
INTERNATIONAL TRAVEL INSURANCE POLICY (for Singapore residents only)

This is your International Travel Insurance policy document. It is important that you read this policy document together with the **schedule** and any amendment or endorsement issued to make sure that you have the protection you need and to avoid any misunderstanding.

If there are any changes that may affect the insurance provided, please let us know immediately.

We suggest that you let your family members know about this insurance cover as it would be helpful if you or they need to make a claim.

IMPORTANT NOTICE

The insurance cover provided to you under this policy is based on the information you have given us. You must tell us all facts that you know or ought to know, or you may not be covered under the policy.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us and you, the **insured person** named in the **schedule**. The application form, declaration and any information you gave to us when applying for the policy are the basis of this contract.

In return for you paying the premium, we will provide you with insurance cover as described in the policy during the **period of insurance** or any subsequent period for which you pay and we accept the premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

A GUIDE TO THE POLICY

		Page
Important conditions	Your responsibilities under the policy	3
Definition of words	An explanation of words used in this policy which have special meanings	4
Eligibility	Conditions to qualify for cover	7
The benefits	What you are covered for	7
Section 1	Accidental death and permanent total disability	7
Section 2	Overseas medical expenses	8
Section 3	Medical expenses in Singapore	8
Section 4	Physiotherapy, chiropractic and traditional Chinese medicine expenses	9
Section 5	Overseas hospitalisation daily benefit	9
Section 6	Medical and travel assistance services	10
Section 7	Emergency medical evacuation and repatriation	11
Section 8	Letter of Guarantee (LOG) for overseas hospital admission	12
Section 9	Compassionate and hospital visit	12
Section 10	Child guard	12
Section 11	Insolvency of licensed travel operator	13
Section 12	Travel cancellation	13
Section 13	Delayed departure	14
Section 14	Shortening the trip and travel disruption	15
Section 15	Automatic extension of cover	16
Section 16	Delayed baggage	17
Section 17	Baggage	17
Section 18	Loss of travel documents and personal money	18
Section 19	Personal liability	19
Section 20	Adventurous activities cover	19
Section 21	Terrorism cover	20
COVID-19 Cover		
Section 22	Overseas medical expenses due to COVID-19	20
Section 23	Emergency medical evacuation and repatriation due to COVID-19	21
Exclusions	Those events we do not insure under the policy	21
General conditions	Your rights and our rights under the policy	27
Claim conditions	Your rights and our rights in the event of a claim	29
Premium warranty	Your responsibilities to pay the premium	31
Useful procedures	Making a claim and your feedback channels	32
Schedule of benefits	International Travel insurance benefits summary	33

IMPORTANT CONDITIONS

(Conditions you must meet for this insurance to operate.)

The insurance operates only if you meet all of the following conditions.

1. You must purchase the insurance before the start of your **trip**. If insurance is purchased after your **trip** has started, no coverage is extended, regardless of whether a policy has been issued.
2. The **trip** must begin in Singapore.
3. At the time of arranging the **trip** or taking out this insurance, neither you nor any other **insured person** is aware of any circumstances which are likely to lead to a claim under the policy.
4. Any insured **child** under the age of 12 years must be accompanied by a parent or **adult** guardian during the **trip**.
5. If an **insured person** has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and we must accept them, or there will be no cover for them.
6. The **insured persons** are not travelling against the advice of a **doctor** or for the purpose of getting medical treatment.
7. The **insured persons** must be in good health or free from physical defects.

IMPORTANT CONDITIONS FOR COVID-19 COVER (SECTIONS 22 to 23)

These additional conditions must be met for this COVID-19 Cover (sections 22 to 23) to operate.

1. The **insured person** is not travelling against the travel advisory issued by the Singapore government.
2. The **insured person** must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimising the risk and spread of **COVID-19**, including but not limited to **COVID-19** vaccination requirement, pre-departure, post-arrival **COVID-19** test, quarantine, isolation, and controlled itinerary.
3. During the **trip**, the **insured person** does not knowingly stay with any person who is having or suspected to be having a **COVID-19** infection, and/or is undergoing isolation or quarantine.
4. The **insured person** or the personal representative must contact MSIG Assist immediately for any medical claims relating to **COVID-19**.

DEFINITION OF WORDS

(Applicable to the whole policy)

Certain words have been defined below. These have the same meaning wherever they are used in the policy. They appear in **bold print** (for example, **insured person**).

TERM	DEFINITION
Accident	A sudden and unexpected event which results in bodily injury, disability or death of the insured person .
Act of terrorism	An act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.
Additional travel expenses	The necessary administrative costs and other expenses due to change of travel itinerary including the cost of economy class public transport or standard room, provided the original air ticket or accommodation booking cannot be amended at a lower cost, less any refund recovered. The transport or accommodation of the altered travel itinerary must not be of higher class or category that which was purchased in the original itinerary.
Adult	A person aged 18 years or above at the start of any trip .
Child, children	A person who is aged over one month and below 18 years, or below 23 years if studying full-time in a recognised institution of higher learning, at the start of any trip . Recognised institute of higher learning refers to Singapore or overseas education institutions which are licensed by the government of the country to provide post-secondary or higher education.
COVID-19	refers to: 1. Coronavirus disease (COVID-19); 2. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or 3. any mutation or variation of SARS-CoV-2; or COVID-19.
Dentist	A legally registered dental practitioner qualified to practise in line with the laws of the country in which the practice is granted. The dentist must not be an insured person , an insured person's family member , travel companion, a business partner, an employee or employer of an insured person, or a person related to an insured person in any way.
Doctor	A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be an insured person , an insured person's family member , travel companion, a business partner, an employee or employer of an insured person, or a person related to an insured person in any way.
Entertainment ticket	A ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events but excludes movie tickets.
Family member	The insured person's husband or wife, child, parent, stepparent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law.
Home	Your residential address and the address of any insured person in Singapore.

Home country	The country where the insured person holds citizenship or permanent residency, granted by the local government, other than Singapore.
Hospital	A lawful establishment set up to care for and treat sick and injured people, and which has 24-hour nursing services provided by registered graduate nurses, one or more doctors available at all times and organised facilities for diagnosis and major surgery. This must not be mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, community hospital, home for the aged, or a similar establishment.
Illness	Any sudden and unexpected deterioration of health of an insured person due to a medical condition contracted, which began or developed during the journey outside Singapore, which needs treatment by a doctor or TCM practitioner .
Immediate family member	The legal husband or wife, parent, biological child, legally adopted child or brother or sister of an insured person .
Injury	Bodily injury which happens during the journey , caused only and directly by an accident and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.
Insured, policyholder, you, your	The person named as Insured or Policyholder in the schedule .
Insured person, insured persons	The person or people described in the schedule , who live in Singapore, meet the eligibility conditions, and for whom the insurance is arranged.
Inpatient	means an in-patient stay in the hospital by the insured person where the treatment is being received for which room and board charges were made by the hospital , and this excludes in-patient stay by the insured person under observation in a ward.
Journey, trip	<ol style="list-style-type: none"> For a single return trip: A full return trip lasting no more than 45 days in a row during the period of insurance, beginning at the time the insured person leaves their home, accommodation or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the insured person returns to Singapore or on the end date of the period of insurance shown in the schedule, whichever is sooner. For a one-way trip: A trip for which a return leg has not been booked, beginning at the time the insured person leaves their home, accommodation or workplace within Singapore. Coverage shall cease at the earliest of the following events: <ol style="list-style-type: none"> Upon clearing the immigration after arrival at the destination country; or Upon the expiry of the 5 days of cover from the time when the one-way trip began.
Known event	means riot, strike, civil commotion, natural disaster or situations which threaten the insured person's health or disrupt their trip that were publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the policy was taken up.
Laptop computer	means laptop or notebook, which is a mobile computer that comes with a non-detachable full-sized keyboard and a flip-up screen of at least 12 inches.
Mobile device	refers to handheld devices like tablets, phablets, netbooks, personal digital assistants and similar equipment, excluding laptop computer .
Natural disaster	An event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
Period of insurance	The period of insurance shown in the schedule .

Pre-existing medical condition	Any pre-existing medical or physical conditions of any insured person which needed consultation or treatment including any recurring, chronic or continuing illness or condition during the 12-month period before the start of the journey .
Public transport	Any licensed and scheduled land, sea or air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis, private hire vehicles such as buses or coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled.
Schedule	The schedule containing details of you, any insured person , the type of cover you have chosen and the period of insurance . The schedule forms part of the policy.
Serious injury, serious illness	Means a critical or dangerous condition which, in the opinion of a doctor , needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health.
Serious medical condition	Means a condition which, in the opinion of the company or of MSIG Assist doctor, is a critically ill state of health that requires emergency medical treatment in order to avoid death or serious impairment to the insured person's immediate or long-term health.
TCM practitioner	A traditional Chinese medicine practitioner who is legally licensed medical practitioner, including acupuncturists and bonesetters, who is qualified to practise traditional Chinese medicine in line with the laws which apply in the country in which the practice is granted. The TCM practitioner must not be an insured person , an insured person's family member , travel companion , a business partner, an employee or employer of an insured person , or a person related to an insured person in any way.
Travel companion	A person who has made travel bookings to accompany the insured person for the trip .
Type of cover	<p>The type of cover you chose when you applied for the insurance.</p> <ol style="list-style-type: none"> 1. Single return trip, One-way Trip 2. Individual cover 3. Group cover <p>This will be shown in the schedule.</p>
Individual cover	A policy issued to you for the insured person named in the schedule .
Family	<p>means:</p> <ol style="list-style-type: none"> 1. you and your husband or wife travelling together on the same journey; or 2. you and your husband or wife and your biological or legally adopted children travelling together on the same journey.
Group cover	<ol style="list-style-type: none"> 1. A policy issued to you taking out cover on behalf of two or more insured persons named in the schedule who are travelling as a group. 2. The insured persons under a group cover must travel together on the same journey.
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.

ELIGIBILITY

To be eligible for cover under this policy, the **policyholder** and **insured persons** must meet these conditions:

1. must be Singaporean, permanent resident or foreigner holding valid employment, work permit or long-term pass issued by the Singapore government and is ordinarily residing in Singapore;
2. **policyholder** must be at least 18 years old at the start of **period of insurance**; and
3. **insured persons** must be at least 1 month old at the start of **period of insurance**.

THE BENEFITS

We will cover the **insured person** based on the benefits described in the following sections for the **type of cover** stated in the schedule. All limits stated in each section are on per trip basis.

SECTION 1 – ACCIDENTAL DEATH AND PERMANENT TOTAL DISABILITY

We will pay the compensation for death or disability as described in the Table of Compensation below if an **insured person** suffers an **injury** during the **journey** which, within 12 calendar months of its happening, is the only cause of death or disability.

Table of Compensation	% of the limit for this section
1. Death	100%
2. Permanent and total disability for which satisfactory proof has been given to the company that the total disability has continued for 12 months from the date of the injury and will in all probability continue for the remainder of the insured person's life and prevent the insured person from attending to any kind of business, profession or occupation	100%
3. Total and irrecoverable loss of sight in both eyes	100%
4. Loss of two or more Limbs	100%
5. Total and irrecoverable loss of sight in one eye and Loss of one Limb	100%
6. Loss of one Limb	50%
7. Total and irrecoverable loss of sight in one eye	50%

Note:

1. "Loss of Limb(s)" means permanent and total loss of use or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
2. If the insured person suffers injury that results in more than one of the results described in item 1 to 7 above, the maximum we will pay is 100% of the limit in this section.

The maximum we will pay under this section for:

	Single return trip	One-way trip
Adult insured person aged below 70	\$40,000	\$40,000
Adult insured person aged 70 or above	\$20,000	\$20,000
Insured child	\$20,000	\$20,000



What is not covered

Please see the section on exclusions.

SECTION 2 – OVERSEAS MEDICAL EXPENSES

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** outside Singapore which a **doctor** says are medically necessary as a result of **injury** or **illness** suffered by the **insured person** during the **journey**.

The maximum we will pay under this section for:

	Single return trip	One-way trip*
Insured person aged below 70	\$350,000	\$350,000
Insured person aged 70 or above	\$75,000	\$75,000
Insured child	\$150,000	\$150,000

* For one-way trip, the most we will pay is \$10,000 if the destination country is the **insured person's home country**.

The most we will pay under section 2 to section 4 in total, will not be more than the maximum limit under section 2 – Overseas medical expenses.

What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

SECTION 3 – MEDICAL EXPENSES IN SINGAPORE

If an **insured person** receives medical treatment during the **journey** outside Singapore for an **injury** or **illness** suffered during the overseas **journey**, we will also pay for the medical expenses which are a continuation in Singapore of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

If medical treatment is not first received outside Singapore, the **insured person** must arrange for medical treatment in Singapore within 72 hours of their return to Singapore, before we will pay for further medical expenses, limited to 30 days after the **insured person** returns to Singapore.

The maximum we will pay under this section is:

	Single return trip	One-way trip
Insured person aged below 70	\$10,000	Not covered
Insured person aged 70 or above	\$10,000	Not covered
Insured child	\$10,000	Not covered

The most we will pay under section 2 to section 4 in total, will not be more than the maximum limit under section 2 – Overseas medical expenses.

What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

SECTION 4 – PHYSIOTHERAPY, CHIROPRACTIC AND TRADITIONAL CHINESE MEDICINE EXPENSES

We will pay the **insured person** the cost of treatment by a licensed physiotherapist, chiropractor or **TCM practitioner** which is needed for **injury** and **illness** suffered by the **insured person** during the **journey** overseas.

We will further pay for medical treatment expenses by a licensed physiotherapist, chiropractor or **TCM practitioner** in Singapore which are a continuation of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

Where the treatment by a licensed physiotherapist, chiropractor or **TCM practitioner** is not first received outside Singapore, an **insured person** must receive such treatment in Singapore within 72 hours of their return to Singapore, before we will pay for these expenses, limited to 30 days after the **insured person** returns to Singapore.

The maximum we will pay under this section is:

Single return trip	\$100 per accident Maximum of \$600 for each insured person
One-way trip	Not covered

The most we will pay under section 2 to section 4 in total, will not be more than the maximum limit under section 2 – Overseas medical expenses.

What is not covered

Please see the section on exclusions.

SECTION 5 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay the benefit for each complete 24-hour period of the **insured person's** stay in **hospital** outside Singapore due to an **injury** or **illness** suffered during the overseas **journey**.

For the purpose of this section, stay in **hospital** means the **insured person** stays in a registered **hospital** as a registered **inpatient** because of a medical need and on the advice of a **doctor**. A one-day stay means a continuous 24-hour period for which the **hospital** makes a charge for room and board.

The maximum we will pay under this section is:

Single return trip	\$200 per day Maximum of \$30,000 for each insured person
One-way trip	\$200 per day Maximum of \$30,000 for each insured person

The benefit under this section is only for **insured person's** stay in **hospital** in a normal ward.

What is not covered

Please see the section on exclusions.

TERMS AND LIMITS WHICH APPLY TO SECTIONS 6 TO 10.

We arrange the worldwide medical and travel assistance services appearing in sections 6 to 10 through our appointed assistance company to help the **insured person** in any emergency during their **journey** outside Singapore.

The hotline's priority is to provide essential service for customers during their **trip**. If you have policy matters before or after your **trip**, please contact Customer Service Centre at 6827 7602.

MSIG Assist 24-hour hotline
+65 6323 8288

When contacting MSIG Assist for emergency or advice, please have the following information ready for us to help you efficiently.

1. **Insured person** details: Full-name, policy number, contact number
 2. Caller details (if not the **insured person**): Name, relationship, contact number
 3. Nature of help required: Location, brief description of emergency and help required
- The services are provided on a worldwide basis. However, we and our appointed assistance company will not have to provide these services to **insured persons** in areas which make it impossible or not reasonably practical to provide them.

We and our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond our control. This includes, but is not limited to, strikes, or where local laws or regulatory agencies prevent us and our appointed assistance company, the professionals or other people such as doctors, **hospitals** and clinics to who the **insured person** is being referred, from providing help. These doctors, **hospitals** and clinics would be acting as our independent contractors.

We may at any time commence legal proceedings in your name or the name of the **insured person** to recover compensation from anyone else who are legally liable for any loss or **injury** or **illness** giving rise to providing services under sections 6 to 10. We will pay any costs involved in such proceedings and it will not affect the benefits under sections 6 to 10.

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 6 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following medical and travel assistance services are available to you and provided by our appointed assistance company.

You will have to pay all costs and expenses for the services listed below, including telecommunication charges.

1. Medical assistance services
 - a) Medical advice provided over the phone
 - b) Referral to a medical service provider
 - c) Arranging a hospital admission
 - d) Guarantee of medical expenses paid during a stay in hospital
2. Travel assistance services
 - a) Referral to an embassy or interpreter

- b) Lost luggage assistance
- c) Lost travel document assistance
- d) Legal referral
- e) Emergency message transmission
- f) Children escort assistance

Single return trip	Covered
One-way trip	Covered

SECTION 7 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

7.1 Emergency medical evacuation

If an **insured person** suffers an **injury** or **illness** during the **journey** outside Singapore which results in a **serious medical condition**, we will organise air, land or sea transport, medical care during transportation, communications and all other usual services made available to us which are needed when moving the **insured person** to the nearest **hospital** where appropriate medical care is available.

We will decide the place to which the **insured person** will be sent and the method by which the evacuation will be carried out, taking account of all the assessed facts and circumstances which we are aware of at the relevant time.

7.2 Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to in section 7.1 above and if we feel it is medically necessary, we will arrange and pay for the **insured person** to be taken back to Singapore by scheduled airline flight (on economy class) or any other appropriate method of transport, including any extra costs of transportation to and from the airport, if their original ticket is not valid for the purpose. However, the **insured person** must give any unused portion of their ticket to us.

7.3 Sending home your mortal remains

If an **insured person** passes away outside Singapore resulting from an **injury** or **illness** suffered during the **journey** overseas, we will make all the necessary arrangements (including any procedures or arrangements needed to meet local formalities) for sending the **insured person's** body or ashes to the **insured person's** home in Singapore.

Single return trip	Covered
One-way trip	Covered

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 8 – LETTER OF GUARANTEE (LOG) FOR OVERSEAS HOSPITAL ADMISSION

If an **insured person** has to stay in **hospital** outside Singapore as a result of an **injury** or **illness**, we may issue a LOG to the **hospital** for covering the **insured person's** overseas hospitalisation expenses up to the sum insured for section 2. The **insured persons** must contact MSIG Assist to inform us of such LOG request upon confirming admission into a **hospital**



outside of Singapore.

The maximum amount we will cover under the LOG is up to the sum insured under section 2 – Overseas medical expenses.

Single return trip	Covered
One-way trip	Covered

What is not covered

Please see the section on exclusions.

SECTION 9 – COMPASSIONATE AND HOSPITAL VISIT

If an **insured person** has to stay in **hospital** outside Singapore as a result of an **injury** or **illness** for more than five days and no adult member of the **insured person's family** is with them, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one of the **insured person's immediate family member** who, on the written advice of a **doctor**, is needed to travel from Singapore to be with the **insured person** until they are able to resume their **journey** or return to Singapore, whichever happens first. The benefit also applies if an **insured person** passes away as a result of an **injury** or **illness** during the **journey** outside Singapore.

The maximum we will pay under this section is:

Single return trip	\$9,000 for each insured person
One-way trip	\$9,000 for each insured person

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 10 – CHILD GUARD

If an **adult insured person** has to stay in **hospital** during the **journey** outside Singapore as a result of an **injury** or **illness** and there is no other **adult** to accompany the **children** who are on the same **journey**, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one **family member** or relative to travel overseas to accompany the **children** back to Singapore.

The maximum we will pay under this section is:

Single return trip	\$9,000 for each adult insured person
One-way trip	\$9,000 for each adult insured person

What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

SECTION 11 – INSOLVENCY OF LICENSED TRAVEL OPERATOR

We will pay for the loss of travel fares or travel deposits paid by the **insured person** which cannot be recovered from any other source, for the **journey** being cancelled before the start of the **journey** due to bankruptcy or insolvency of a



Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore from which the **insured person** bought the **trip**, provided all these conditions are met:

1. This insurance is bought more than three days before the start of the journey.
2. Bankruptcy or insolvency takes place before the start of the journey but after the date of arranging this insurance.
3. Petition for bankruptcy or similar petition was not filed before this insurance was purchased.

The maximum we will pay under this section is:

Single return trip	\$2,000 for each insured person
One-way trip	\$2,000 for each insured person

In a single return trip policy, once the **trip** is cancelled and an **insured person** makes a claim under this section, the policy will immediately end when the **trip** is cancelled.

If a claim under section 11 – Insolvency of licensed travel operator or section 12 – Travel cancellation results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 12 – TRAVEL CANCELLATION

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments which the **insured person** legally has to pay and which cannot be recovered from any other source, if the **journey** is unexpectedly and unavoidably cancelled due to any of the following covered reasons which take place within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion** as long as we receive written confirmation of the nature of the **serious injury** or **serious illness** from a doctor.
2. The **insured person** or their **travel companion** being called as a witness in the court of law in Singapore.
3. The **insured person's home** or place of business in Singapore being unfit to live in or being seriously damaged following a fire or flood which means the **insured person** has to stay in Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from beginning the scheduled **journey**.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.



The maximum we will pay under this section is:

Single return trip	\$10,000 for each insured person
One-way trip	\$10,000 for each insured person

In a single return trip policy, once an **insured person** cancels the **trip** and a claim is made for travel cancellation under section 12 – Travel cancellation, the policy will immediately end when the **trip** is cancelled. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 11 – Insolvency of licensed travel operator or section 12 – Travel cancellation results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 13 – DELAYED DEPARTURE

If during a **trip**, the **public transport** in which the **insured person** has booked to travel is delayed from departing from the time given by the carrier due to:

1. strike or other industrial action;
2. riot;
3. civil commotion;
4. poor weather conditions;
5. **natural disasters**;
6. the mechanical breakdown of the **public transport** or it not working properly; or
7. closure of airport or airspace,

we will pay one of the following benefits:

a) Delay benefit

We will pay \$200 to each **insured person** for every full eight hours in a row of delay. The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight. For connecting flights, the period of delay for each flight are calculated separately and are not added together.

b) Alternative travel arrangement

If the **insured person** is able to book an alternative transportation to the same destination that departs earlier than the next available scheduled departure time offered by the same provider of the **public transport** which was delayed, we will pay for the additional administrative or/and travel expenses incurred. The maximum we will reimburse under (b) Alternative travel arrangement shall not exceed the amount we would have paid if the **insured person** had claimed under (a) Delay benefit, calculated from the original scheduled departure time to the next available scheduled departure time offered by the same **public transport** provider, less any refund recovered.

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

The maximum we will pay under this section is:

Single return trip	\$200 for every 8 consecutive hours Maximum of \$1,000 for each insured person
One-way trip	\$200 for every 8 consecutive hours Maximum of \$1,000 for each insured person

If a claim under section 13 – Delayed departure, section 14 – Shortening the trip and Travel disruption results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 14 – SHORTENING THE TRIP AND TRAVEL DISRUPTION

14.1 Shortening the trip

We will pay the following for shortening the **trip**:

- the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments for the original scheduled **journey** which the **insured person** legally has to pay and which cannot be recovered from any other source; and/or
- the reasonable **additional travel expenses** which need to be paid for the **insured person**

if the **journey** is unexpectedly and unavoidably cut short or abandoned after it begins, whilst overseas, resulting in the **insured person** having to make a direct **trip home** due to any of the applicable covered reasons which take place during the **journey**.

14.2 Travel disruption

We will pay for the reasonable **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled **journey**, if their **trip** is unexpectedly and unavoidably disrupted after it begins, whilst overseas, due to any of the applicable covered reasons.

Covered reasons	Shortening the trip	Travel disruption
1. Death, serious injury or serious illness of the insured person or their family member or travel companion . We must receive written confirmation of the nature of the serious injury or serious illness from a doctor .	Covered	Covered
2. The insured person or their travel companion being called as a witness in a court of law in Singapore.	Covered	Not covered
3. The insured person's home or place of business in Singapore becoming uninhabitable or being seriously damaged following a fire or flood which means the insured person has to return to Singapore.	Covered	Not covered
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the insured person from continuing the scheduled journey .	Covered	Covered

5. Natural disasters which happen at the planned overseas destination which prevent the insured person from continuing the scheduled journey .	Covered	Covered
6. Closing of airport or airspace that prevents the insured person from continuing with the scheduled journey .	Covered	Covered
7. Hijacking of the aircraft in which the insured person is on board as a passenger.	Covered	Not covered
8. The insured person is denied boarding of the public transport by the local authority or transport provider due to infectious disease symptoms.	Covered	Covered
9. Fire at the accommodation booked by the insured person and the accommodation provider is unable to provide the stay.	Not covered	Covered

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

Shortening the **trip** means returning home before the scheduled return date, in which case you have to pay the part of the non-refundable, pre-paid charges. These expenses are recoverable only if the **insured person** cannot use the return ticket and is not able to recover them under another section of this policy.

The maximum we will pay under this section is:

Single return trip	\$10,000 for each insured person
One-way trip	Not covered

If a claim under section 13 – Delayed departure, section 14 – Shortening the trip and Travel disruption results from the same event, we will pay for the claim under one of the sections only.

What is not covered

Please see the section on exclusions.

SECTION 15 – AUTOMATIC EXTENSION OF COVER

If the return **journey** cannot be completed before the end date shown in your policy, cover will stay in force without an extra premium for an **insured person** for up to 7 days:

1. if any **public transport** in which that **insured person** is travelling as a fare-paying passenger is delayed due to strike, riot or civil commotion or mechanical breakdown of the **public transport**; or
2. if the intended return **journey** is prevented due to the **insured person's injury** or **illness** arising from a cause covered under this policy.

Single return trip	Covered
One-way Trip	Not covered

What is not covered

Please see the section on exclusions.



SECTION 16 – DELAYED BAGGAGE

If the **insured person's** checked-in baggage is temporarily lost during the **journey** or misdirected by the carrier and not given back to the **insured person** within eight hours after their arrival at the baggage pick-up point of the scheduled overseas destination, we will pay for every full eight hours in a row of delay.

To avoid any doubt, we will pay only pay one baggage delay claim for baggage checked-in under one **insured person** regardless of:

1. the number of pieces of baggage delayed for one **insured person**; or
2. the number of **insured persons** affected from sharing one piece of delayed baggage.

We will deduct any benefit payable under section 16 from the amount we will pay under section 17 – Baggage if the baggage later proves to be permanently lost.

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

The maximum we will pay under this section is:

Single return trip	\$200 for each insured person for every full eight hours in a row of delay Maximum of \$1,000 for each insured person
One-way Trip	\$200 for each insured person for every full eight hours in a row of delay Maximum of \$1,000 for each insured person

What is not covered

In addition to the exclusions, if the baggage is delayed on the arrival in Singapore, we will not pay any claim under this benefit.

SECTION 17 – BAGGAGE

We will pay for accidental loss of or damage, occurring during the **journey** outside Singapore, to personal baggage, including clothing and personal belongings worn or carried on the **insured person**, trunks, suitcases and similar bags, photographic equipment, golfing equipment (golf clubs and bags belonging or on loan to each **adult insured person**) and one **laptop computer** and one **mobile device**, taken or owned by an **insured person**.

Jewellery (including watches, items made of precious metal or stones), **laptop computer**, **mobile device** and photographic equipment must be transported under the **insured person's** care as carry-on baggage during travel on **public transport** as we do not cover these items for loss or damage while transported as checked-in baggage.

We may choose to pay or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for electronic items bought within one year before the date of the accident if the **insured person** can produce evidence (for example, original receipts).

If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item has been lost.

For any loss or damage caused by **public transport**, accommodation or service provider, you must claim from the relevant parties first. When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties.

The most we will pay for any single item, or pair or set of items is \$500 We will pay a maximum of one **laptop computer** and one **mobile device per trip**. For avoidance of doubt, mobile phones are not covered.

The maximum we will pay under this section is:

Single return trip	<p>\$5,000 for each insured person Subject to \$500 per article or set of articles <u>Sub-limit</u></p> <ul style="list-style-type: none"> - \$1,000 in total for 1 laptop computer and 1 mobile device - \$1,000 for photographic equipment - \$1,000 for golf equipment
One-way Trip	<p>\$5,000 for each insured person Subject to \$500 per article or set of articles <u>Sub-limit</u></p> <ul style="list-style-type: none"> - \$1,000 in total for 1 laptop computer and 1 mobile device - \$1,000 for photographic equipment - \$1,000 for golf equipment

We will deduct any benefit payable under section 16 – Delayed baggage from the amount we will pay under section 17 – Baggage if the baggage later proves to be permanently lost. In addition, the most we will pay under sections 17 to 18 in total, will not be more than the maximum limit under section 17 – Baggage.

What is not covered

In addition to the exclusions, this section does not pay for the following:

1. items covered under section 18 – Loss of Travel Documents and personal money;
2. any loss or damage to golfing equipment suffered during the course of play or practice; and
3. mobile phones.

SECTION 18 – LOSS OF TRAVEL DOCUMENTS AND PERSONAL MONEY

We will pay for the cost of getting replacement passports, travel tickets and other relevant travel documents as a result of accidental loss or damage during the **journey** while overseas.

We will also pay the reasonable **additional travel expenses** which are needed to replace lost travel documents, if the loss arises out of a robbery, burglary or theft while the insured person is outside Singapore during the **journey**.

In addition, we will also pay for loss of an **insured person's** cash, banknotes or traveller's cheques carried for social and domestic purposes arising out of robbery, burglary or theft while the **insured person** is outside Singapore during the **journey**.

The loss must be reported to the local police at the place where the loss happened, no more than 24 hours after the incident. Any claim must be accompanied by written documents from the police.

The maximum we will pay under this section is:

Single return trip	<p>\$3,000 for each insured person Sub-limit: \$300 for loss of personal money</p>
One-way Trip	<p>\$3,000 for each insured person Sub-limit: \$ 300 for loss of personal money</p>

The most we will pay under sections 17 and 18 in total, will not be more than the maximum limit under section 17 – Baggage.



What is not covered

Please see the section on exclusions.

SECTION 19 – PERSONAL LIABILITY

We will cover each **insured person** against all amounts which the **insured person** becomes legally responsible for paying compensation for accidents which happen during the **journey** outside Singapore and which result in:

1. death or **injury** of any other person; or
2. loss of or damage to property belonging to other people.

No matter how many **insured persons** are involved, the maximum we will pay under this section for any one event or series of events resulting from one original cause and in total for all events in any one **trip**, including any legal costs and expenses awarded against or paid by the **insured person** with our written permission is:

Single return trip	\$1,000,000 for each insured person
One-way Trip	\$1,000,000 for each insured person

What is not covered

Please see the section on exclusions.

SECTION 20 – ADVENTUROUS ACTIVITIES COVER

We will pay benefits from the relevant sections of this policy if the **insured person** suffers accidental death or **injury** as a result of taking part in or practising for the following activities for leisure and non-competitive purpose, with a licensed operator and provided the **insured person** follows all safety and health instructions, guidelines or regulations:

1. zip-lining, zip-riding, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding;
2. sightseeing on hot-air balloon, helicopter, airplane;
3. canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
4. jet skiing, helmet diving;
5. scuba diving, up to the qualified depth of the insured person's diving certification, and at all times accompanied by a qualified dive instructor or dive master and does not exceed depth of 30 metres;
6. ice skating, tobogganing, sledging; snow tube sliding, dog sledding, snow rafting; skiing or snowboarding, snowmobiling provided these activities are not done in off piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users;
7. up to 3,000m above sea level for hiking, trekking or mountaineering; or
8. marathon (up to 42.195km).

Single return trip	Covered
One-way trip	Not covered



What is not covered

Please see the section on exclusions.

SECTION 21 – TERRORISM COVER

As an exception to general exclusion 13(b), we will extend this policy to cover, based on the limits of all other sections, losses which may be suffered through **acts of terrorism** but there is no liability when the acts of terrorism involve the use of biological weapons, chemical agents or nuclear devices.

For **insured persons** covered under **group cover**, the most we will pay for all **insured persons** is \$5,000,000 for each event involving terrorism acts, no matter what transport was used on the **journey**.

If the **insured person** is insured under more than one policy with us covering **acts of terrorism**, the most we will pay for all claims arising directly or indirectly from any **act of terrorism** will be limited to one policy only (with the highest limit on **act of terrorism**).

Single return trip	Covered
One-way trip	Covered

SECTIONS UNDER COVID-19 COVER (SECTIONS 22 to 23)

The following sections below provide cover for **COVID-19**.

Please refer to the important conditions (before definitions section), and exclusions (after section 22) for COVID-19 Cover.

SECTION 22 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** outside Singapore is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore during the **trip**.

We will pay the eligible expenses which are incurred up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. For single return **trip**, claims due to **COVID-19** infection diagnosed from test done after 45 days from the start of the **trip** are not covered.

The maximum we will pay for each **insured person** under this section is:

Single return trip	\$150,000
One-way trip	Not covered

The most we will pay under section 3 (Overseas medical expenses), section 4 (Traditional Chinese medicine expenses) and section 20 (Overseas medical expenses due to COVID-19) in total will not be more than the maximum limit under section 3 (Overseas medical expenses).

What is not covered

In addition to the exclusions, we will not pay any **COVID-19** treatment expenses which are covered by any government or national healthcare programme, or if the **insured person** is on a one-way trip.



SECTION 23 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION DUE TO COVID-19

We will pay benefits under section 7 if the **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore during the **trip**.

We will pay benefits which are incurred up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. For single return trip, claims due to **COVID-19** infection diagnosed from test done after 45 days from the start of the **trip** are not covered.

We will pay for all claims incurred under this section subject to policy terms and conditions.

What is not covered

In addition to the exclusions, we will not pay for this benefit if the **insured person** is on a one-way trip.

OVERALL COMPENSATION LIMIT

The most we will pay for all **insured persons** travelling in one aircraft or surface transport vehicle or vessel will be \$15,000,000 or the total of all benefits due for the **insured persons**, whichever is lesser.

If the total for all claims for **insured persons** travelling in one form of transport is more than \$15,000,000, the most we will pay for each of the **insured persons** will be a percentage of the benefits due for that person.

EXCLUSIONS

Exclusions which apply to sections 16, 17 and 18

We will not pay for

1. any loss not reported within 24 hours of discovery to the local police, the airline or transport company or other carrier who had custody of or control of the baggage or property or may be responsible for the loss;
2. perishables, fruits, food and drink products;
3. vouchers, coupons and any cards such as identity, driving license, employment pass or work permit or resident permit, membership, access, transportation, stored-value, loyalty or rewards cards;
4. ATM, debit or credit card;
5. loss or damage to animals, computer software, mechanical propelled vehicles, aircraft including drones, bicycles, contact or corneal lenses, dentures, retainer or bridges for teeth, bonds, negotiable instruments, securities and stamps;
6. loss or damage to business goods or samples or any items used in connection with the **insured person's** employment or occupation, except for **laptop computer** and **mobile device** covered under section 17 – Baggage;
7. loss of money unless covered under section 18 – Loss of travel documents and personal money;
8. loss or damage to baggage, money or other insured property left unattended in any public place (any place which the general public has access to), or as a result of the **insured person's** failure to take care and precautions to protect the property;
9. the cost of reproducing data whether recorded on tape, card, disc or otherwise;



10. damage or breakage of sports equipment while in use;
11. damage to any brittle or fragile items unless properly packed and protected;
12. loss or damage caused by wear and tear (including scratches, stains, dents, discoloration of the item which does not affect how it works), loss in value, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship;
13. loss or damage to property caused by customs or other government officials legally taking, holding or destroying it;
14. unexplained disappearance, shortage due to mistakes or failure to act, differences in the exchange rate or loss in value;
15. any fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late;
16. any loss or damage that has been or will be refunded or paid by any carrier, hotel, travel agent or any other person or organisation responsible for the loss of damage; or
17. any loss or damage of items hired or rented by the **insured person**.

Exclusions which apply to sections 12, 13 and 14

We will not pay for the following.

1. Any failure on your or the **insured person's** part to:
 - a) check-in for departure by the time given by the carrier (except for reasons provided in these sections); or
 - b) tell the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary that they need to cancel or abandon the travel arrangement immediately when it is found necessary to do so.
2. Any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption you use for the trip in part or in full.
3. Any charges not related to transport or accommodation, or any charges for unused **entertainment tickets**.

Exclusions which apply to section 19

We will not pay for the following.

1. Any liability arising from personal **injury** or bodily **injury** or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
2. The cost of removing, dealing with or cleaning up seeping, polluting or contaminating substances.
3. Fines, penalties, punitive or exemplary damages.
4. Liability arising from:
 - a) death or bodily **injury** of the **insured person's** employee or member of their family;
 - b) loss of or damage to property which belongs to or is in the custody or control of the **insured person** or their employee or any member of their family;

- c) the **insured person's** employment, trade, business or profession;
 - d) owning or occupying any land or buildings other than temporary holiday accommodation; or
 - e) owning, having or using animals, firearms, mechanically propelled vehicles, vessels or aircraft including drones of any description.
5. Any claim or loss arising out of any activity or business carried out via the internet, intranet, extranet or the **insured person's** own website, internet site, web address or when sending email or documents by electronic means.
 6. Any liability which you have under an agreement but which you would not have if the agreement did not exist.
 7. Judgments which are not in the first instance delivered by or received from a court within the Republic of Singapore nor to orders received in the court for enforcing judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.
 8. Any claims and losses based on, arising out of, directly or indirectly resulting from or as a result of, or any way involving:
 - a) asbestos; or
 - b) any actual or alleged asbestos-related injury or damage involving using asbestos, or the presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Exclusions which apply to COVID-19 Cover (sections 22 to 23)

We will not pay for claims directly or indirectly related to:

1. claims due to circumstances which you, the **insured person** or the travel companion knew before the purchase of this policy or **trip** that may lead to a claim under this policy.
2. changes to travel advisory or restrictions, travel arrangement, **COVID-19** prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore.
3. any medical test, vaccination, quarantine, or isolation required by the Singapore or overseas government, transport or accommodation provider that applies broadly to general travellers based on departing or arriving country, taken for the purpose of obtaining approval to travel for the **journey**.
4. medical expenses incurred in Singapore, or after 60 days from the date the **insured person** first tested positive for **COVID-19** by a **doctor** or government approved personnel during the **trip** outside Singapore. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released.
5. vaccination, including the side effects and complications resulting from vaccination.
6. **pre-existing medical condition** and its complications, regardless of whether it is resulting from or complicated by **COVID-19** infection.

GENERAL EXCLUSIONS

(which apply to the whole policy)

We will not be legally responsible for any claims, damages, losses, death or disability, **injury, illness** or liability directly or indirectly caused by, or in connection with, or arising from the following.

1. Any **known event**.
2. Any **pre-existing medical condition**.
3. Human Immunodeficiency Virus (HIV), HIV related illnesses, or any other diseases or illnesses related to sexually transmitted disease.
4. Childbirth, miscarriage, abortion, menopause or any pregnancy related conditions.
5. Suicide or attempted suicide, intentional self-inflicted **injury** or any act which could reasonably be considered as exposure to danger (unless carried out in an attempt to save human life), insanity, or while the **insured person** is under the influence of alcohol, drugs or other substance abuse (other than drugs taken under medical supervision and not to treat drug addiction).
6. Any mental illness, anxiety state or depression suffered by the **insured person** and diagnosed before arranging the **journey**.
7. The **insured person** taking part in the following activities unless covered under section 20 – Adventurous Activities Cover:
 - a) flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed, regular scheduled commercial airline operating between licensed commercial airports;
 - b) rafting or canoeing involving white-water rapids, jet skiing, high diving or jumping, free diving, underwater activities involving artificial breathing apparatus;
 - c) bungee jumping, sky-diving, paragliding;
 - d) winter sports, or any activities involving the use of a bobsleigh or skeleton;
 - e) hunting, potholing, mountaineering that normally involves using ropes, rock climbing unless harnessed and done on man-made walls, hiking or trekking;
 - f) speed or time trials, competitions, marathon, triathlon, ultra-marathon, sprints or racing of any kind, or as a professional sportsperson (where you could earn income, pay or sponsorship from taking part in that sport or activity) or any organised team football;
 - g) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or special stunts;
 - h) manual work of any kind unless you tell us when applying for the insurance and we accept this in writing; or
 - i) expeditions or crewing a vessel from one country to another or taking part in active service in the armed forces of any nation.
8. The **insured person** taking part in naval, military, air force, civil defence or police services or operations, testing of any kind of vehicle or transport, while taking part in off-shore or in mining, aerial imaging or handling explosives,

ammunitions or firearms, or travelling as an operator or crew member of any **public transport**.

9. Any deliberate, malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or their behalf.
10. Any restrictions or regulations imposed by any government or local authority.
11. Any consequential loss not shown in the policy.
12. We will also not pay for:
 - a) the cost of any non-emergency treatment or surgery you choose to have, including exploratory tests, which are not directly related to the **illness** or **injury** which required the **insured person's** need to be admitted to **hospital**;
 - b) any form of cosmetic surgery or treatment;
 - c) any expenses in respect of normal dental inspection or treatment or in obtaining dentures, retainer;
 - d) eyeglasses or the like, hearing aids, prosthesis, corrective devices;
 - e) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - f) any claim if the **insured person** is under treatment not recommended by or carried out by a **doctor, dentist** or **TCM practitioner**; or
 - g) any claim if the **insured person** is travelling against the advice of a **doctor** or for the purpose of getting medical treatment during the **journey**.

13. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- a) War, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar event.
- b) Any act of terrorism including but not limited to:
 - i) the use or threat of force or violence; or
 - ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents,
 - iii) by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear; or
- c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If we say your claim is not covered as a result of this exclusion, you will need to prove to us otherwise to pay the claim.

14. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;
- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, biochemical, or electromagnetic weapon.

15. Political risks exclusion

We will not cover loss or damage caused directly or indirectly or as a result of any of the following:

- a) Any legal authority legally taking your property.
- b) Any property being taken from an **insured person** if that property was received illegally by the **insured person**.

We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this policy.

- c) Any public authority legally destroying your property.

In any action suit or other proceeding where we use this exclusion as the reason for not paying the claim, you must prove otherwise for us to pay the claim.

16. Property Cyber and data exclusion

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

- a) Notwithstanding any provision to the contrary within this policy or any endorsement thereto this excludes any:
 - i) Cyber Loss;
 - ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- b) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- c) This endorsement supersedes and, if in conflict with any other wording in the or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- d) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- e) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- f) Cyber Incident means:
- i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- g) Computer System means:
- i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
 - h) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

17. COVID-19 and pandemics exclusion

Except for benefits extended under COVID-19 Cover under a single return trip policy or under an annual policy if COVID-19 Cover is selected and stated on the **schedule** or endorsement, this policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived:

- a) Coronavirus (COVID-19) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

GENERAL CONDITIONS

(which apply to the whole policy and which you and the **insured persons** must keep to)

The conditions which appear in the policy or in any endorsement are part of the contract and you must keep to them.

1. Precaution

The **insured persons** must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

2. Cancellation

This policy is non-cancellable and non-refundable.

3. One-way Trip

3.1 This policy also covers a one-way trip. Transits at other countries are allowed provided you are confined to the transit area of the airports in such countries.

3.2 Cover provided under a one-way trip is limited to the following sections.

- Section 1 – Accidental death and permanent total disability
- Section 2 – Overseas medical expenses
- Section 5 – Overseas hospitalisation daily benefit
- Section 6 – Medical & travel assistance services
- Section 7 – Emergency medical evacuation and repatriation
- Section 8 – Letter of Guarantee for Overseas Hospital Admission
- Section 9 – Compassionate and hospital visit
- Section 10 – Child guard
- Section 11 – Insolvency of licensed travel operator
- Section 12 – Travel cancellation
- Section 13 – Delayed departure
- Section 16 – Delayed baggage
- Section 17 – Baggage
- Section 18 – Loss of travel documents and personal money
- Section 19 – Personal liability
- Section 20 – Terrorism cover

4. Keeping to the conditions

We will only pay claims under this policy if you and the **insured persons** keep to all conditions of this policy and the statements and answers in the application are truthful.

5. Legal personal representative

The terms, exclusions and conditions of this policy will also apply to your or any **insured person's** legal representatives.

6. Same cover

If an **insured person** is insured under more than one travel insurance policy we have arranged for the same **journey**, we will only pay the highest benefit from one of the policies.

7. Claims from other insurance or sources

When an incident results in a claim under this policy and the same loss, damage, expense or liability can be claimed from any other sources, we will pay as follow:

- a) Where the same loss is covered by another insurance, we will only pay our proportionate share of the claim.
- b) Where the same loss is covered by any source other than insurance, we will only pay the balance of what you are not able to recover, up to the benefit limit of this policy.

This condition does not apply to the following sections.



- Section 1 Accidental death and permanent total disability
- Section 5 Overseas hospitalisation daily benefit
- Section 13 Delayed departure (excluding Alternative Travel Arrangement)
- Section 16 Delayed baggage

8. Governing law

This contract of insurance is governed by the laws of Singapore. If there is any dispute, it will be dealt with by the courts of Singapore.

9. Excluding rights under the Contracts (Rights of Third Parties) Act

A person who is not a party to in this policy contract will have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

10. Currency

All amounts shown are in Singapore dollars.

CLAIM CONDITIONS

(which apply to the whole policy)

For us to pay claims under this policy, you must keep to the following conditions.

1. Telling us about a claim

You must contact us with full details as soon as possible of any **injury, illness** or incident or when you discover any loss or damage which may result in a claim under this policy. You must also tell us if you know about any writ, summons or prosecution against you or an **insured person** and immediately send us every letter or document which relates to a claim.

2. Conduct of claim

You and the **insured person** or any person acting for you or the insured person:

- a) must not negotiate any claim or admit or deny legal responsibility without our written permission;
- b) must co-operate fully with us as well as our appointed representatives such as investigators, loss adjusters; and
- c) must give us all medical reports, certificates, information and evidence required by us or our appointed representatives which we may need at your expense;

If your claim is for bodily **injury** or **illness**, we may ask, and will pay for, a medical examination. We may also ask, and will pay for, a post-mortem examination if any **insured person** passes away.

3. Disappearance

We will not presume the **insured person** has died as a result of an accident if they disappear, unless there has been the total loss of the sea-going vessel, aircraft or train on which the **insured person** was travelling. The death of the **insured person** must be established by an official death certificate, or in the event of them disappearing after an **accident** or the total loss of the sea-going vessel, train or aircraft, by a court order presuming they are dead.



4. Who we will pay

For the following sections, we will pay claims to the **insured person** unless the **insured person** has died:

Section 1 – Accidental death and permanent total disability

Section 5 – Overseas hospitalisation daily benefit

Section 13 – Delayed Departure

Section 16 – Delayed baggage

If the **insured person** or **child** has died, we will pay:

- a) the **insured person's** legal personal representatives; or
- b) you or your legal personal representatives for an insured **child**.

For sections providing refunds or cover for expenses or liabilities paid or agreed, we will either pay:

- a) the **policyholder** or **insured person** concerned who had the expense or liability;
- b) our appointed assistance company or their authorised representatives or the healthcare provider to whom we or our assistance company have provided a guarantee (as appropriate); or
- c) the person or organization that the **policyholder** or the **insured person** owes the money to under Section 19 – Personal Liability. If we pay the claim in line with the above, we will have no further legal responsibility under this policy for the **insured person** concerned.

5. Taking action in your name

We can defend and settle any legal action in your or the **insured person's** name. We can recover any payment we make under the policy for our own benefit and we can do it in your or the **insured person's** name. You and the **insured persons** will have to give us all information and help we may need. We will bear any legal cost incurred for these purposes.

6. Our rights

At any time after an event has happened giving rise to a claim or series of claims under the personal liability section of this policy, we may pay you the full amount of the claim (or any smaller amount we can settle the claim for) and then will have no responsibility for dealing with any claim, defence or proceedings. We will not be responsible for any damage, loss or liability alleged to have been caused to you or the **insured person** as a result of any alleged act or failure to act on our part in connection with that claim, defence or proceedings. We will not be legally responsible for any costs or expenses you or any person claiming may have expended after our liability has been released.

7. Arbitration

If there is any dispute about whether we are legally responsible for paying a claim or about the amount to be paid under this policy, it will be decided by arbitration in line with current law. Before you can take any other action, this arbitration must take place and an award made.

If within 12 months from the date of you claiming that we are legally responsible for a claim and you do not take up the offer of arbitration, we will assume you have abandoned the claim.

8. Time limit for taking legal action

If you do not begin legal action within 12 months after the arbitration award is made, we will not be legally responsible



for the claim.

9. False or exaggerated claims

If you or anyone acting for you makes a claim under this policy knowing the claim to be dishonest or exaggerated in any way, we will not pay the claim and all cover under this policy will end immediately. We can tell the police about this.

PREMIUM WARRANTY

Payment before cover warranty – This applies if you are an individual

1. We must receive the total premium due on or before the start date for the cover under the policy. Payment shall be considered to have been received by us when one of the following acts takes place:
 - a) Cash or honoured cheque for the premium is handed over to us or our intermediaries;
 - b) A credit or debit card transaction for the premium is approved by the issuing bank;
 - c) A payment through an electronic medium including the internet is approved by the relevant party;
 - d) A credit in favour of us or our intermediaries is made through an electronic medium including the internet.
2. If we do not receive the full premium due as described in clause 1 above, the insurance will not apply and we will not pay any benefits under the policy.

USEFUL PROCEDURES

1. Making a claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your feedback channels

If you have any feedback or comments on our service, tell us about it. Our Service Quality Team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

POLICY OWNERS' PROTECTION SCHEME

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

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.

International Travel Insurance Benefits Summary

The International Travel insurance benefits summary below sets out the maximum amounts we will pay each **insured person** for each **trip** under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore dollars.

Benefits	Single return trip	One-Way Trip
	Limit of Benefits	
Section 1 Accidental death and permanent total disability		
Adult below 70 years	\$40,000	\$40,000
Adult 70 years & above	\$20,000	\$20,000
Child	\$20,000	\$20,000
Section 2 Overseas medical expenses		
Adult below 70 years	\$350,000	\$350,000*
Adult 70 years & above	\$75,000	\$75,000*
Child	\$150,000	\$150,000*
* For one-way trip, the most we will pay is \$10,000 if the destination country is the insured person's home country .		
Section 3 Medical expenses in Singapore		
Adult below 70 years	\$10,000	Not covered
Adult 70 years & above	\$10,000	
Child	\$10,000	
Section 4 Physiotherapy, chiropractic and traditional Chinese medicine expenses	\$100 per accident Max. \$600	Not covered
Section 5 Overseas hospitalisation daily benefit	\$200 per day Max. \$30,000	\$200 per day Max. \$30,000
Section 6 Medical & travel assistance services	Covered	Covered
Section 7 Emergency medical evacuation and repatriation		
7.1 Emergency medical evacuation	Covered	Covered
7.2 Sending you home after a medical emergency evacuation		
7.3 Sending home your mortal remains		
Section 8 Letter of Guarantee (LOG) for overseas hospital admission	Covered	Covered
Section 9 Compassionate and hospital visit	\$9,000	\$9,000
Section 10 Child guard	\$9,000	\$9,000
Section 11 Insolvency of licensed travel operator	\$2,000	\$2,000
Section 12 Travel cancellation	\$10,000	\$10,000
Section 13 Delayed departure	\$200	\$200
Every 8 hours	Max. \$1,000	Max. \$1,000
Section 14 Shortening the trip and travel disruption	\$10,000	Not covered

Section 15 Automatic extension of cover	Covered	Not covered
Section 16 Delayed baggage	\$200	\$200
Every 8 hours	Max. \$1,000	Max. \$1,000
Section 17 Baggage		
Sub-limit: - \$500 per article, pair or set of items - \$1,000 for one unit laptop computer and one mobile device - \$1,000 for all photographic equipment - \$1,000 for all golf equipment	\$5,000	\$5,000
Section 18 Loss of travel documents and personal money Up to \$300 for personal money	\$3,000	\$3,000
Section 19 Personal liability	\$1,000,000	\$1,000,000
Section 20 Adventurous activities cover	Covered	Not covered
Section 21 Terrorism cover	Covered	Covered
COVID-19 Cover		
Section 22 Overseas medical expenses due to COVID-19	\$150,000	Not covered
Section 23 Emergency medical evacuation and repatriation due to COVID-19	Covered	Not covered