AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way, #09-16,
Singapore 079120
www.AIG.sg
Co. Reg. No. 201009404M

BUSINESS TRAVEL INSURANCE POLICY

By a proposal and declaration which together with all statements made by You in writing will be the basis of this contract and is deemed to be incorporated herein, You have applied to Us, **AIG Asia Pacific Insurance Pte. Ltd.**, for the insurance in respect of each Insured Person named or described in the Policy Schedule.

In consideration of the payment of premium and subject to the definitions, limitations and general provisions of or endorsed or attached to the Policy, We hereby insure the Insured Person and promise to pay indemnity for loss to the extent provided under this Policy. The Period of Insurance will be as stated in the Policy Schedule, at the place where the Policy was issued.

DEFINITIONS

Accident or Accidental means a sudden, unforeseen and fortuitous event that results in the Insured Person's death, Disablement or Injury.

Acquired Immune Deficiency Syndrome or Aids wherever used in this Policy will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection. Malignant Neoplasm, Human Immune Deficiency Virus(HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.

a) **Opportunistic Infection** will include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
b) **Malignant Neoplasm** will include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, Sickness or disability, in the presence of Acquired Immune Deficiency.

Activities of Daily Living means Washing, Dressing, Feeding, Toileting, Mobility and Transferring.

- **Dressing** means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- **Feeding** means the ability to feed oneself food after its preparation and being made available.
- **Mobility** means the ability to move indoors from room to room on level surfaces.
- **Toileting** means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- **Transferring** means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- **Washing** means the ability to wash in the bath, or shower or wash by other means.

AIG Travel Protect is a twenty-four (24) hours worldwide emergency assistance service provided by Us.

Air Travel means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial air common carrier.

Acts of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be

considered Terrorist Acts. Acts of Terrorism also include any act, which is verified or recognised by the relevant government as an act of terrorism.

Chinese Physician means a registered and qualified herbalist, acupuncturist and bonesetter licensed under any applicable laws and acting within the scope of his/her license and training. The attending Chinese Physician must not be the Insured Person, business Partner, the Insured Person's spouse, a person booked to accompany the Insured Person on the Overseas Trip, or a person who is related to an Insured Person in any way.

Civil Unrest, Riot or Commotion means a gathering of citizens (organised or unorganised) to promote their views and this gathering of persons becomes violent (whether or not police and/or military respond). The gathering of persons asserting sovereign rights and operating on behalf of a sovereign state will not be considered as Civil Unrest, Riot or Commotion. These terms do not include an individual act of violence. One may consider civil unrest as an extended and/or sporadic period of group violence within a country, province or town.

Common Carrier means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Dependant Child means the Insured Person's legal child who is unmarried, between the ages of 15 days to 18 years or between the ages of 18 years to 25 years if the child is a full time student in a recognised tertiary institution or have been accepted and is awaiting enrolment as a full time student in a recognised tertiary institution but not in National Service and who is dependent on the Insured Person for at least 50% of his/her maintenance and support. If the child is born after the inception of this Policy and is in normal healthy condition, he/she will be insured 15 days after his/her date of birth upon Your declaration in writing to Us.

Fracture means a complete fracture where the bone is broken completely across or a compound fracture where the bone breaks the skin.

Golfing Equipment means golf clubs and golf bags.

Hijacking means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier.

Hospital means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Qualified Medical Practitioner available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operating as a drug and/or alcohol treatment centre.

Hospital Confinement means being confined in a Hospital as a registered patient as a result of Sickness or Injury on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement means a period for which the Hospital makes a charge for room and board for the treatment of an Injury or Sickness.

Immediate Family Member refers to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandchild, brother, sister, niece, nephew, aunt, uncle, brother-in-law or sister-in-law who are residing in Singapore.

Injury means bodily injury which is sustained by an Insured Person during the Policy period and is caused by an Accident solely and independently of any other causes.

Insured Person(s) means the person(s) named in the Policy Schedule or endorsed thereafter and insured under this Policy, and any Dependent Child, if applicable. Coverage is available to Insured Persons between the ages of 16 and 75 with renewal up to the age of 80.

Loss of Fingers or Toes means loss of use or complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

Loss of Hearing means permanent irrecoverable loss of hearing where:
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
1/6 of (a+2b+2c+d) is above 80dB.

Loss of Limb means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight means the entire and irrecoverable loss of sight, and which is beyond remedy by any form of medical treatment.

Loss of Speech means the disability in articulating any 3 of the 4 sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

Loss of Use means total functional disablement and is treated like the total loss of said limb or organ in all aspects of living.

Medical Expenses means expenses necessarily incurred whilst on an Overseas Trip for Injury or Sickness sustained and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Overseas Trip means business travel undertaken by the Insured Person up to a maximum of 90 consecutive days from the date of departure from Singapore until the return to Singapore or place of regular employment should the Insured Person be based outside Singapore. It includes Personal Deviation within the geographical area of coverage before, during and/or immediately after such business travel duly authorised by You.

Overseas Trip is extended to cover inter-provinces and inter-state travel and only inter-city travel exceeding 150km for the point of departure.

Permanent means lasting 365 days from the date of an Accident and at the expiry of that period being beyond hope of improvement.

Permanent Total Disablement means Injury which solely and directly totally and permanently disables and prevents an Insured Person from attending to any business, occupation or regular duties which would be reasonable having

regard to the Insured Person's education, training or experience or if he/she has no business or occupation, from performing 3 or more of Activities of Daily Living.

Personal Deviation means a personal vacation taken by an Insured Person before, during or immediately after an overseas trip taken within the geographical area of coverage of up to maximum of 45 days.

Policyholder means the entity named in the Policy Schedule as the Policyholder and who has paid premiums under the Policy.

Policy Schedule means the Policy Schedule attached to and which forms part of the Policy.

Portable Business Equipment means Laptop Computers, Mobile Phones and Personal Digital Assistants (PDAs) and BlackBerry Devices.

Pre-Existing Condition means any condition;

- for which the Insured Person has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 365 days preceding the effective date of the Policy; or
- for which medical advice or treatment was recommended by a Qualified Medical Practitioner within 365 days preceding the effective date of the Policy.

Public Place means but is not limited to shops, airports, trains stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Qualified Medical Practitioner means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner must not be the Insured Person, business partner or the Insured Person's spouse, a person booked to accompany the Insured Person on the Overseas Trip, or a person who is related to the Insured Person in any way.

Regional Countries include Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

Selected Plan means the plan selected by You or Your representative at the time of application and as set out in the Policy Schedule.

Serious Injury or Serious Sickness whenever applied to the Insured Person, is one who requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as being unfit to travel or continue with his/her original Overseas Trip. When applied to the Immediate Family Member, it will mean Injury or Sickness certified as being a danger to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation of the Immediate Family Member's his/her original Overseas Trip.

Sickness means any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or first manifesting whilst on an Overseas Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-Existing Condition and the nature of the Sickness is not excluded from this Policy.

Strike means any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

S$ means Singapore Dollars

Temporary Total Disablement means Injury that entirely disables and prevents the Insured Person from attending to any part of his ordinary business profession or occupation (of any and every kind) for a continuous and uninterrupted period of time.

Traditional Chinese Medicine means treatment or medicine prescribed by a Chinese Physician.

Transportation means any land, water or air conveyance required to transport the Insured Person during an Emergency Medical Evacuation. Special transportation includes, but is not limited to air ambulance, land ambulance, and private motor vehicles.

Travel Companion refers to one (1) person who is booked to accompany an Insured Person on the entire Overseas Trip.

Trip means commencing 3 hours before the Insured Person leaves Singapore or the place of regular employment should the Insured Person be based outside Singapore and ceasing on whichever of the following occurs first:
a) the expiry of the specified period in the Policy;
b) the Insured Person's return to his permanent place of residence;
c) within 3 hours of arrival in Singapore or the place of regular employment should the Insured Person be based outside Singapore.

War means war, whether declared or not, or any warlike activities including use of military force by an sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us means **AIG Asia Pacific Insurance Pte. Ltd.**

You/Your/Yours means the Policyholder.

PART A – OVERSEAS MEDICAL BENEFITS

MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS

We will reimburse up to the specified limit applicable to the Selected Plan, the Medical Expenses incurred by the Insured Person whilst overseas for Injury or Sickness suffered by the Insured Person solely and independently of any other causes.

Return treatment

We will pay for Medical Expenses necessarily incurred for treatment or follow-up medical treatment in Singapore or place of regular employment for Injury or Sickness which the Insured Person had sustained whilst on an Overseas Trip. The time limit for seeking such medical treatment is as follows:

a) If prior treatment has not been sought overseas, the Insured Person must seek treatment in Singapore or place of regular place of employment within 7 days upon return. From the date of return, the Insured Person has a maximum of 45 days to continue treatment in Singapore or place of regular employment. The sum assured is the lesser of:
   - up to 5% of the limit applicable to the Selected Plan; or
   - up to S$25,000/-

b) If treatment had already been sought overseas, the Insured Person has a maximum of 45 days from the date of return to continue medical treatment in Singapore or place of regular employment. The sum assured is the lesser of:
   - up to 5% of the limit applicable to the Selected Plan; or
   - up to S$25,000/-

Treatment by Traditional Chinese Medicine (TCM)
We will pay for medical expenses incurred for Traditional Chinese Medicine or treatment attended by a Chinese Physician, which are necessarily incurred whilst on an Overseas Trip for an Injury and Sickness suffered by the Insured Person solely and independently of any other causes, up to a maximum of $750/- per Injury or Sickness.

We will also pay for expenses incurred for medicine, treatment or follow-up treatment in Singapore or place of regular employment by a Chinese Physician for an Injury or Sickness which the Insured Person had sustained whilst on an Overseas Trip.

Notes:
If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of the expenses over and above the refunded amount up to the specified limit applicable limits of the Selected Plan.

HOSPITAL CONFINEMENT BENEFIT
We will pay for Hospital Confinement Benefit due to an Injury or Sickness sustained whilst on an Overseas Trip. We will $200/- per pay for every complete day of hospitalisation if the Insured Person is hospitalised whilst on an Overseas Trip up to the limit applicable to the Selected Plan.

HOSPITAL VISITATION BENEFIT
We will pay up to the specified limit applicable to the Selected Plan, the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by 2 relatives or friends to visit and stay with the Insured Person, in the event that the Insured Person is hospitalised overseas for more than 5 days as a result of an Injury or Sickness sustained whilst on an Overseas Trip and his/her medical condition forbids evacuation, as advised by a Qualified Medical Practitioner.

PART B – EVACUATION AND REPATRIATION BENEFITS

EMERGENCY MEDICAL EVACUATION
If the Insured Person suffers Injury or Sickness while on an Overseas Trip and if in Our opinion it is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, AIG Travel Protect will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person's condition. We will pay AIG Travel Protect directly the covered expenses for such evacuation up to the specified limit applicable to the Selected Plan.

The means of evacuation arranged by AIG Travel Protect, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of Transportation and the final destination will be made by Us and will be based solely upon medical necessity.

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We will pay for expenses for services provided and/or arranged by AIG Travel Protect for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person and payment is subject to the following exclusions:

Exclusions

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses for a service not approved and arranged by AIG Travel Protect, except that We reserve the right to waive this exclusion in the event the Insured Person or his/her Travel Companion cannot for reasons beyond their control notify AIG Travel Protect during an emergency medical situation. In any event, We reserve the right to reimburse the Insured Person only for those expenses incurred for services which AIG Travel Protect would have provided under the same circumstances and up to the specified limit applicable to the Selected Plan.

REPATRIATION OF MORTAL REMAINS

If the Insured Person dies as a result of Injury or Sickness while on an Overseas Trip, AIG Travel Protect will make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. We will pay AIG Travel Protect directly the covered expenses for such repatriation up to the specified limit applicable to the Selected Plan.

We will also reimburse the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

Exclusions

We will not be liable for:-

1. Any expense incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Overseas Trip;
2. Any expense for a service not approved and arranged by AIG Travel Protect, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his/her respective control notify AIG Travel Protect during an emergency medical situation. In any event, We reserve the right to reimburse Insured Person only for those expenses incurred for services which AIG Travel Protect would have provided under the same circumstances and up to the specified limit applicable to the Selected Plan;
3. Any expenses other than those specified under this Section.

PART C – PERSONAL AND ACCIDENTAL BENEFITS

ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If the Insured Person is on an Overseas Trip and suffers Injury caused by an Accident and which results in specific loss as herein specified, We will pay the relevant percentage of the sum insured specified in the Policy Schedule, up to the specified limit applicable to the Selected Plan as follows:

EVENT	**% of sum insured**
1. Loss of life	100%
2. Permanent Total Disablement	150%
3. Loss of or the Permanent total Loss of Use of two limbs	150%
4. Loss of or the Permanent total Loss of Use of one limb	125%
5. Permanent total Loss of Sight of both eyes	150%
6. Permanent total Loss of the following and not both as a result of the same Injury:	
a) Permanent total Loss of Sight of one eye	100%
b) Permanent total loss of the lens of one eye	50%

7.	Loss of or the Permanent total Loss of Use of one limb and Loss of Sight of one Eye	150%
8.	Loss of Speech and Hearing	150%
9.	Permanent and incurable insanity	100%
10.	Permanent total Loss of Hearing	
	a) both ears	75%
	b) one ear	25%
11.	Loss of Speech	50%
12.	Loss of or the Permanent total Loss of Use of four fingers and thumb of	
	a) right hand	70%
	b) left hand	50%
13.	Loss of or the Permanent total Loss of Use of four fingers of	
	a) right hand	40%
	b) left hand	30%
14.	Loss of or the Permanent total Loss of Use of one thumb	
	a) both right phalanges	30%
	b) one right phalanx	15%
	c) both left phalanges	20%
	d) one left phalanx	10%
15.	Loss of or the Permanent total Loss of Use of fingers	
	a) three right phalanges	10%
	b) two right phalanges	7.5%
	c) one right phalanx	5%
	d) three left phalanges	7.5%
	e) two left phalanges	5%
	f) one left phalanx	2%
16.	Loss of or the Permanent total Loss of Use of toes	
	a) all-one foot	15%
	b) great toe-two phalanges	5%
	c) great toe-one phalanx	3%
17.	Loss of or the Permanent total Loss of Use of toes	
	a) all-one foot	15%
	b) great toe-two phalanges	5%
	c) great toe-one phalanx	3%
	d) other than great toe, each toe	1%
18.	Fractured leg or patella with established non-union	10%
19.	Shortening of leg by at least 5 cm	7.5%
20.	Third Degree Burns	

Area	Damage as a Percentage of Total Body Surface Areas	
Head	equals to or greater than 2% but less than 5%	50%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 8%	100%
Body	equals to or greater than 10% but less than 15%	50%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 20%	100%

NOTE

a) The total compensation payable in respect of any loss in this section due to the same Injury is arrived at by adding the various percentages but shall not exceed 150% of the sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter;

b) We will in Our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for by Events 2 to 19 inclusive;
c) If the Insured Person is left-handed, the compensation percentage in Events 12 to 15 will be reversed so that the greater compensation percentage will apply to the left hand and parts thereof.

Exclusion
We will not be liable for any claim directly or indirectly as a consequence of any kind of disease, Sickness or bacterial infection.

SIMPLE FRACTURE BENEFIT
If the Insured Person suffers a complete or compound fracture, We will pay compensation according to the limits of the Selected Plan as follows:

Schedule of Compensation
Maximum benefit payable in respect of any one Injury:

-Neck, skull or spine..... 100%
-Hip..... 75%
-Jaw, pelvis, leg, ankle or knee..... 50%
-Cheekbone, shoulder or hairline fracture of skull or spine..... 30%
-Arm, elbow, wrist or ribs..... 25%

COMPASSIONATE DEATH ALLOWANCES / BURIAL EXPENSES / FUNERAL EXPENSES
In the event that the Insured Person dies as a result of an Accident, We will pay a compassionate death allowance up to the specified limit applicable to the Selected Plan.

CHILD EDUCATION FUND
When an indemnity becomes payable upon Accidental death of the Insured Person and who at the date of the Accident, had a Dependent Child or Children, We will pay up to the specified limit applicable to the Selected Plan.

PART D – TRAVEL INCONVENIENCE BENEFITS

TRIP CANCELLATION
We will pay for loss of travel and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Overseas Trip occurring within 30 days before the date of commencement of the Overseas Trip (the departure date), up to the specified limit applicable to the Selected Plan, due to the following:-
a) death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured's Immediate Family Members or Travel Companion, business partner or co-director who is resident in Singapore or place of regular employment;
b) Unexpected outbreak of strike, riot or civil commotion or natural disasters (typhoon, earthquake etc) arising from circumstances beyond Insured Person's control at the planned destination;
c) Serious damage to the Insured Person's principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 7 Days before the departure date, which requires the Insured Person's presence on the premises on the departure date; or
d) Witness summons or jury service of the Insured Person.

Exclusions
We will not be liable for any claim arising from or in respect of or due to any of the following:-
1. Any loss caused directly or indirectly by a cancellation caused by the Common Carrier;

2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Any loss caused directly or indirectly by government regulations or control; or
4. Should this insurance be purchased less than 7 days before the departure date (with the exception of death or Serious Injury resulting from Accidents only of the Insured Person, the Insured Person's Immediate Family Member or Travel Companion).

TRIP CURTAILMENT

We will pay, up to the specified limit applicable to the Selected Plan, for additional travelling and hotel expenses or board incurred and loss of travel fare and/or hotel expenses forfeited consequent upon the Insured Person having to return directly to Singapore or place of regular employment due to the following:-

a) Serious Injury or Serious Sickness of the Insured Person;
b) Hijacking of the Common Carrier or automobile in which the Insured Person is travelling as a passenger;
c) Unexpected death or Serious Injury or Serious Sickness of the Insured Person's Immediate Family Members, Travel Companion, business partner or co-director who is resident in Singapore or at the place of regular employment.
d) Natural disaster (typhoon, earthquake, etc) which prevents the Insured Person from continuing with his/her scheduled Overseas Trip; or unexpected outbreak of Civil Unrest, Riot or Commotion arising from circumstances beyond Insured Person's control, and his/her inability to travel and return home.

We will pay only if coverage is effective before the Insured Person become aware of any circumstance, which could lead to the disruption of his/her Overseas Trip.

TRAVEL DELAY

In the event that the scheduled Common Carrier in which the Insured Person had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the time specified in the itinerary supplied to the Insured Person due to a Strike or industrial action, adverse weather condition, mechanical breakdown/derangement and/or a structural defect of the Common Carrier, We will pay S$200 for every full 6 consecutive hours of delay up to the specified limit applicable to the Selected Plan.

Exclusions

We will not be liable for:-

1. Any loss caused directly or indirectly by a cancellation caused by the Common Carrier;
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
3. Any loss arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, and failure to obtain written confirmation from the Common Carrier or their handling agents of the number of hours delayed and the reason for such delay; and/or
4. Any Strike or industrial action existing on the date the Overseas Trip is arranged.

TRAVEL MISCONNECTION

In the event that the Insured Person's confirmed onward travel connection whilst on an Overseas Trip is missed at the transfer point due to the late arrival of the Insured Person's incoming connecting scheduled conveyance, and no onward Transportation is available to the Insured Person for at least 6 consecutive hours, We will indemnify, up to the specified limit applicable to the Selected Plan, any expenses incurred, less any recoveries which the Insured Person may be entitled to receive from a carrier to enable the Insured Person to use alternative public transport services to arrive at the original destination on time.

Note: The Insured Person should obtain written confirmation from the Common Carrier or their handling agents of the reason for such delay.

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Exclusions
We will not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-
1. Any loss arising from a failure of the Insured Person to check-in according to the itinerary supplied to him/her,
2. Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

BAGGAGE DELAY
We will pay S$200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the Common Carrier after every full 6 consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled overseas destination and in Singapore, up to the specified limit applicable to the Selected Plan.

DAMAGE OR LOSS OF BAGGAGE INCLUDING GOLFING EQUIPMENT AND PORTABLE BUSINESS EQUIPMENT
We will pay up to the specified limit applicable to the Selected Plan, for loss of or damage sustained by an Insured Person whilst on an Overseas Trip to personal baggage taken or purchased, including loss of or damage due to natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the Insured Person's control at the planned destination. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by the Insured Person or in his/her custody, which is loaned or entrusted to the Insured Person.

In the event any article of Insured Person(s) personal baggage is proven to be beyond economical repair, We will deal with a claim under this Policy as if the article had been lost provided that:
a) We will not be liable for more than S$1000, in respect of any one article or pair or set of articles.
b) We may make payment or at Our option reinstate or repair subject to due allowance of wear and tear and depreciation.
c) Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the accident if the Insured Person can produce supporting document (i.e. original receipts or original warranty cards) for claims.
d) The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the discovery of such loss. Any claim must be accompanied by written documentation from such authorities.
e) The Insured Person had taken every reasonable step or precaution to ensure that his / her baggage or personal effects were not left unattended in a public place.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

Exclusions Applicable to Golfing Equipment
We will not be liable for:
1. Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
2. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. Loss of or damage resulting from willful act or negligence of the Insured Person.
4. Loss of or damage arising from confiscation or retention by customs or other officials.
5. Loss or damage covered by any other Policy.

Exclusions
1. The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, foodstuff, household effects, antiques,

artifacts, paintings, objects of art, computers (including software and accessories with the exception of Personal Portable Business Equipment), manuscripts, watches, securities or souvenirs;
2. Loss or damage caused by wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting therefrom;
3. Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. Loss or damage insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
5. Loss to Insured Person's baggage sent in advanced, mailed or shipped separately,
6. Loss to Insured Person's baggage left unattended in any Public Place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property or left with a person that the Insured Person does not know;
7. Loss of business goods or samples or equipment of any kind;
8. Loss of data recorded on tapes, cards, discs or otherwise;
9. Loss of or damage to golf balls and clubs and golf equipment whilst actually in the course of play or practice;
10. Loss or damage as specified in this Policy which is covered by any other insurance policy;
11. Loss in respect of shortage due to error, omission, exchange transactions or depreciation in value;
12. Loss not reported to the police within 24 hours of the discovery of such loss; and/or
13. Mysterious disappearance.

LOSS OF TRAVEL DOCUMENTS AND MONEY INCLUDING CREDIT CARD FRAUD

We will pay up to the specified limit applicable to the Selected Plan, the cost of obtaining replacement passports, travel tickets and other relevant travel documents as well as additional travel and hotel accommodation expenses incurred to replace lost travel documents, in the event that such loss arises from robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst an Insured Person is on an Overseas Trip.

In the event that the Insured Person whilst on an Overseas Trip experience a loss of cash, travellers cheques or banknotes belonging to the Insured Person out of robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in his/her care, custody or control, due to robbery, burglary, theft, or natural disasters (typhoon, earthquake etc), We will pay for actual loss up to S$1000.

We will pay for the Insured Person's loss or damage whilst on an Overseas Trip, up to the specified limit applicable to the Selected Plan, in respect of unauthorised use of the Insured Person's travel documents, credit card, or travellers cheques following theft by any person other than the Insured Person's Immediate Family Member or Travel Companion.

Exclusions

We will not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-
1. Loss not reported to the police within 24 hours after the discovery of such loss (any claim must be accompanied by written documentation from the police); and/or
2. Shortage due to exchange rate or depreciation in value and for loss of travellers cheques and credit card not immediately reported to the local branch or agent of the issuing authority.
3. Losses recoverable from any other source, e.g. airlines, other existing insurance scheme

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HIJACKING
We will pay S$500 per day for delay or interruption of an Overseas Trip which prevents the Insured Person from reaching the scheduled destination of the Common Carrier or automobile on which he/she is a passenger as a result of an act of Hijacking, up to the specified limit applicable to the selected plan. Coverage applies to the time commencing as stated above and running continuously thereafter until the earliest time the Insured Person would reasonably be able to reach the original scheduled destination, whether or not the Insured Person actually proceed to such destination.

PART E – OTHER TRAVEL RELATED BENEFITS

STAFF REPLACEMENT EXPENSES
We will pay up to the specified limit applicable to the Selected Plan, in respect of reasonable travel and accommodation expenses necessarily incurred during the course of an Overseas Trip:
a) in sending out a replacement for an Insured Person who has suffered Injury or Sickness resulting in Temporary Total Disablement;
b) from an unexpected death of an Immediate Family Member whilst on an Overseas Trip; and
c) in returning the replacement following the completion of the duties necessarily undertaken.

Exclusions
We will not pay for liability arising directly or indirectly from, in respect of, or due to any of the following:-
a) if an Insured Person is travelling against the advice of a Qualified Medical Practitioner;
b) pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction;
c) any Injury, illness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including Acquired Immune Deficiency Syndrome or AIDS and/or mutant derivative or variations thereof however caused;
d) Any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

CREDIT CARD INDEMNITY
If the Insured Person suffers a loss of life as a result of an Accident sustained during an Overseas Trip, the Company will pay for outstanding credit card expenses (less any arrears payments from prior months) incurred by the Insured Person for the current month immediately before the Overseas Trip up to the specified limit applicable to the Selected Plan

LEGAL FEES
We will pay up to the specified limit applicable to the Selected Plan, for the legal costs and expenses arising as a result of dealing with claims for compensation against a third party causing the Insured Person's accidental death or Permanent Disablement during the Overseas Trip.
Exclusions
We will not be liable for any legal costs and expenses arising directly or indirectly from in respect of or due to any of the following:-
1. Any claim where We or Our legal representatives believe that an action is not likely to be successful or if We believe that the cost of taking action will be greater than any award;
2. Any claim against Us, our agents or representatives or against any tour operator, carrier or any person with whom the Insured Person has travelled or arranged to travel with; and/or
3. The follow-up of a claim for bodily Injury, loss or damage caused by or in connection with the Insured Person's profession or business, under contract or arising out of the Insured Person possessing, using or living on any land or in any building.

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BAIL BOND FACILITY
We will arrange a bail bond up to the specified limit applicable to the Selected Plan to obtain the release on bail of the Insured Person in the event of his/her detention by the authorities following a road accident.

The assistance excludes any claim related to any professional or criminal situation and such advance payment is to be considered a loan to the Insured Person and must be repaid to Us within 60 days of the date of Insured Person's release. We will provide such advance payment only if the Insured Person have no other means of making direct payment.

PERSONAL LIABILITY TO THIRD PARTY
We will indemnify for legal liability to a third party, up to the specified amount applicable to the Selected Plan, arising during an Overseas Trip as a result of:
a) death or accidental bodily injury caused to any third party; or
b) accidental loss of or damage to property of any third party.

The Insured Person must not make any offer or promise payment or admit fault to any other party, or become involved in any litigation without Our written approval.

Exclusions
We will not be liable for any claim arising directly or indirectly from, in respect of or due to any of the following:-
1. Any claims arising out of the Insured Person's criminal, malicious or deliberate acts;
2. Employer's liability, contractual liability or liability to a member of an Insured Person's family;
3. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership possession or use of vehicles, aircraft or water craft;
7. Legal costs resulting from any criminal proceedings;
8. The Insured Person's participation in any motor rallies or motor racing of any kind;
9. Judgements that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore;
10. Sexual molestation, physical or mental abuse;
11. Golfing either in the course of play or practice; and/or
12. Any punitive, aggravated or exemplary damages awarded by the Courts.

PART F – GENERAL EXCLUSIONS

(A) We will not cover any loss, Injury, damage or legal liability arising or suffered or sustained directly or indirectly as a result of:

1. Loss of or damage resulting from the Insured Person's wilful, malicious or unlawful act or negligence;
2. Any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection use of military power or usurpation of government or military power.
3. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
4. Riding or driving in any kind of race, participating in any professional sports or in any sport in which the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
5. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease.

6. The Insured Person's illegal or unlawful act.
7. Suicide or attempted suicide or intentional self Injury or provoked assault or intoxication or drugs;
8. The Insured Person being employed on merchant vessels, engaging in naval, military or airforce service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives;
9. Any Pre-Existing Conditions including congenital anomalies; and/or
10. Any Overseas Trip undertaken against the advice of a Qualified Medical Practitioner, or when the purpose of such Overseas Trip was to obtain any form of medical treatment, consultation or advice.

(B) We shall not be deemed to provide cover and ie 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 the Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

PART G – GENERAL EXTENSIONS

1. STRIKE, RIOT, CIVIL COMMOTION AND TERRORISM
We will pay for death or Injury or inconveniences as specified as a result of Strike, Riot, Civil Commotion or Terrorism whilst the Insured Person is on an Overseas Trip. We will not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.

2. HIJACK, MURDER AND ASSAULT
We will pay for death or Injury as a result of being a victim of hijack, murder or assault whilst the Insured Person is on an Overseas Trip. We will not be liable for any claims arising out of or in connection with Insured Person's own participation or provocation of any such act.

3. DROWNING AND SUFFOCATION
We will pay for death or Injury as a result of drowning or suffocation by poisonous fumes, gas or smoke whilst overseas. We will not be liable for any claim arising out of or in connection with the Insured Person's own wilful or intentional act.

4. EXPOSURE AND DISAPPEARANCE
When by reason of any Accident covered by this Policy the Insured Person is exposed to the elements whilst on an Overseas Trip, and as a result of such exposure suffers an event for which compensation is otherwise payable herein, We will pay for such an event. If the body of the Insured Person has not been found within one year of the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the event and under such circumstances as would otherwise be covered herein, it will be presumed that the Insured Person suffered loss of life resulting from an Injury caused by an Accident at the time of such disappearance, sinking or wrecking.

5. MOTOR-CYCLING
This Policy is extended to cover motor-cycling (whether as a rider or a pillion-rider) provided that at the time of sustaining the Injury, the Insured Person was wearing a safety helmet, and not engaging in or practising for racing and hill climbing contests and reliability trials and speed or duration testing.

6. UNSCHEDULED FLIGHT
The Policy is extended to cover the Insured Person against death or Injury whilst on a Trip and travelling as a

passenger in any properly licensed private aircraft and/or helicopter excluding whilst onboard military aviation.

7. ACCIDENTAL MISCARRIAGE
If the Insured Person is a female, this Policy is extended to cover the Insured Person who sustains an Accidental Injury and as a result suffered a miscarriage, not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.

8. AUTOMATIC EXTENSION OF COVERAGE
The Policy period will automatically extend for up to 30 days from the expiry of the policy or when the maximum period for an Overseas Trip has occurred without payment of any additional premium if the Insured Person is hospitalised and quarantined overseas as advised by his/her attending Qualified Medical Practitioner.

PART H – GENERAL CONDITIONS

1. PHYSICAL HEALTH
At the time of commencement of an Overseas Trip, the Insured Person must be fit to travel and not be aware of any circumstances, which could lead to cancellation or disruption of the Overseas Trip; otherwise any claim is not payable.

2. NUMBER OF POLICY
The Insured Person may only be covered under one such Policy for the same Overseas Trip.

3. ENTIRE CONTRACT
The Policy, Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statement in writing will constitute the entire contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear in this Policy. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein in writing will void the insurance cover or be used in any legal proceedings. No agent has the authority to change or waive any provisions of the insurance. No change of provisions in this Policy will be valid unless approved by an officer authorized by Us and such approval is endorsed.

4. CHANGE OF OCCUPATION
If an Insured Person is engaged in any occupation in which a greater risk may be incurred than in the occupation disclosed in the proposal for this Policy without first notifying Us and obtaining written agreement to the amendment of the Policy (subject to the payment of such reasonable additional premium as We may require as the consideration for such agreement), then We will not pay for any claim in respect of any Injury arising out of or in the course of such occupation.

5. COMPLYING WITH POLICY PROVISIONS
The due observations and fulfilment of the terms of this Policy insofar as they relate to anything to be done or complied with by the Insured Person and the truth of the statements and answers in any proposal and/or application and of evidence required from the Insured Person in connection with this insurance shall be conditions precedent to any liability by Us to make any payment under this Policy.

6. NOTICE OF CLAIM
You must give Us written notice of any claim or any event which may give rise to a claim under this Policy immediately and in any case within 30 days after the occurrence of any event which may give rise to a claim. Any notice given by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us

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7. NOTIFY AUTHORITIES
Before any claim will be admitted under the benefits "Damage or Loss of Baggage Including Golf Equipment/Portable Business Equipment" and "Loss of Travel Documents and Money Including Credit Card Fraud", the Insured Person must take all reasonable measures to protect, save, and recover it, and will also promptly notify or report any loss or damage to the police, hotel management, responsible officer of any transportation company, aircraft, vessel or conveyance on which the Insured Person is travelling or transportation terminal authorities, and obtain a written statement from such responsible persons/officers unless failure to do so is due to circumstance beyond the Insured Person's control.

8. SUBROGATION
We will at any time be entitled to undertake in the name of and on Your behalf or on behalf of the Insured Person the absolute conduct, control, defence and/or settlement of any proceedings, and at any time to take proceedings at its own expense and for its own behalf, but in Your or the Insured Person's name (as the case may be), to recover compensation or secure indemnity from any third party in respect of anything covered by this insurance. You and/or the Insured Person must cooperate fully with Us to this end and do nothing to prejudice Our rights.

9. PAYMENT OF BENEFITS
In respect of insured events under this Policy, You and/or the Insured Person must not make any offer or promise payment or admit fault to any other party, or become involved in any litigation without Our prior written approval.

10. CLAIM FORMS
Upon receipt of a notice of claim from You, We will furnish such forms as are usually furnished by Us for filing proofs of loss. If such forms are not furnished within 15 days after giving of such notice the claimant will be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which the claim is made.

11. PROOF OF LOSS
The Insured Person must furnish Us written proof of loss including original Policy/certificate, original receipts, invoices and all other relevant documents at one of Our local offices within 60 days after the date of such loss. The Insured Person's failure to furnish such proof within the time required will not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one year from the date of loss.

12. PHYSICAL EXAMINATION AND AUTOPSY
We at Our own expense will have the right and opportunity to examine the Insured Person when and as often as We may reasonably require during the pendency of a claim for "Accidental Death and Total Permanent Disability" benefit of this Policy and to make an autopsy in the case of death where it is not forbidden by law.

13. LEGAL ACTIONS
No actions at law or in equity will be brought to recover on this Policy within 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action will be brought after the expiration of 2 years from the date of rejection of claims.

14. ARBITRATION
Any dispute, difference or question which may arise at any time hereafter between Us and You touching on the true construction of the Policy or the rights or liabilities of the parties will be referred to the decision of a single arbitrator in Singapore, in accordance with the prevailing Singapore International Arbitration Centre (SIAC) Rules, to be agreed upon by the parties or in default of agreement, to be appointed by the Chairman of the SIAC.

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15. TO WHOM BENEFITS ARE PAYABLE
Indemnity for loss of life of the Insured Person will be payable to You on behalf of the estate of the Insured Person. All other indemnities of this Policy are payable to the Insured Person, except Emergency Medical Evacuation and Repatriation of Mortal Remains benefits which will be paid directly to the provider of service as indicated in each Benefit. In respect of Legal Fees, Bail Bond Facility and Personal Liability benefits, the benefit will be payable directly to the party to which You are or the Insured Person is legally liable. In respect of Medical and Accident Dental Expenses Incurred Overseas benefit, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Us, indemnities will be payable directly to the provider of healthcare.

16. CANCELLATION
We may cancel this Policy by sending You 30 days' notice in writing at the last address shown by Our records stating when thereafter such cancellation will be effective. In event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by such cancellation will be without prejudice to any claim originating prior thereto.

17. RIGHT OF RECOVERY
In the event authorisation of payment and/or payment is made by Us for a medical claim for which is not covered under this Policy and/or We are not liable, We reserve the right to recover against You or the Insured Person the full sum which We are liable to pay to the medical institute which the Insured Person was admitted to.

18. REINSTATEMENT OF POLICY
If default is made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by Us or by any of Our duly authorized agents will reinstate the Policy, but only to cover loss sustained 24 hours after the date of such reinstatement.

19. RENEWAL
This Policy may be renewed with Our consent from term to term by payment of the premium in advance at Our premium rate in force at the time of renewals. The Premium Payment Warranty is applicable herein.

20. INTEREST
No indemnity from Us will carry any interest.

21. GOVERNING LAW
This Policy will be governed by and interpreted in accordance with Singapore Law.

22. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT
A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms and conditions of this Policy.

23. PREMIUM PAYMENT WARRANTY
1. Notwithstanding anything herein contained but subject to sub-clause 2 below, if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy or, renewal thereof.

2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:-
   (a) the cover under the Policy or renewal is automatically terminated immediately after the expiry of the said 60-day period;
   (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and

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(c) We shall be entitled to a pro-rata time on risk premium subject to a minimum of S$25.00.

3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the period of insurance.

24. CONDITION PRECEDENT

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

(a) for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

(b) if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
   (i) You must have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
   (ii) You provide Us a copy of the written confirmation from the previous insurer to this effect before cover incepts.

25. CURRENCY

All premiums and benefits payable under this policy will be in Singapore Dollars.

26. DATA PRIVACY

The Insured Person and/or Policyholder has/have agreed and consented that We may collect, use and process the Insured Person's and/or Policyholder's personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person and/or Policyholder's authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:

(a) Processing, underwriting, administering and managing the Insured Person and/or Policyholder's relationship with Us;
(b) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
(c) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
(d) Managing Our infrastructure and business operations; and
(e) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at https://www.aig.sg/privacy

If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com.

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