:

- Any reasonable administrative fees and/or additional travel (air, sea or land) and/or accommodation costs and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent incurred to replace one traveller to take over **Your** business **Trip**; if, after date of buying **Your** policy or booking a **Trip** (whichever is later) **You** unavoidably have to cancel **Your** entire **Trip** due to any of **Insured Event** numbers 1 to 5 arising within 30 days prior to **You** departing on **Your Trip**.

- Special conditions**
- Please refer to the section on 'Special conditions' under Section 12a – Trip Cancellation.
 - **We** will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room for **Your** replacement traveller.

- What is not covered**
- 'What is not covered' under Section 12a – Trip Cancellation.
 - Extra costs that result from selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.
 - Extra travel (air, sea or land) and accommodation costs, and **Entertainment Cost** that is not included in **Your** original itinerary.
 - Any claim for personal **Trips**.
 - Any claim for more than one replacement traveller per insured person.
 - Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
 - Anything mentioned in the General Exceptions.

SECTION 15 • TRIP INTERRUPTION

Within the stipulated policy limits, **We** will cover **You** for:

- **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back; or
- Any additional administrative expenses incurred when it is possible to amend the original travel tickets (air, land or sea) and accommodation; or
- Any additional travel economy-class transport expenses (air, land or sea) **You** need to pay if it is not possible to amend the original travel tickets (air, land or sea) and/or any reasonable extra charges for accommodation expenses of a standard room;

if, after commencement of **Your Trip**, **You** unavoidably have to:

- cut short **Your Trip** and return directly to Singapore; or
- change any part of **Your Trip's** original itinerary

due to any of the **Insured Events**.

- Special conditions**
- **You** must notify the relevant service providers of the need to cancel, postpone or abandon the travel arrangement as soon as reasonably possible if it is found necessary to do so; and
 - **We** will reduce **Your** claim by the amount of refund **You** have obtained regardless of the form of refund. Examples of form of refund are cash, credit, points or vouchers. Proof of compensation or denial received from the relevant service provider must be provided to **Us** when a claim is made.

SECTION 15 • TRIP INTERRUPTION (continued)

What is not covered

- ‘What is not covered’ under Section 12a - Trip Cancellation.
- Any claim for a medical condition if any insured person has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had taken such advice.
- Any claim not authorised by **Our** Emergency Assistance provider before **You** return **Home**.
- Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
- Any claim for additional travelling expenses if **You** have not purchased a return ticket to Singapore prior to departing on **Your Trip**.
- Any claim for abandonment of **Your Trip** due to cancellation by the airline, accommodation or tour operator except for insolvency of airline, licensed tour operator or travel agent.
- Any claim for costs that are not part of Travel Assistant or Emergency Medical Assistance instructions.
- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.
- Extra expenses that result from **You** extending **Your Trip** beyond than **Your** original itinerary unless it is medically necessary as certified in writing by a **Doctor**.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under the Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Where a claim under Section 4a - Overseas Medical Expenses and Section 15 – Trip Interruption arises from the same event, this policy will only pay for the claim with respect to the necessary and reasonable extra charges for accommodation or additional economy-class travel expenses under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 16 • TRIP CURTAILMENT FOR ANY REASON

This section applies to **Plus** and **Prestige** plans only.

We will cover **You** for 50% (under **Plus** plan) or 60% (under **Prestige** plan) of:

- **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back, or
- The additional administrative expenses incurred when it is possible to amend the original travel tickets (air, land or sea) and accommodation; or
- The additional travel economy-class transport expenses (air, land or sea) **You** need to pay if it is not possible to amend the original travel tickets (air, land or sea) and/or any reasonable extra charges for accommodation expenses of a standard room;

if, 48 hours or more after commencement of **Your Trip**, **You** decide to cut short **Your Trip** and return directly to Singapore for any reason not covered under Section 15a – Trip Interruption (Back to Singapore).

Special conditions

- ‘Special conditions’ under Section 12b – Trip Cancellation For Any Reason.

What is not covered

- ‘What is not covered’ under Section 12b – Trip Cancellation For Any Reason.
- Extra costs that result from **You** selecting better options or upgrading to a better class or category of transport or accommodation than that in **Your** original itinerary.

SECTION 16 • TRIP CURTAILMENT FOR ANY REASON (continued)

What is not covered

- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Anything mentioned in the General Exceptions.

SECTION 17 • TRAVEL DELAY

Within the stipulated policy limits, **We** will pay S\$100 for every full consecutive 6-hour period **You** are delayed overseas (except for a delay of more than 6 consecutive hours before you depart from Singapore **We** will only pay a flat cash benefit of S\$100) from the scheduled time of arrival if:

- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is delayed from the scheduled time of departure; or
- **You** are denied boarding of the **Public Transport** for which confirmed reservation has been received from the travel agent or operator(s) of the scheduled **Public Transport** due to overbooking; or
- The scheduled **Public Transport** that **You** are booked to travel on in **Your Trip** is diverted which prevents **You** from continuing with the **Trip** as scheduled and **You** are delayed from arriving at the planned destination.

Special conditions

- There is no other travel arrangement made available to **You** by the travel agent or operator(s) of the scheduled **Public Transport** within 6 hours of the scheduled departure and **You** are not the cause of the delay.
- **You** must do everything **You** can to get to the departure point for the time specified on **Your** ticket/itinerary.
- **We** will work out the length of the delay from the date and time the scheduled **Public Transport** should have arrived till the actual arrival time. **You** must get written confirmation from the carrier or their handling agents of the actual date and time of arrival and the reason for the delay.
- For travel delay that happens at **Your** Singapore departure point, **We** will only pay if **You** have received written confirmation from the **Public Transport** provider within 3 days prior to **You** departing on **Your Trip**.

What is not covered

- Any claim caused by an event (including **Catastrophic event**, strike, riot or civil commotion) that existed, was planned or occurred before **You** bought **Your** policy or booked **Your Trip**, whichever is later.
- **Your** failure to check in for the **Public Transport** according to the original itinerary.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim if **You** fail to follow the respective carrier's revised departure **Schedule**.
- Where a claim is made under Section 12a – Trip Cancellation, Section 12b – Trip Cancellation For Any Reason, Section 13a – Trip Postponement, Section 13b – Change of Travelling Date or Time For Any Reason, Section 14 – Replacement Traveller, Section 15 – Trip Interruption, Section 16 – Trip Curtailment For Any Reason and Section 17 – Travel Delay arises from the same event, this policy will only pay for the claim under one of the sections. This includes Trip Cancellation/Postponement due to COVID-19 and Trip Interruption due to COVID-19 under Free Extensions (h) – COVID-19 Cover and Trip Cancellation/Trip Postponement/Trip Interruption due to **Pre-existing Medical Condition** under optional cover Section 33 - Pre-existing Medical Conditions where applicable.
- Where a claim under Section 17 – Travel delay and Section 24 – Hijack, Hostage and Mugging, arises from the same event, **We** will pay the claim under one of the sections only.
- Anything mentioned in the General Exceptions.

SECTION 18 • RAINFALL PROTECTION

This section applies to Single-trip policies only.

Within the stipulated policy limits, **We** will pay the following amount per insured person if the accumulated rainfall level in the city of **Your Trip** destination is greater than 6.4 mm for each full 24-hour period and more than 50% of **Your Trip** duration is affected due to this rainfall level.

Lite	Plus	Prestige
S\$50	S\$100	S\$150

Under Family Package policy, **We** will only pay up to 2 insured adults.

- Special conditions**
- The **Period of Insurance** of **Your** Single Trip policy must be at least 3 or more days.
 - To claim under this section, **You** must submit the full details of **Your Trip** including but not limited to the country and the city of **Your Trip**. **You** can only declare one city per day in the claim submission.
- What is not covered**
- Any claim if **Your Trip** falls under an Annual Multi-trip policy.
 - Any claim for **Child** under Family Package policy.
 - Anything mentioned in the General Exceptions.

SECTION 19 • DELAYED BAGGAGE

Within the stipulated policy limits, if **Your** checked-in baggage is delayed, misdirected or temporarily misplaced at **Your** scheduled destination or upon **Your** return to Singapore, on a scheduled carrier, **We** will pay:

- Up to S\$200 for every full consecutive 6-hour period **Your** baggage is delayed overseas; and
- A flat cash benefit of S\$150 after 6 hours of delay upon **Your** return to Singapore.

- Special conditions**
- To claim under this section, **You** must get written confirmation from the carrier on the number of hours **You** were without **Your** baggage and the reason for the baggage delay.
 - **We** will only pay for the delay of at most one piece of **Your** checked-in baggage that is tagged under **Your** name per incident.
 - **We** will only pay (a) or (b) above and not for both for the same event.
 - Any such payment will be deducted from the amount payable under Section 20 – Loss or Damage of Baggage & Personal Belongings if the baggage is later proved to be permanently lost.
- What is not covered**
- Any claim for baggage delayed or detained by customs or other officials.
 - Anything mentioned in the General Exceptions.

SECTION 20 • LOSS OR DAMAGE OF BAGGAGE & PERSONAL BELONGINGS

Within the stipulated policy limits, **We** will cover **You** for loss, theft or **Accidental** damage to **Your** personal belongings or baggage during **Your Trip**, up to S\$700 for any article (or set of articles if grouped together) and subject to the limits specified in the table below:

Loss, theft or Accidental damage to Your baggage and personal belongings (not including Valuables)	With Receipts	Without Receipts
Mobiles and tablets	[(24 - Age) / 24 months] x purchase price; or Minimum telco trade in value; or S\$75, whichever is higher	Up to S\$75 per article or pair or set of articles and up to a maximum of 5 articles or 5 pairs of articles or 5 sets of articles
Laptops and other electronic devices	[(36 - Age) / 36 months] x purchase price or S\$75, whichever is higher	
Personal belongings (including luggage bags)	[(60 - Age) / 60 months] x purchase price or S\$75, whichever is higher	
Sports Equipment	Depreciation Scale or S\$75, whichever is higher	

We will also cover loss, theft or **Accidental** damage to items used in connection with **Your** job which are not owned by **You**.

Special conditions

- If **Your** personal belongings or baggage are lost or stolen, **You** must take all reasonable steps to get it back. **You** must report the loss/theft to the **Local Police** where the loss/theft happened, within 24 hours of discovery, and send **Us** a copy of the **Local Police** report with details of the loss/theft. (Where it is not possible to obtain a **Local Police** report **You** must provide other independent proof of loss/theft such as a letter from **Your** airline, transport company or hotel).
- If **Your** personal belongings or baggage are lost or damaged by an authority, transport company, airline or hotel, **You** must:
 - Report details of the loss or damage to them in writing and get written confirmation.
 - Get a loss or damage report.
 - Submit a claim to the authority or service provider responsible for **Your** loss or damage first. Proof of compensation or denial received from them must be provided to **Us**.
- Keep all travel tickets and tags if **You** make any claim under this policy.
- Be able to prove that **You** were responsible for the lost, stolen or damaged items and how much they are worth. If **You** are unable to show proof, **Your** claim may be affected.
- At **Our** sole discretion, **We** will settle any claim by payment or replacement. **We** will pay claims for **Your** personal belongings or baggage based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **We** will not pay more than the original purchase price of any lost or damaged item.
- If **You** have also made a claim under the Section 19 – Delayed Baggage and the baggage later proves to be permanently lost, that amount will be deducted from the amount claimed under this section.

What is not covered

- Loss or theft of personal belongings or baggage which **You** have left **Unattended**.
- Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or any fragile articles.
- Scratching, denting, chipping or defacing.
- Musical instruments, contact lenses, medical and dental fittings.
- Wear and tear, inherent defects, loss of value and damage caused by moths and vermin or any process of cleaning, repairing or restoring.
- Fruits, perishables and consumables.

SECTION 20 • LOSS OR DAMAGE OF BAGGAGE & PERSONAL BELONGINGS (continued)

What is not covered

- Animals.
- Any motorised vehicles (including motorised bicycle, motorised personal mobility device (PMD) and other motorised conveyances) and their accessories.
- Any remote controlled devices including drones.
- Any sports equipment and personal mobility device (PMD) that is damaged while it is being used.
- Any **Golfing Equipment, Water Sports Equipment** and **Winter Sports Equipment** unless otherwise stated on **Your** policy **Schedule**.
- Any items delayed, detained or confiscated by customs or other officials.
- Any loss or damage to items not belonging to **You** except for items used in connection with **Your** job.
- Any business goods or samples/prototypes or equipment of any kind or any products/components meant for trade.
- **Personal Money** or cash equivalent, bonds, securities, vouchers, credit cards, identity cards, driving licenses, passports or travel documents.
- Loss or damage to **Valuables**.
- Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
- Deliberate or malicious damage to, or loss of, **Your** personal belongings or baggage caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any amount for loss, theft or damage resulting from **Your** wilful act, omission, negligence, recklessness or carelessness.
- Any loss of items resulting from unexplained or mysterious disappearance.
- Anything mentioned in the General Exceptions.

SECTION 21 • LOSS OF VALUABLES OR PERSONAL MONEY

This section applies to **Plus** and **Prestige** plans only.

Within the stipulated policy limits, **We** will cover **You** for loss, theft or **Accidental** damage of **Your Valuables** and **Personal Money** during **Your Trip** as follows:

Lite	Plus	Prestige
Not covered	Up to S\$750 per insured person but no more than S\$300 for cash or bank notes	Up to S\$3,000 per insured person but no more than S\$500 for cash or bank notes

Special conditions

- If **Your Personal Money** and **Valuables** are lost or stolen, **You** must take all reasonable steps to get it back. **You** must report the loss/theft to the **Local Police** where the loss/theft happened, within 24 hours of discovery, and send **Us** a copy of the **Local Police** report with details of the loss/theft. (Where it is not possible to obtain a **Local Police** report **You** must provide other independent proof of loss/theft such as a letter from **Your** airline, transport company or hotel).
- If **Your Personal Money** and **Valuables** are lost or damaged by an authority, transport company, airline or hotel, **You** must:
 - Report details of the loss or damage to them in writing and get written confirmation.
 - Get a loss or damage report.
 - **You** should submit a claim to the authority or service provider responsible for **Your** loss or damage first. Proof of compensation or denial received from them must be provided to **Us**.
- Keep all travel tickets and tags if **You** make any claim under this policy.
- Be able to prove that **You** own the stolen **Personal Money** and **Valuables** and their value.
- If **You** are unable to show proof, **Your** claim may be affected.
- A reduced limit of S\$200 for cash or bank notes applies to insured persons aged under 16 years.

SECTION 21 • LOSS OF VALUABLES OR PERSONAL MONEY (continued)

What is not covered

- Loss or theft of **Personal Money** or **Valuables** which **You** have left **Unattended**.
- Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or any fragile articles.
- Scratching, denting, chipping or defacing.
- Wear and tear, inherent defects, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
- Any **Personal Money** or **Valuables** which is delayed, detained or confiscated by customs or other officials.
- Any items not listed under the definition of **Personal Money** or **Valuables** such as bonds, securities, credit cards, identity cards, driving licenses, passports or travel documents.
- Any business goods or samples/prototypes or equipment of any kind or any products/components meant for trade.
- Deliberate or malicious damage to, or loss of, **Your Personal Money** or **Valuables** caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any amount for loss, theft or damage resulting from **Your** willful act, omission, negligence, recklessness or carelessness.
- Any loss or damage to items not belonging to **You**.
- Any loss of items resulting from unexplained or mysterious disappearance.
- Shortages due to a mistake, or loss due to a change in exchange rates.
- Anything mentioned in the General Exceptions.

SECTION 22 • LOSS OF PASSPORT OR TRAVEL DOCUMENTS

Within the stipulated policy limits, if **Your** passport and other travel documents are lost or stolen while **You** are abroad, **We** will cover **You** for:

- The administrative fees which **You** have to pay to get a replacement passport or other travel documents required for **Your Trip**; and
- Any additional economy-class transport expenses (air, land or sea) and reasonable accommodation expenses of a standard room incurred for the sole purpose of replacing **Your** passport or other travel documents.

Contact **Our** claims assistance helpline at +65 6460 9391 and **We** will advise **You** on how to replace lost or stolen passports and other travel documents.

Special conditions

- If **Your** passport is lost or stolen, **You** must take all reasonable steps to get it back.
- **You** must report the loss to the relevant local authorities within 24 hours of discovery and get a written report.

What is not covered

- Loss or theft of passport and other travel documents which **You** have left **Unattended**.
- **Your** passport and other travel documents which are delayed, detained or confiscated by customs or other officials.
- Deliberate or malicious damage to, or loss of, **Your** passport and other travel documents caused by **You** or someone **You** know.
- Any amount for loss, theft or damage that **You** can claim against the airline, transport company, hotel or carrier.
- Any transport or other incidental cost incurred while obtaining the replacement passport or travel document in Singapore.
- Any amount for loss, theft or damage resulting from **Your** willful act, omission, negligence, recklessness or carelessness.
- Any loss of items resulting from unexplained or mysterious disappearance.
- Anything mentioned in the General Exceptions.

SECTION 23 • UNAUTHORISED USE OF CREDIT CARD

This section applies to **Prestige** plan only.

Within the stipulated policy limit, if **You** suffer financial loss as a direct result of the fraudulent use of **Your** credit card(s) following its loss arising out of robbery, burglary or theft during **Your Trip**, **We** will pay for such unauthorised transactions.

- Special conditions**
- The loss must be reported to the credit card issuer within 24 hours of the robbery, burglary or theft.
 - Any claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss and confirming **Your** liability for the loss.
 - **We** will only pay for such unauthorised charges which **You** are made liable for, under the terms and conditions of **Your** credit card(s).

- What is not covered**
- Loss or theft of credit card which **You** have left **Unattended**.
 - Any amount for loss, theft or damage resulting from **Your** willful act, omission negligence, recklessness or carelessness.
 - Any financial loss from credit card not registered under **Your** name.
 - Any cash advances made with **Your** stolen credit card(s).
 - Anything mentioned in the General Exceptions.

SECTION 24 • HIJACK, HOSTAGE AND MUGGING

Within the stipulated policy limits, **We** will pay S\$250 for each full 24-hour period if:

- **You** cannot reach **Your** destination or **You** cannot reach Singapore on the return leg of **Your Trip** as a result of the transport on which **You** are travelling being hijacked or **You** being taken as hostage; or
- **You** are in hospital receiving **In-Patient** treatment required following a mugging.

- Special conditions**
- **You** must report the mugging to the **Local Police** within 24 hours and get a written **Local Police** report.
 - Where a claim under Section 17 – Travel delay and Section 24 – Hijack, Hostage and Mugging, arises from the same event, **We** will pay the claim under one of the sections only.

- What is not covered**
- Anything mentioned in the General Exceptions.

SECTION 25 • RENTAL VEHICLE EXCESS

Within the stipulated policy limits, if **You** are involved in an **Accident** as a driver of a **Rented Vehicle**, **We** will reimburse **You** for any excess or deductible which **You** become legally liable to pay in respect of loss or damage to the **Rented Vehicle** during **Your Trip**, provided such loss or damage is covered by the insurance policy of the **Rented Vehicle**.

- Special conditions**
- **You** must be either a named driver or one of the named drivers of the **Rented Vehicle**. The **Rented Vehicle** must be rented from a licensed vehicle rental business.
 - As part of the hiring arrangement, **You** must take up comprehensive motor insurance against loss or damage to the **Rented Vehicle** during the rental period.
 - **You** must comply with all requirements of the licensed car rental company under the hiring agreement and of the insurer under such insurance, as well as all applicable laws, rules and regulations of the country in which the **Rented Vehicle** is hired and/or driven.

- What is not covered**
- Any loss or damage arising from operating the **Rented Vehicle** in violation of any term of the rental agreement or any applicable laws, rules and regulations of the country in which the **Rented Vehicle** is hired or driven.
 - Any loss or damage arising from operating the **Rented Vehicle** beyond the limits of any public roads.
 - Any loss or damage while the **Rented Vehicle** is not in **Your** custody and control.
 - Any loss or damage if **You** were not licensed to drive the **Rented Vehicle** or **You** were taking part in or practising for speed or time trials of any kind.

SECTION 25 • RENTAL VEHICLE EXCESS (continued)

What is not covered

- Any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- Any claim for loss or damage to the **Rented Vehicle** occurring outside the vehicle rental period or outside the **Period of Insurance**.
- Anything mentioned in the General Exceptions.

SECTION 26 • RENTAL VEHICLE RETURN

This section applies to **Prestige** plan only.

Within the stipulated policy limit, in the event that **You** are not able to return **Your Rented Vehicle** during a **Trip** as a result of **You** being treated as an **In-Patient** in a hospital overseas for an **Accidental** injury or illness covered under Section 4, **We** will pay the reasonable costs for returning the **Rented Vehicle** to the nearest hire depot.

Special conditions

- Please refer to the Section on 'Special Conditions' under Section 25 – Rental Vehicle Excess.

What is not covered

- 'What is not covered' under Section 25 – Rental Vehicle Excess.
- Anything mentioned in the General Exceptions.

SECTION 27 • HOME CONTENTS

This section applies to **Prestige** plan only.

Within the stipulated policy limit, **We** will cover the loss of or damage to **Your Home Contents**, caused by fire or theft accompanied by actual, forcible and violent entry to **Your Home** in Singapore if **Your Home** was left vacant during **Your Trip**.

Additional Definition

Home Contents: All household items and utensils, furniture and furnishing, domestic appliances, audio and visual equipment, personal computers, personal belongings (including **Valuables**) and clothing owned by **You** or **Your** immediate family members permanently residing in **Your Home**, or for which **You** are legally responsible. This excludes deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes or any other legal tender, perishable goods, livestock, motorised vehicle, bicycles, boats, aircraft and any accessories attaching to them.

Special conditions

- **We** will pay up to S\$1,000 for any one article or set or pair of articles.
- The total claim for **Valuables** or personal belongings shall not exceed 15% of the limit shown in **Your Schedule**.
- **You** must report the loss to the police within 24 hours upon discovery of the theft and get a written police report.
- **We** may make payment at **Our** option to settle any claim by payment, replacement or repair of any damaged article subject to allowance for wear and tear and depreciation.

What is not covered

- Any part of the structure or renovation of the **Home** including ceiling, wallpaper and the like or any damage to shared or common areas of **Your Home**.
- Items used for business or work purposes.
- Anything mentioned in the General Exceptions.

SECTION 28 • DOMESTIC PET CARE

This section applies to **Prestige** plan only.

Within the stipulated policy limit, **We** will pay the following amount per 24 hours of extended stay of **Your Domestic Pet** in a pet boarding house (per household):

Lite	Plus	Prestige
Not covered	Not covered	S\$50 for every 24 hours

if, during **Your Trip**, **You** are prevented from completing the return leg of **Your Trip** within the **Period of Insurance** as a result of **You** being treated as an **In-patient** in a hospital overseas for an **Accidental** injury or illness covered under Section 4-Emergency Medical Cover or as a result of a claim payable under Section 17 – Travel Delay.

Additional definition

- **Domestic Pet:** Refers to pets allowed in Singapore as per Animal and Veterinary Service of Singapore (AVS).

Special conditions

- **You** must provide:
 - A written confirmation from the pet boarding house stating (a) the period of stay of **Your Domestic Pet**, (b) the collection date arranged prior to **Your Trip** and (c) the period of extended stay in the pet boarding house.
 - A medical report from **Your** treating **Doctor** overseas justifying the need to delay **Your** return, or
 - A written confirmation from the carrier, or its handling agents, on the actual date and time of departure and the reason for the delay.

SECTION 29 • OPTIONAL COVER: OVERSEAS WEDDING & PHOTO SHOOT

This section applies only when this cover is included as indicated in **Your Schedule**.

In addition, **You** must be 18 and above and **You** must be either the bride or the groom at the overseas wedding ceremony or wedding photo shoot.

We will extend the cover under the following sections up to the applicable limits under Section 29 - Overseas Wedding & Photo Shoot as indicated on the summary of cover, for up to one incident per **Period of Insurance**:

- (a) Loss of **Ceremonial Attire and Wedding Accessories**.
- **We** will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Ceremonial Attire And Wedding Accessories** during **Your Trip**.
 - **We** will not pay the first S\$100 of any replacement or repair of **Your** lost or damaged **Ceremonial Attire and Wedding Accessories**.
 - **We** will pay up to S\$2,000 for any article (or set of articles if put together).
 - If **You** make a claim under more than one of the following sections for any one event, **We** will only pay under one of the sections.
 - Loss of **Ceremonial Attire and Wedding Accessories**.
 - Loss or Damage of Baggage & Personal Belongings.
 - Loss of **Valuables** or **Personal Money**.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 20 – Loss or Damage of Baggage & Personal Belongings and 21 – Loss of **Valuables** or **Personal Money**.
- (b) Loss of marriage certificate
- If **Your** marriage certificate is **Accidentally** lost or damaged during **Your Trip**, **We** will cover the administrative fee which **You** have to pay to get a replacement marriage certificate.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 22 - Loss of Passport or Travel Documents.

SECTION 29 • OPTIONAL COVER: OVERSEAS WEDDING & PHOTO SHOOT (continued)

- (c) Financial failure of licensed **Wedding Service Providers**
- Following the insolvency of **Your** pre-booked licensed **Wedding Service Providers** directly responsible for **Your** overseas wedding ceremony or **Your** wedding photo shoot occurring after the date **You** enter into a contract for its services or buying of this policy (whichever is later), **We** will pay for **Your** unused deposit or wedding costs that **You** have paid or legally have to pay and cannot get back.
 - There must be a written contractual agreement existing between **You** and the **Wedding Service Providers**.
 - **You** must ask for a refund of any prepaid expenses from **Your Wedding Service Providers** first. **We** will reduce **Your** claim by the amount **Your Wedding Service Providers** have refunded to **You**. Proof of compensation or denial received from them must be provided to **Us**.
- (d) Loss of wedding photo album
- If **Your** wedding photo album is **Accidentally** lost or damaged during its delivery to Singapore, **We** will cover the replacement and delivery cost which **You** have to pay to get a replaced wedding photo album.
 - Cover under this section will apply until delivery of **Your** photo album or up to 60 days after **Your** arrival date in Singapore, whichever is earlier.
 - **You** must ask for a replacement wedding album from **Your Wedding Service Providers** first. Proof of compensation or denial received from them must be provided to **Us**.
- (e) Personal liability of invited guests
- **We** will cover **You** for damages, claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** caused by **Your** invited guests at **Your** wedding venue on **Your Wedding Day** during **Your Trip** which causes death or injury to any person, and/or loss of or damage to any property.
 - This is subject to 'What is not covered' under Section 11 – Personal Liability.
 - **We** will not cover anyone that represents **Your Wedding Service Providers** or anyone present at **Your** wedding venue for work purpose.
 - **We** will not cover any incident occurring at an area not reserved for **Your** wedding.

Additional definitions

- **Ceremonial Attire and Wedding Accessories:** Clothing, shoes and wedding accessories (including jewellery) of the bride or the groom, of a formal nature, worn or to be worn by the bride or the groom at the overseas wedding ceremony, reception venue or overseas wedding photo shoot venue, whether hired, on loan or owned.
- **Wedding/Service Providers:** The provider of professional photography or professional video operation, hired cars or transport, venue, wedding cake, food and drinks catering, wedding favours, bridal make up, **Ceremonial Attire and Wedding Accessories** or entertainment contracted directly by **You** to provide services at **Your** wedding ceremony, reception venue or wedding photo shoot outside of Singapore.
- **Wedding Day(s):** Date(s) specified on an official document for the wedding ceremony to take place at a specified venue outside of Singapore.

What is not covered

- Any claim for service provided which is not defined under **Wedding Service Providers**.
- Any amount for loss that **You** can claim from another source.
- Any claim arising from circumstances known to **You** or in the public domain at the time of issue of this insurance or before **You** enter into the contract.
- Any claim for more than one incident per **Period of Insurance**.
- Anything mentioned in the General Exceptions.

SECTION 30 • OPTIONAL COVER: GOLF HOLIDAY

This section is applicable only when this cover is included as indicated in **Your Schedule**.

We will extend the cover under the following sections up to the applicable limits under Section 30 – Golf Holiday Cover as indicated on the summary of cover:

- (a) Loss of **Golfing Equipment**
- **We** will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Golfing Equipment** during **Your Trip**, including during the course of actual play or practice at any recognised golf course or golf range.
 - **We** will not pay the first S\$100 of any replacement or repair of **Your Golfing Equipment**. **We** will pay up to S\$1,000 for any article (or set of articles if put together).
 - **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.
 - This is subjected to the 'Special Conditions' and 'What is not covered' under Section 20 – Loss or Damage of Baggage & Personal Belongings.
- (b) Hire of **Golfing Equipment**
- **We** will pay up to S\$100 a day for the cost of hiring replacement **Golfing Equipment** during **Your Trip**, as a result of **Accidental** loss or damage of **Your Golfing Equipment** as covered under Section 30(a) - Loss of **Golfing Equipment** or if **Your Golfing Equipment** is temporarily delayed for more than 12 hours.
 - **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Golfing Equipment**.
- (c) Hole-In-One
- **We** will cover **You** for the cost of food and beverages **You** pay at the golf club house for the purpose of celebrating a Hole-In-One scored by **You** while playing golf at any recognised golf course or golf range during a **Trip**.
 - Any claim must be accompanied by a copy of the certificate for the Hole-In-One issued by the golf club and original receipts supporting the cost of food and beverages on the date of the Hole-In-One at the golf club.
- (d) Damage of buggy
- **We** will cover the cost of repair for **Accidental** damage to a buggy on hire while being used by **You** in the course of play or practice at any recognised golf course or golf driving range.
 - **You** must comply with the rental agreement of the buggy.
 - **You** must be at least 16 years of age.
- (e) Unused green fees
- **We** will pay **You** for pre-booked green fees which are not refundable, if **You** are not able to play golf at any recognised golf course or golf range due to **You** sustaining an **Accidental** injury or illness during **Your Trip**.
 - Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in golf during the period for which the reimbursement is being claimed.

SECTION 31 • OPTIONAL COVER: WINTER SPORTS

This section is applicable only when this cover is included as indicated in **Your Schedule**.

Important note

- If **You** take part in winter sports activities that are not listed in Table 31, **You** will not be covered for claims arising directly or indirectly from participating in the activity.
- Table 31:

Winter Sports Activities	Limitations
Skiing Snowboarding Snow tubing Snow rafting Tobogganing Snow shoeing Sleigh rides Sledging Snow mobiling	On recognised piste and within official areas of a ski resort.
Glacier walking	Organised by a licensed operator and accompanied by a qualified guide at all times.

SECTION 31 • OPTIONAL COVER: WINTER SPORTS (continued)

We will extend the cover under the following sections up to the applicable limits under Section 31 - Winter Sports as indicated on the summary of cover:

- (a) **Accidental** death and permanent disablement
- **We** will extend the cover under Section 1a - **Accidental** Death, Permanent Disablement & Burns Benefits, if, **You** suffer an **Accidental** injury while engaging in winter sports activities listed in Table 31 during **Your Trip**, which leads directly to **Your** death or such disablement.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 1a - **Accidental** Death, Permanent Disablement & Burns Benefit.
- (b) **Emergency** medical cover (aggregate)
- **We** will extend the cover under Section 4 - **Emergency** Medical Cover if **You** unexpectedly suffer an **Accidental** injury while engaging in winter sports activities listed in Table 31 during **Your Trip** and need to get medical treatment immediately.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- (c) Personal liability extension
- **We** will extend the cover under Section 11 - Personal Liability, to cover **You** for damages claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** while engaging in winter sports activities listed in Table 31 during **Your Trip** which causes death or injury to any person, and/or loss of or damage to any property.
 - This is subject to 'What is not covered' under Section 11 - Personal Liability.
- (d) Loss of **Winter Sports Equipment**
- **We** will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Winter Sports Equipment** during **Your Trip**, including while engaging in winter sports activities listed in Table 31 during **Your Trip**.
 - **We** will pay up to S\$1,000 for any article (or set of articles if put together).
 - **We** will not pay the first S\$250 of any replacement or repair of **Your Winter Sports Equipment**.
 - **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 20 - Loss or Damage of Baggage & Personal Belongings.
- (e) Hire of **Winter Sport Equipment**
- **We** will pay up to S\$100 a day for the cost of hiring replacement **Winter Sports Equipment** during **Your Trip**, as a result of **Accidental** loss or damage of **Your Winter Sports Equipment** as covered under Section 31(d) - Loss of **Winter Sports Equipment** or if **Your Winter Sports Equipment** is temporarily delayed for more than 12 hours.
 - **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Winter Sports Equipment**.
- (f) Loss of Deposit due to Ski Track/Piste Closure
- **We** will pay **You** if **You** are prevented from participation in winter sports activities listed in Table 31 during **Your Trip** due to **Your Accidental** injury, illness or closure of ski track/piste at the pre-booked resort due to bad weather condition.
 - Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in winter sports activities listed in Table 31 during the period for which the reimbursement is being claimed.
 - Any claim due to closure of ski track/piste must be accompanied by a copy of written confirmation from the resort management confirming the number of days and reason of ski track/piste closure.
- (g) Ski pass and Ski lift pass
- **We** will pay **You** if **You** are unable to use **Your** ski pass and/or ski lift pass due to **Your Accidental** injury, illness, **Accidental** loss or damage, theft of ski pass and/or ski lift pass.
 - Any claim due to **Your Accidental** injury or illness must be accompanied by a **Doctor's** memo confirming **Your** inability to participate in winter sports activities listed in Table 31 during the period for which the reimbursement is being claimed.
 - For loss, theft and malicious act, **You** must report the loss to the **Local Police** or relevant authority within 24 hours of such loss and provide a copy of the police report or a report issued by the relevant authority evidencing such loss due to theft.
- (h) Delay due to avalanche
- **We** will pay **You** if **Your** arrival at or departure from the booked resort is delayed for at least 6 hours consecutively due to avalanche.
 - Any claim must be accompanied by a copy of written confirmation from the resort management and such other proof **We** require to confirm the delay due to avalanche.

SECTION 32 • OPTIONAL COVER: ADVENTUROUS WATER SPORTS

This section is applicable only when this cover is included as indicated in **Your Schedule**.

Important note

- If **You** take part in adventurous water sports activities that are not listed in Table 32, **You** will not be covered for claims arising directly or indirectly from participating in the activity.
- Table 32:

Adventurous Water Sports Activities	Limitations
Diving with the use of artificial breathing apparatus	Up to 40 metres (subject to PADI Certification or similar recognised diving qualification)*
White and black water rafting	Up to Grade 4 (or the equivalent international grade used by the country You are in) with a qualified instructor/guide only
Canoeing/Kayaking	Up to Grade 4 (or the equivalent international grade used by the country You are in)
Cave/River Tubing	Must be under supervision of a qualified instructor/guide only
Dinghy sailing	No racing and within a 5 mile limit of the coastline or on inland waters
Yachting	No racing and within a 12 mile limit of the coastline or on inland waters
Jet boating / Kite boating	Passenger only and organised through a licensed operator only
Jet skiing	Organised through a licensed operator only
Sea walking	
Sail boarding / Wake boarding / Body boarding / Kite boarding / Paddleboarding	
Wind surfing / Water Surfing / Flow Riding	
Water skiing	
Dragon Boating	
Deep Sea Fishing	

* If **You** do not hold a diving qualification, **We** will only cover **You** to dive to a maximum depth of 30 metres when accompanied by and under the direct supervision of a qualified diving instructor as part of an accredited course.

SECTION 32 • OPTIONAL COVER: ADVENTUROUS WATER SPORTS (continued)

We will extend the cover under the following sections up to the applicable limits under Section 32 - Adventurous Water Sports as indicated on the summary of cover:

- (a) **Accidental** death and permanent disablement
 - We will extend the cover under Section 1a - **Accidental** Death, Permanent Disablement & Burns Benefits, if, **You** suffer an **Accidental** injury while engaging in adventurous water sports activities listed in Table 32 during **Your Trip**, which leads directly to **Your** death or such disablement.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 1a - **Accidental** Death, Permanent Disablement & Burns Benefit.
- (b) **Emergency** medical cover (aggregate)
 - We will extend the cover under Section 4-**Emergency** Medical Cover if **You** unexpectedly suffer an **Accidental** injury while engaging in adventurous water sports activities listed in Table 32 during **Your Trip** and need to get medical treatment immediately.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 4 - **Emergency** Medical Cover.
- (c) Personal liability extension
 - We will extend the cover under Section 11 - Personal Liability, to cover **You** for damages claimants' costs and expenses that **You** may legally have to pay relating to an **Accident** while engaging in adventurous water sports activities listed in Table 32 during **Your Trip** which causes death or injury to any person, and/or loss of or damage to any property.
 - This is subject to 'What is not covered' under Section 11 - Personal Liability.
- (d) Loss of **Water Sports Equipment**
 - We will cover **You** for **Accidental** loss, theft or **Accidental** damage to **Your Water Sports Equipment** during **Your Trip**, including while engaging in adventurous water sports activities listed in Table 32 or any water sports activities which are not excluded in **Your** policy.
 - We will not pay the first S\$250 of any replacement or repair of **Your Water Sports Equipment**.
 - We will pay up to S\$1,000 for any article (or set of articles if put together).
 - We will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using **Our Depreciation Scale**.
 - This is subject to the 'Special Conditions' and 'What is not covered' under Section 20 - Loss or Damage of Baggage & Personal Belongings.
- (e) Hire of **Water Sports Equipment**
 - We will pay up to \$100 a day for the cost of hiring replacement **Water Sports Equipment** during **Your Trip** as a result of **Accidental** loss or damage of **Your Water Sports Equipment** as covered under Section 32(d) - Loss of **Water Sports Equipment** or if **Your Water Sports Equipment** is temporarily delayed for more than 12 hours.
 - **You** must get written confirmation from the carrier of the number of hours **You** were without **Your Water Sports Equipment**.

SECTION 33 • OPTIONAL COVER: PRE-EXISTING MEDICAL CONDITIONS

This section is applicable only when this cover is included as indicated in **Your Schedule**.

Cover only applies to Single-trip policies with a maximum duration of 30 days.

This section extends to cover claims arising due to **Pre-existing Medical Condition** up to the applicable limits under Section 33 - Pre-Existing Medical Conditions as indicated on the summary of cover.

(a) **Emergency** Medical Cover and Repatriation of Mortal Remains due to **Pre-existing Medical Condition**

i. Overseas Medical Expenses due to **Pre-existing Medical Condition**

- We will extend the cover under Section 4a - Overseas Medical Expenses, if **You** unexpectedly suffer an **Accidental** injury or illness due to **Pre-existing Medical Condition** during **Your Trip** and need to get medical treatment outside Singapore, **We** will pay for the necessary and reasonable costs of medical treatment by a **Doctor** (including rescue services to take **You** to hospital) up to a maximum of 30 days from the date of the initial treatment. For outpatient medical treatment, an **Excess** of S\$100 will apply for each visit.

We will only pay for the necessary and reasonable costs of medical treatment by a specialist or physiotherapist, only if the specialist medical treatment or physiotherapy treatment is considered necessary and has been referred by a **Doctor** in general practice. The specialist or physiotherapist must not be a person related to **You** or anyone **You** are travelling with.

ii. **Emergency** Medical Evacuation due to **Pre-existing Medical Condition**

- We will extend the cover under Section 4b - **Emergency** Medical Evacuation, if **You** unexpectedly suffer an **Accidental** injury or illness due to **Pre-existing Medical Condition** while overseas and in the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, **We** will pay for the following:
 - The necessary and reasonable cost of transportation and en-route medical care and supplies including the assignment of a **Doctor** and/or nurse to accompany **You**.
 - The cost of getting **You Home** if **You** need to return to Singapore for recuperation or continued treatment and **You** cannot use **Your** return ticket.

Repatriation of Mortal Remains due to **Pre-existing Medical Condition**

- We will extend the cover under Section 8 - Repatriation, in the event of **Your** death while overseas resulting from an **Accidental** injury or illness due to **Pre-existing Medical Condition**, **We** will make all the necessary arrangements and pay for the cost of returning **Your** body or ashes to Singapore or **Your** home country if **You** are not a Singaporean.

iii. Chiropractor and/or Chinese Physician Treatment due to **Pre-existing Medical Condition**

- We will extend the cover under Section 4f - Chiropractor and/or Chinese Physician Treatment, if **You** unexpectedly suffer an **Accidental** injury or illness due to **Pre-existing Medical Condition** during **Your Trip** and **You** need to get outpatient medical treatment overseas by a Chiropractor or Chinese Physician, **We** will pay for the overseas outpatient treatment, subject to an **Excess** of S\$100 for each visit, provided **You** are treated by a Chiropractor or Chinese Physician who is officially certified and registered with the relevant authority in the country where the treatment is received.

For the avoidance of doubt, this benefit will only pay for **Your** overseas outpatient treatment and will not cover any medical treatment by a Chiropractor or Chinese Physician upon **Your** return to Singapore.

The Chiropractor or Chinese Physician must not be a person related to **You** or anyone **You** are travelling with.

iv. **Emergency** Telephone Charges due to **Pre-existing Medical Condition**

- We will extend the cover under Section 4g - **Emergency** Telephone Charges and pay for telephone charges **You** incurred for the sole purpose of contacting **Us** or **Our** appointed Medical Emergency Assistance provider for **Emergency** medical assistance and for which a medical claim due to **Pre-existing Medical Condition** has been submitted under Section 33a.i, 33a.ii, or 33a.iii. **You** must be able to provide telephone bills for **Us** to reimburse **You**.

Special conditions under 33(a)

- Please refer to the section on 'Special Conditions' under Section 4 - Emergency Medical Cover and Section 8 - Repatriation.

What is not covered under 33(a)

- 'What is not covered' under Section 4 - Emergency Medical Cover.
- The first S\$100 for each visit for **Your** outpatient medical treatment arising from **Your Pre-Existing Medical Condition**.
- Anything mentioned in the General Exceptions.

SECTION 33 • OPTIONAL COVER: PRE-EXISTING MEDICAL CONDITIONS (continued)**(b) Hospital Income due to Pre-existing Medical Condition**

- This section applies to **Plus** and **Prestige** plans only
- i. Overseas Hospital Income due to **Pre-existing Medical Condition**
We will extend the cover under Section 6a - Overseas Hospital Income if **You** are making a claim for medical expenses due to a **Pre-existing Medical Condition** which is claimable in this policy, and **You** are being treated overseas as an **In-Patient** in a hospital. **We** will pay:

Either:

- a. The following amount for every full consecutive 24 hours of hospitalisation in a standard ward overseas.

Lite	Plus	Prestige
Not covered	S\$200	S\$200

Or

- b. The following amount for every full consecutive 24 hours of hospitalisation in an Intensive Care Unit (ICU) overseas.

Lite	Plus	Prestige
Not covered	Not covered	S\$400

for each day of hospital confinement.

- ii. Hospital Income in Singapore due to **Pre-existing Medical Condition**

We will extend the cover under Section 6b - Hospital Income in Singapore if **You** are making a claim for medical expenses due to a **Pre-existing Medical Condition** which is claimable in this policy, and **You** are being treated in Singapore as an **In-Patient** in a hospital.

We will pay the following amount for every full consecutive 24 hours of hospitalisation in Singapore.

Lite	Plus	Prestige
Not covered	S\$100	S\$100

What is not covered under 33(b)

- 'What is not covered' under Section 4 - Emergency Medical Cover.
- Anything mentioned in the General Exceptions.

(c) Compassionate Visit Expenses due to Pre-existing Medical Condition

- This section applies to **Plus** and **Prestige** plans only.
- **We** will extend the cover under Section 9b - Compassionate Visit Expenses if **You** sustain death overseas as a result of an **Accidental** injury or illness due to a **Pre-existing Medical Condition** during **Your Trip**, **We** will pay for accommodation and travelling expenses reasonably and necessarily incurred by one (1) **Travelling Companion** or one (1) **Close Relative** or friend who travels to assist in the final arrangement following **Your** death and bring **Your** body or ashes back to Singapore or **Your** home country if **You** are not a Singaporean.

What is not covered under 33(c)

- Anything mentioned in the General Exceptions.

SECTION 33 • OPTIONAL COVER: PRE-EXISTING MEDICAL CONDITIONS (continued)

(d) Travel Inconvenience benefits due to **Pre-existing Medical Condition**

- This section applies to **Plus** and **Prestige** plans only
 - **We** will pay the benefits for the following sections, up to the maximum amount specified in the summary of cover and subject to a 50% **Co-payment**.
- i. Trip Cancellation due to **Pre-existing Medical Condition**
- Within the stipulated policy limits, **We** will cover **You** for **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back, if, after the date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably have to cancel **Your** entire **Trip** within 30 days prior to **You** departing on **Your Trip** due to **Your, Your Travelling Companion's** or **Your Close Relative's Pre-existing Medical Condition**.
- ii. Trip Postponement due to **Pre-existing Medical Condition**
- Within the stipulated policy limits, **We** will cover **You** for reasonable administrative fees and/or additional travel expenses for **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent which **You** have to pay, if, after the date of buying **Your** policy or booking a **Trip** (whichever is later), **You** unavoidably need to postpone **Your** entire **Trip** within 30 days prior to **You** departing on **Your Trip** due to **Your, Your Travelling Companion's** or **Your Close Relative's Pre-existing Medical Condition**.

Special conditions under Section 33d(i) & Section 33d(ii)

- Please refer to the section on 'Special conditions' under Section 12a - Trip Cancellation.

What is not covered under Section 33d(i) & Section 33d(ii)

- 'What is not covered' under Section 12a - Trip Cancellation and Section 13a - Trip Postponement.
- Anything mentioned in the General Exceptions.

iii. Trip Interruption – due to **Pre-existing Medical Condition**

- Within the stipulated policy limits, **We** will cover **You** for:
 - **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back; or
 - Any additional administrative expenses incurred when it is possible to amend the original travel expenses (air, land or sea) and accommodation; or
 - Any additional travel economy-class transport expenses (air, land or sea) **You** need to pay if it is not possible to amend the original travel tickets (air, land or sea) and/or any reasonable extra charges for accommodation expense of a standard room;
 if, after commencement of **Your Trip**, **You** unavoidably have to
 - a) cut short **Your Trip** and return directly to Singapore; or
 - b) change any part of **Your Trip's** original itinerary;
 due to **Your, Your Travelling Companion's** or **Your Close Relative's Pre-existing Medical Condition** during **Your Trip**.

Special conditions under Section 33d(iii)

- Please refer to the section on 'Special conditions' under Section 15 - Trip Interruption.

What is not covered under Section 33d(iii)

- 'What is not covered' under Section 15 - Trip Interruption.
- Anything mentioned in the General Exceptions.

Free Extensions

The policy is extended to cover the following:

- (a) Loss of **Frequent Flyer Points, Hotel Points** and **Credit Card Points**
- This benefit applies to **Plus** and **Prestige** plans only.
 - If **You** purchase airline ticket or **Entertainment Cost** or book accommodation using **Frequent Flyer Points, Hotel Points** and/or **Credit Card Points** in full and the airline ticket, **Entertainment Cost** or booked accommodation is subsequently cancelled or postponed due to the events for which **You** are covered under this policy, **We** will pay **You** the retail price for that airline ticket, **Entertainment Cost** or booked accommodation at the time it was issued based on **Your** actual booking details, provided the loss of such points cannot be recovered from any source.
 - For the avoidance of doubt, **We** will not pay for:
 - any costs incurred beyond the retail price of original class or category for the airline ticket, **Entertainment Cost** or booked accommodation; and
 - any complimentary service or access, free meal or free upgrade from original class to better class provided by such loyalty or reward program.
- (b) Disappearance
- Should the scheduled ship, aircraft or train **You** travel in during the **Trip** sink, be wrecked or disappear, **We** will deem **You** as legally dead if **Your** body cannot be found within one year from the date of **Accident** provided a court order or official death certificate has been established accordingly. **We** will pay for **Accidental** death in accordance with the **Schedule** of compensation under Section 1a, provided that any person to whom the benefit is paid signs an undertaking to inform and refund **Us** the amount paid if **You** are subsequently found to be living.
- (c) Drowning or suffocation by smoke, poisonous fumes or gas
- **We** will cover **You** under Section 1a if **You** suffer **Accidental** death, **Permanent Total Disablement** or **Accidental** injury caused by drowning or suffocation by smoke, poisonous fumes or gas, provided that such event did not arise as a result of **Your** wilful or intentional act.
- (d) Motorcycling
- This policy is extended to cover **You** motorcycling as long as:
 - **You** wear a crash helmet,
 - The driver holds a valid motorcycle license, and
 - **You** are not engaged either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind or practising for speed or time trials, sprints or racing of any kind.
 - No personal liability cover exists under this policy for motorcycling.
- (e) Pregnancy or childbirth related conditions
- This benefit applies to **Plus** and **Prestige** plans only.
 - **We** will pay for benefits under Section 12a, Section 14 or Section 15a if **You** are unfit to travel or continue with **Your Trip**. **Your Doctor** must certify that these conditions are not related to any **Pre-Existing Medical Condition** and the expected date of delivery is more than 12 weeks (or 16 weeks in the case of a multiple pregnancy) from **Your** planned return date.
- (f) Automatic extension of cover
- **Your** policy will remain in force without any extra premium if **You** cannot get **Home** while overseas before **Your Period of Insurance** ends due to the following reasons:
 - Any **Public Transport** in which **You** are travelling as a ticket-holding passenger is delayed and **You** are not the cause of the delay, or
 - **You** being **Accidentally** injured, ill or **Quarantined**
 - If **You** have purchased the optional cover Pre-existing Medical Conditions, this automatic extension of cover will also apply if **You** suffer an **Accidental** injury or illness due to a **Pre-existing Medical Condition**.
 - **We** will also continue to pay for medical treatment under Section 4 - **Emergency** Medical Cover and Section 33a(i) - Overseas Medical Expenses due to **Pre-existing Medical Condition** (where applicable) for this period if it is considered medically necessary by **Our** Medical Emergency Assistance provider.
 - Please refer to **Your** summary of cover for the extended **Period of Insurance**.

Free Extensions (continued)

(g) **Full terrorism** cover (aggregate)

- **We** will pay **You** under this policy up to the aggregate amount detailed in **Your** summary of cover for claims arising directly or indirectly from **Terrorism**.
- **Terrorism** is defined as any act or acts including, but not limited to:
 - The use or threat of force and/or violence; and/or
 - Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any Section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

(h) COVID-19 cover

This section extends cover to claims arising due to COVID-19 provided **You** are not travelling against any travel advisory issued by Singapore government as per General Exceptions – (20) Travel Advisory and subject to the terms and conditions below:

i. **Emergency** Medical Cover and Repatriation due to COVID-19

- Within the stipulated policy limits, if **You** are diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor** during **Your Trip**, **We** will pay for the following:
 - (1) Overseas Medical Expenses due to COVID-19
 - The necessary and reasonable costs of medical treatment by a **Doctor** (including rescue services to take **You** to hospital) up to a maximum of 90 days from the date of the initial treatment.
 - (2) **Emergency** Medical Evacuation due to COVID-19

In the opinion of **Our** Appointed Medical Emergency Assistance provider, it is medically necessary to move **You** to the nearest registered medical facility or return to Singapore for medical treatment, **We** will pay for the following:

 - The necessary and reasonable cost of transportation and en-route medical care and supplies including the assignment of a **Doctor** and/or nurse to accompany **You**.
 - The cost of getting **You Home** if **You** need to return to Singapore for recuperation or continued treatment and **You** cannot use **Your** return ticket.
 - (3) Repatriation due to COVID-19

In the event of **Your** death while overseas resulting from COVID-19 sustained during **Your Trip** overseas,

 - Repatriation of Mortal Remains: **We** will make all the necessary arrangements and pay for the cost of returning **Your** body or ashes to Singapore or **Your** home country if **You** are not a Singaporean.
 - Reimbursement of Coffin and Funeral Expenses: If **Your** death happens within 12 months due to COVID-19 while overseas, **We** will pay for the cost of burying or cremating **You** either in the country where **You** die, in Singapore or **Your** home country if **You** are not a Singaporean.
 - (4) Medical Expenses in Singapore due to COVID-19
 - This benefit applies to **Plus** and **Prestige** plans only.
 - Follow-up medical treatment due to COVID-19 within 31 days upon **Your** return to Singapore if initial treatment took place during **Your Trip**.
 - Medical treatment due to COVID-19 if **You** are diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor** within 3 days upon **Your** return when initial treatment was not sought during **Your Trip**, up to a maximum of 31 days from the initial treatment in Singapore.

ii. Overseas **Quarantine** Allowance Due To COVID-19

- This benefit applies to **Plus** and **Prestige** plans only.

Within the stipulated policy limits, if **You** are unexpectedly diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor** during **Your Trip** and are placed under **Quarantine** by the government or relevant health authority, **We** will pay **You** the following amount for every full consecutive 24 hours **You** are detained.

Lite	Plus	Prestige
Not covered	S\$50 (Up to a maximum of 20 days)	S\$100 (Up to a maximum of 20 days)

- For the avoidance of doubt, this policy will only pay under one of these benefits, h(ii) Overseas Quarantine Allowance Due To COVID-19, h(iii) Overseas Hospital Income Due To COVID-19 or any reasonable extra charges for accommodation expense of a standard room under section h(v.c) and not all for the same event.

Free Extensions (continued)

(h) COVID-19 cover

iii. Overseas Hospital Income Due To COVID-19

- This benefit applies to **Plus** and **Prestige** plans only. Within the stipulated policy limits, if **You** are unexpectedly diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor** during **Your Trip** and are being treated as an **In-Patient** in a hospital overseas, **We** will pay **You** the following amount for every full consecutive 24 hours of hospitalisation in overseas.

Lite	Plus	Prestige
Not covered	S\$50 (Up to a maximum of 20 days)	S\$100 (Up to a maximum of 20 days)

- For the avoidance of doubt, this policy will only pay under one of these benefits, h(ii) Overseas Quarantine Allowance Due To COVID-19, h(iii) Overseas Hospital Income Due To COVID-19 or any reasonable extra charges for accommodation expense of a standard room under section h(v.c) and not all for the same event.

Special conditions under (h) i, ii & iii

- Please refer to the section on 'Special conditions' under Section 4 - **Emergency Medical Cover**.
- We** will only pay for the necessary and reasonable costs of medical treatment by a specialist or physiotherapist, only if the specialist medical treatment or physiotherapy treatment is medically necessary and has been referred by a **Doctor** in general practice. The specialist or physiotherapist must not be a person related to **You** or anyone **You** are travelling with.
- You** must comply with all the travel requirements imposed by the Singapore government authority and the country of **Your** destination relating to COVID-19, including but not limited to COVID-19 diagnostic tests, vaccination, quarantine or isolation that are required for **Your Trip**.

What is not covered under (h) i, ii & iii

- 'What is not covered' under Section 4 - **Emergency Medical Cover**.
- Any claim if **You** fail to obtain any mandatory COVID-19 diagnostic test required by Singapore government authority.
- Any claim if **Your** COVID-19 diagnostic test result is positive prior to **Your Trip** (Not applicable for h(iv) - Trip Cancellation/Postponement Due to COVID-19).
- Any claim for the cost of mandatory COVID-19 diagnostic tests or vaccines or **Quarantine** expenses that are required for **Your Trip**.
- Anything mentioned in the General Exceptions.

iv. Trip Cancellation/Postponement Due To COVID-19

- Within the stipulated policy limits, **We** will cover **You** for:
 - Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back; or
 - Reasonable administrative fees and/or additional travel expenses for **Your** travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent which **You** have to pay;
 if, after the date of buying **Your** policy or booking a Trip (whichever is later), **You** unavoidably have to cancel or postpone **Your** entire **Trip** within 30 days prior to **You** departing on **Your Trip** due to **You**, **Your Travelling Companion** or **Your Close Relative** being diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor**.
- For the avoidance of doubt, this policy will only pay for a claim under this section for either Trip Cancellation or Trip Postponement.

Special conditions under (h) iv

- Please refer to the section on 'Special conditions' under Section 12a - Trip Cancellation.
- You** must comply with all the travel requirements imposed by the Singapore government authority and the country of **Your** destination relating to COVID-19, including but not limited to COVID-19 diagnostic tests, vaccination, quarantine or isolation that are required for **Your Trip**.

What is not covered under (h) iv

- 'What is not covered' under Section 12a - Trip Cancellation and Section 13a - Trip Postponement.
- 'What is not covered' under (h) i, ii & iii under Free extensions.

Free Extensions (continued)

- (h) COVID-19 cover
- v. Trip Interruption Due To COVID-19
- Within the stipulated policy limits, **We** will cover **You** for:
 - a) **Your** unused travel (air, sea or land) and accommodation costs, and **Entertainment Cost** charged by the licensed provider such as transport provider, accommodation provider, tour operator or travel agent where **You** have paid or legally have to pay for **Your Trip** and which **You** cannot get back; or
 - b) Any additional administrative expenses incurred when it is possible to amend the original travel tickets (air, land or sea) and accommodation; or
 - c) Any additional travel economy-class transport expenses (air, land or sea) **You** need to pay if it is not possible to amend the original travel expenses (air, land or sea) and/or any reasonable extra charges for accommodation expense of a standard room if **You** have to stay beyond the intended return date;
 if, after commencement of **Your Trip**, **You** unavoidably have to
 - (1) cut short **Your Trip** and return directly to Singapore; or
 - (2) change any part of **Your Trip's** original itinerary;
 due to **You**, **Your Travelling Companion** or **Your Close Relative** being diagnosed and tested positive with COVID-19 by an approved test provider or **Doctor** during **Your Trip**.
 - For the avoidance of doubt, this policy will only pay under one of these benefits, h(ii) Overseas Quarantine Allowance Due To COVID-19, h(iii) Overseas Hospital Income Due To COVID-19 or any reasonable extra charges for accommodation expense of a standard room under section h(v.c) and not all for the same event.

Special conditions under (h) v

- Please refer to the section on 'Special conditions' under Section 15 - Trip Interruption.
- **You** must comply with all the travel requirements imposed by the Singapore government authority and the country of **Your** destination relating to COVID-19, including but not limited to COVID-19 diagnostic tests, vaccination, quarantine or isolation that are required for **Your Trip**.

What is not covered under (h) v

- 'What is not covered' under Section 15 - Trip Interruption.
- 'What is not covered' under (h) i, ii & iii under Free extensions.

Aggregate Limit of Liability

The total compensation payable in respect of death, disablement or burns for all insured persons shall not exceed S\$15,000,000 under this policy for each **Period of Insurance** per conveyance.

In the event compensation exceeds S\$15,000,000, the amount shall be apportioned among the insured persons subject to the maximum of the sum insured of each person.

General Exceptions

These apply to all sections of the policy unless stipulated otherwise. This policy does not cover:

- (1) **War and other excluded events**
Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
- War, invasion, act of foreign enemy, hostilities or a war-like operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

This does not apply for Section 12b – Trip Cancellation For Any Reason, Section 13b – Change of Travelling Date or Time For Any Reason and Section 16 – Trip Curtailment For Any Reason.

- (2) **Other actions**
Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
- Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or **Terrorism** above.

- (3) **Radioactivity**
Loss, damage or liability which involves:
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

This does not apply for Section 12b – Trip Cancellation For Any Reason, Section 13b – Change of Travelling Date or Time For Any Reason and Section 16 – Trip Curtailment For Any Reason.

- (4) **Sonic bangs**
Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

- (5) **Pollution or contamination**
Loss, damage or liability arising from pollution or contamination unless caused by:
- A sudden and unexpected **Accident** which can be identified; or
 - Oil leaking from a domestic oil installation at **Home**.

This does not apply for Section 12b – Trip Cancellation For Any Reason, Section 13b – Change of Travelling Date or Time For Any Reason and Section 16 – Trip Curtailment For Any Reason.

- (6) **Wilful act or negligence**
Any loss or damage or liability caused by **Your** willful act or negligence.

- (7) **Unattended**
Any loss where **Your** property is left unattended in a public place or **You** do not watch over or are not in full view of or in a position to prevent unauthorised taking of **Your** property unless it is in a locked compartment, safe or in a locked boot/trunk of a locked vehicle. For the avoidance of doubt, public place means any place or premises, whether privately owned or not, to which the general public or any section of the general public is permitted to have access, whether on payment or otherwise.

- (8) **Pre-existing Medical Condition**
Any loss, damage or liability directly or indirectly arising as a result of any **Pre-existing Medical Condition**.
- unless **You** have purchased the optional Pre-existing Medical Conditions cover and the coverage is shown in **Your Schedule**.
 - where **You** have been given a terminal illness diagnosis with a life expectancy of less than 12 months. This is regardless of whether **You** have purchased the optional Pre-existing Medical Conditions cover.

If **You** have purchased the optional cover Pre-existing Medical Conditions and the coverage is shown in **Your Schedule**, the **Pre-existing Medical Condition** exclusion will not apply to **You**, but will still apply to **Your Close Relative** or **Travelling Companion** who has not purchased this optional cover.

This does not apply for Section 12b – Trip Cancellation For Any Reason, Section 13b – Change of Travelling Date or Time For Any Reason and Section 16 – Trip Curtailment For Any Reason.

- (9) **Manual Work**
Any loss, damage or liability directly or indirectly arising as a result of **Your** involvement in **Manual Work**.

General Exceptions (continued)

- (10) Restricted countries
Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to, or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.
- (11) Sanction limitation and exclusion
We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.
- (12) Alcohol and drugs
Any loss, injury or damage due to the effect or influence of alcohol or non-prescription drugs or medications.
- (13) Insanity
Any loss, injury or damage due to mental problem or insanity.
- (14) Suicide
Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
- (15) Dangerous Sports and Leisure Activities
We will not cover **You** while **You** are taking part in any sport or leisure activities with a high inherent level of risk (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) or any sport or leisure activity done in a manner, location or terrain that is far from what reasonable people consider to be normal. Such a sport or activity is likely to injure or harm the person doing it. This includes but is not limited to:
- **You** travelling in air (except while travelling as a fare-paying passenger in a properly licensed, regularly scheduled commercial airline or helicopter for sight-seeing by a licensed operator);
 - **You** taking part in any other aerial activities including parachuting, free flying, wingsuit flying, wing walking, heli-skiing (except hot air ballooning, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding, zip lining and flying fox done for leisure purposes and which satisfies the Leisure and Sports condition);
 - Any leisure or sports activities either as a professional or where **You** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - **You** taking part in any leisure or sports activities where **You** are competing in or practicing for speed or time trials, sprint or racing of any kind;
 - Big wave surfing, B.A.S.E jumping, cliff jumping, canyoning, horse jumping, polo, marathons, biathlons, triathlon, racing or motor rallies/cross, stunt riding, potholing, cave diving and private hunting **Trip**;
 - Outdoor rock climbing (except rock climbing on man-made walls), ice climbing, volcano boarding, highlining, abseiling, coasteering and mountain biking;
 - Trekking (including mountain trekking) above 4,000 metres above sea level;
 - Canoeing, kayaking and rafting (above Grade 2).
- (16) Winter sports and adventurous water sports activities
We will not cover **You** while **You** are taking part in winter sports activities listed in Table 31 and adventurous water sports activities listed in Table 32, unless otherwise stated on **Your** policy **Schedule**.
- (17) Expedition
You taking part in expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator) or being a crew member on a vessel travelling from one country to another.
- (18) Known circumstances or events
Any claim arising from circumstances including riot, strike, civil commotion, **Catastrophic Event** which may result in a claim, threaten **Your** health or disrupt **Your Trip** that were made known to **You**, **Your Close Relative** or **Your Travelling Companion** by the transport or accommodation provider, or through a travel advisory issued by an authority (local or foreign) or in the public domain at the time of the issue of this insurance or before **You** booked **Your Trip** (for example: **Your Close Relative** is being treated as an **In-Patient** or any known/on-going risk event at **Your** planned destination).
- (19) Mysterious disappearance
Any loss, damage or liability directly or indirectly arising as a result of unexplained or mysterious disappearance.

General Exceptions (continued)

- (20) Consequential or indirect loss
Any consequential or indirect loss.
- (21) Unlawful Act
Any unlawful act committed by **You**, regardless of the extent of **Your** sanity. Unlawful act refers to any act that does not conform to or is not permitted by the law or rules of the geographical area in which the act is committed.
- (22) Travel against medical advice
- Any claim for a medical condition if any insured person has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had taken such advice.
 - Any claim that results from a medical condition **You** were planning to get medical treatment for during **Your Trip** regardless of whether this is the sole or main purpose of your **Trip** or not.
- (23) STI or HIV
Any sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- (24) Pregnancy, childbirth or related complications
Any claim that results from pregnancy, childbirth, miscarriage or all complications arising from these conditions.
- This does not apply to Section 4c - Overseas **Emergency** Medical Expenses – Pregnancy related, Section 4g - **Emergency** Telephone Charges or the coverage under Free extension (e) - Pregnancy or childbirth related conditions.
- (25) Incidental Expenses
Any incidental expenses or charges for food, beverage, local and international phone calls (excluding the phone charges covered under Section 4g - **Emergency** Telephone Charges and Section 33.a.iv - **Emergency** Telephone Charges due to **Pre-existing Medical Condition** where applicable), laundry, hotel minibar costs and hotel entertainment or pay-per-view TV programmes.
- (26) Travel Advisory
If **You** are travelling against the travel advisory issued by Singapore government (regardless of **Your** nationality) for non-essential travel or all travel, **You** will not be covered under any section of the policy for the known circumstances, facts or risks at Your planned destination.
- (27) Trip
We will only cover claims for **Trip** that begins during the **Period of Insurance**. **Trip** that begins before or after the **Period of Insurance** will not be covered, even if the **Insured Event**, loss or damage takes place during the **Period of Insurance**.
- (28) Excluding third party rights
Anyone not a party to **Your** policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001 or any subsequent revisions of this Act to enforce any of its terms.

General Conditions

These apply to the whole policy.

(1) Claims

- **You** must pay **Us** back any amount which **We** have paid which **You** are not covered for.
- **You** must tell **Us** as soon as possible after any injury, illness, incident, or loss, or if **You** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **Us** if **You** are aware of any writ, summons or prosecution. **You** must send **Us** every communication relating to a claim immediately.
- **You**, or any person acting for **You**, must not negotiate, admit or reject any claim without **Our** permission in writing.
- **You** must, at **Your** own expense, provide to support **Your** claims:
 - medical evidence, certificates, reports,
 - original invoices and receipts,
 - proof of ownership,
 - police, airline, transport, hotel reports,
 - **Trip** invoices, ticket confirmation, boarding passes, photocopy of passport and visa,
 - Any other documentary proof that **We** may require to support **Your** claim.
- In the case of a foreign language document, **You** shall at **Your** expense provide **Us** with an English translation of such document if **We** require.
- **We** may refuse to pay any claims for which **You** cannot provide receipts, bills or other supporting documents that **We** may require.
- **You** or **Your** legal representative must pay for any certificates, information and evidence, which **We** may need. When there is a claim for injury or illness, **We** may ask for, and will pay for, any insured person to be medically examined on **Our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any insured person dies.
- All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, **We** will convert the foreign currency amount into Singapore dollars at a foreign currency exchange rate to be determined by **Us**.
- **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim.
- Any person who is seeking indemnity under this policy shall give **Us** all the information, documents and assistance **We** require to enable any claim to be validated for **Us** to achieve a settlement.
- If **You** are making a claim under the policy, **You** must submit such a claim to **Us** with all relevant facts and documents within 30 days upon **Your** return to Singapore, otherwise, **We** will not be liable for claims that are submitted more than 30 days from **Your** return to Singapore.

(2) Other policies

If, at the time of an incident which results in a claim under this policy, there is any other insurance covering reimbursement for the same loss, damage, expense or liability, **We** are entitled to approach that insurer for a contribution towards the claim, and will only pay **Our** share.

If **You** have more than one policy with **Us** that covers the same benefit, **We** will only pay from one policy. If the benefit amounts are different under **Your** different policies, **We** will pay the highest benefit amount.

(3) **Our** rights

We are entitled to take over and carry out in **Your** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in **Your** name, to recover any payment **We** have made under this policy to anyone else.

(4) Access to and **Your Doctor**

If **You** make a medical or dental claim **You** may be asked to supply **Your Doctor's** name to enable **Us** to access **Your** medical records. This will help the treating **Doctors**, and **Us**, to provide **You** with the most appropriate treatment and assess whether the cover applies. If **You** do not agree to provide this **We** may not deal with **Your** claim.

(5) Fraud

If **You**, or anyone acting for **You**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **You** give any false declaration or statement to support the claim, **We** will not pay the claim and all cover under the policy will end.

We reserve the right to lodge a report with the **Local Police** about any dishonest claim.

General Conditions (continued)

- (6) **Your** duty to take precautions
You must at all times take reasonable precautions to prevent and avoid losses, damages, **Accident, Accidental** injuries and minimise claims under the policy.
- (7) Arbitration
Where **We** have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator in Singapore in accordance with the Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time in force in English. When this happens, a decision must be made before **You** can take any legal action against **Us**.
- (8) **Your** duty to comply with policy conditions
Our provision of insurance under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- (9) Burden of proof
The burden of proving the validity of any claim is upon **You**. If **We** deny any claim by reason of any exclusion, the burden of proving that **We** are legally responsible for the claim is also upon **You**.
- (10) False declaration
If **You** did not declare truthfully when buying this policy, this policy shall be cancelled immediately and all benefits and premiums under this policy shall be forfeited.
- (11) Rights of recovery
In the event authorisation for payment and/or payment is made by **Us** or an authorised service provider appointed by **Us** for any medical or non-medical claim for which policy liability is not engaged, **We** reserve the right to recover against **You** for the full sum.
- (12) Payment before & cover warranty
The total premium due must be paid and actually received in full by **Us** on or before the effective date of the policy or renewal certificate or endorsement. Otherwise there will be no cover under this policy and no benefits shall be payable by **Us**.

Our Promise of Service

If **You** have any comments or suggestions about **Our** cover, services or any other feedback please write to:
The Head of General Insurance
Singapore life Ltd.
5 Straits View, #01-18/19
Marina One The Heart
Singapore 018935

We always welcome feedback so **We** can improve **Our** products and services.

Customer Care Policy

At Singlife **We** will make every effort to provide the high level of service expected by all **Our** policyholders.

If on any occasion **Our** service falls below the standard of **Your** expectation, the procedure detailed below explains what **You** can do:

- **Your** first point of contact should always be to **Our** Customer Services Department. **You** can email **Us** at personal_insurance@singlife.com. **We** will acknowledge receipt of **Your** feedback within 3 working days whilst **We** look into the matter **You** raised. **We** will contact **You** for further information if required within 7 working days and provide **You** with a full reply within 14 working days.
- If **You** are dissatisfied with **Our** response, **We** will refer **You** to an independent dispute resolution organisation, the Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC's contact details are:
Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01
City House Singapore 068877
Telephone: 6327 8878
Fax: 6327 8488
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

Important: Please remember to quote **Your** policy reference in **Your** communication.

How To Make a Claim

To make a claim, please call +65 6460 9391 for **Our** claims assistance helpline or alternatively go to singlife.com to access **Our** online claims form.

Policy Owners' Protection Scheme (PPF)

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

Learn more about our other products and services at singlife.com



Singlife

Singapore Life Ltd.

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8