



AIG Travel

Single Trip and Annual Multi-Trip Plan Travel Insurance Terms and Conditions



Part A – Important Policy Information

This policy sets out the terms and conditions of a contract of insurance between AIG Asia Pacific Insurance Pte. Ltd. and You. We have written the policy in plain English so that You may better understand it. Please read the policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, conditions, exclusions, limitations, terms and general provisions contained or endorsed in this policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this policy while the policy is still in force. The period of insurance is stated in the Policy Schedule.

The Insurer

This policy is issued by:

AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way, #09-16
Singapore 079120

Eligibility Criteria

To be eligible for cover under this policy:

1. You must be ordinarily resident in Singapore per the Insurance Act 1966 with full rights to enter into and return to Singapore regardless of medical status;
2. Your Trip must commence in Singapore; and
3. In respect of a return Trip policy or an Annual Multi-Trip policy, You must be returning to Singapore at the end of the Trip.

Important Contact Information

24-hour worldwide pre-trip and emergency assistance is provided by Our Travel Assistance Partner. If You require medical treatment that necessitates admittance to Hospital as an in-patient, emergency transportation services or to return home for any reason covered by this policy, You must contact Our Travel Assistance Partner and follow their reasonable advice or instruction. Failure to do so may prejudice Your claim under this policy.

Our Travel Assistance Partner: +65 6319 3631

Available twenty-four (24) hours worldwide for emergency travel related calls.

AIG Claims: +65 6319 4701 or www.aig.sg/personal-claims/travel-claim

Available 9:00am to 5:00pm weekdays, excluding public holidays.

AIG Singapore Customer Service: +65 6419 3000 or www.aig.sg/contactus

Available 9.00am to 5:00pm weekdays, excluding public holidays.

If You require assistance or need to call about a policy that We have issued to You, please quote the Policy Number as shown on Your Policy Schedule. Please also have close to hand any information that will assist the call operator in answering Your question or request for assistance. This includes Your circumstances, current location and contact number.

Schedule of Benefits

The Schedule of Benefits contains a summary of the cover available and sets out the maximum amounts We will pay under each section for Your Selected Plan. Sub-limits and other cover restrictions may apply. Please refer to the applicable section in the policy wording for specific terms, conditions and exclusions.

The limits shown are in respect of each Trip and apply to each Insured Person under a Family cover, unless expressly stated otherwise in the Schedule of Benefits or policy wording below and with the exception of Section 36 – Home Guard and Section 37 – Car Rental Excess Charges and Return, where the limit will apply per policy for each Trip.



Schedule of Benefits

Benefit	Sum Insured (SGD)			
	Elite	Enhanced	Essential	
Part C – Medical and Associated Benefits				
Section 1 – Medical Expenses Incurred Overseas				
Insured Person (under age 70 years)	\$2,500,000	\$1,000,000	\$200,000	
Insured Person (age 70 years or older)	\$200,000	\$75,000	\$50,000	
Insured Child in a Family Plan	\$300,000	\$200,000	\$200,000	
Section 2 – Post Trip Medical Expenses Incurred in Singapore				
2a. For Sickness Sustained Overseas Where We Evacuated You and for Injury Sustained Overseas				
Insured Person (under age 70 years)	\$50,000	\$25,000	\$10,000	
Insured Person (age 70 years or older)	\$5,000	\$2,500	\$1,000	
Insured Child in a Family Plan	\$10,000	\$10,000	\$10,000	
2b. For Sickness Sustained Overseas Without Evacuation				
Insured Person (under age 70 Years)	\$10,000	\$5,000	\$2,000	
Insured Person (age 70 years or older)	\$5,000	\$2,500	\$1,000	
Insured Child in a Family Plan	\$5,000	\$2,500	\$1,000	
Section 3 – Mobility Aid Reimbursement	\$2,000	\$1,000	N/A	
Section 4 – Pregnancy Expenses	\$8,000	\$5,000	\$2,000	
Section 5 – Treatment by Physician	\$750	\$500	N/A	
Section 6 – Overseas Hospital Income	Maximum Amount Payable Amount Per Day	\$50,000 \$200	\$30,000 \$200	\$10,000 \$200
Section 7 – Hospital Income in Singapore	Maximum Amount Payable Amount Per Day	\$1,500 \$100	\$1,000 \$100	\$500 \$100
Section 8 – Emergency Medical Evacuation	Unlimited	Unlimited	\$500,000	
Section 9 – Repatriation	Unlimited	Unlimited	Unlimited	
Repatriation due to Pre-existing Medical Conditions				
Insured Person (under age 70 years)	\$150,000	\$150,000	\$150,000	
Insured Person (age 70 years or older)	\$75,000	\$75,000	\$75,000	
Insured Child in a Family Plan	\$100,000	\$100,000	\$100,000	
Section 10 – Hospital Visitation	\$15,000	\$10,000	\$5,000	
Section 11 – Compassionate Visit	\$10,000	\$5,000	\$3,000	
Section 12 – Child Protector	\$10,000	\$5,000	\$3,000	
Section 13 – Emergency Telephone Charges	\$300	\$250	\$100	
Section 14 – Automatic Extension of Policy Period	Included	Included	Included	
Part D – Personal Accident Benefits				
Section 15 – Accidental Death and Permanent Disablement				
Insured Person (under age 70 years)	\$300,000	\$200,000	\$100,000	
Insured Person (age 70 years or older)	\$150,000	\$100,000	\$50,000	
Insured Child in a Family Plan	\$100,000	\$100,000	\$50,000	
Section 16 – Common Carrier / Natural Disaster Double Cover				
Insured Person (under age 70 years)	\$600,000	\$400,000	N/A	
Insured Person (age 70 years or older)	\$300,000	\$200,000	N/A	
Insured Child in a Family Plan	\$200,000	\$200,000	N/A	
Section 17 – Child Education Grant	Maximum Amount Payable Amount Per Child	\$20,000 \$5,000	\$20,000 \$5,000	N/A N/A
Part E – Travel Inconvenience Benefits				
Section 18 – Travel Cancellation	\$15,000	\$10,000	\$5,000	
Section 19 – Travel Postponement	\$2,000	\$1,000	\$500	
Section 20 – Replacement of Traveller	\$1,000	\$500	N/A	
Section 21 – Travel Cancellation Due to Insolvency	\$5,000	\$3,000	\$1,000	
Section 22 – Travel Curtailment	\$15,000	\$10,000	\$5,000	
Section 23 – Travel Interruption	\$10,000	\$7,000	\$3,500	
Section 24 – Fraudulent Credit Card Usage	\$3,000	\$2,000	\$1,000	
Section 25 – Personal Baggage including Laptop Computer	Maximum Amount Payable Limit Per Article Limit for Laptop Computer (Per Policy)	\$10,000 \$500 \$1,000	\$5,000 \$500 \$1,000	\$3,000 \$500 \$1,000
Section 26 – Jewellery Coverage	\$1,000	\$500	\$100	
Section 27 – Baggage Delay				
Individual – \$200 for every 6 hours to Maximum Amount Payable	\$1,600	\$1,200	\$1,000	
Family – \$500 for every 6 hours to Maximum Amount Payable	\$4,000	\$3,000	\$2,500	
Section 28 – Travel Documents and Personal Money	Maximum Amount Payable Limit for Loss of Cash, Traveller's Cheques or Banknotes	\$8,000 \$300	\$5,000 \$200	\$1,000 \$100
Section 29 – Travel Delay (Including Flight Diversion)				
Individual – \$100 for every 6 hours to Maximum Amount Payable	\$3,000	\$2,000	\$1,000	
Family – \$250 for every 6 hours to Maximum Amount Payable	\$7,500	\$5,000	\$2,500	
Section 30 – Flight Overbooking	\$200	\$200	N/A	
Section 31 – Kidnap and Hostage	\$250 for every 24 hours to Maximum Amount Payable	\$10,000	\$5,000	\$3,000
Section 32 – Hijack of Common Carrier	\$250 for every 24 hours to Maximum Amount Payable	\$10,000	\$5,000	\$3,000
Section 33 – Personal Liability Abroad	\$1,000,000	\$1,000,000	\$1,000,000	

Part F – Supplementary Benefits				
Section 34 – Golf Advantage	Maximum Amount Payable	\$1,500	\$1,000	N/A
34a. Damage or Loss of Golf Equipment	Limit Per Article of Golf Equipment	\$500	\$500	N/A
34b. Hole-in-One		\$250	\$250	N/A
34c. Loss of use of Green Fees		\$250	\$250	N/A
Section 35 – Loss of Sporting Equipment	Maximum Amount Payable	\$2,000	\$1,000	N/A
	Limit Per Article of Sporting Equipment	\$500	\$500	N/A
Section 36 – Home Guard		\$5,000	\$5,000	N/A
Section 37 – Car Rental Excess Charges and Return				
37a. Car Rental Excess Charges		\$1,500	\$1,000	N/A
37b. Return of Rental Vehicle		\$1,500	\$1,000	N/A
Section 38 – Pet Care				
	\$50 for every 6 hours delay beyond contracted period with kennel or cattery to Maximum Amount Payable	\$750	\$500	N/A
Section 39 – Disruption Benefits		\$750	\$500	\$100
Section 40 – Cover in the event of Terrorism		Included	Included	N/A
Section 41 – Assistance Services		Included	Included	Included
Section 42 – Out-of-Country COVID-19 Diagnosis Quarantine Allowance				
	Maximum Amount Payable	\$1,400	\$1,400	\$1,400
	Amount Per Day	\$100	\$100	\$100
COVID-19 sub-limits of the sums insured for the sections indicated below				
Sections 1, 8 & 9: Medical Expenses Incurred Overseas, Emergency Medical Evacuation and Repatriation	Insured Persons Aged under 70 Years	300,000	250,000	100,000
	Insured Persons Aged 70 Years or Older	150,000	100,000	50,000
	Children in a Family Plan	150,000	100,000	50,000
Section 18: Travel Cancellation		7,500	5,000	2,500
Section 19: Travel Postponement		1,500	1,000	500
Section 22: Travel Curtailment		7,500	5,000	2,500
Section 23: Travel Interruption		7,500	5,000	2,500

All amounts shown in Singapore Dollars (SGD).

Understanding Your Policy

This policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this policy, however there are some circumstances where cover cannot be provided which are described in the policy wording. It is important that You read and understand it and retain it in a safe place.

The policy consists of General Definitions, General Exclusions, General Conditions, the policy sections, the Policy Schedule We issue to You and any endorsements that attach hereto. In this policy:

- Words or phrases that are capitalised have specific meanings, which are described in the General Definitions section.
- The General Exclusions and General Conditions apply to all sections of this policy. Additional section specific conditions and/or exclusions may also apply, which will be set out in the applicable policy section.
- Under each section:
 - What You are covered for under Section x** describes the benefit available to You including any conditions that may apply; and
 - What You are not covered for under Section x** sets out the section specific exclusions that will apply in addition to the General Exclusions.
- The Policy Schedule contains the policy options You selected including the product, Selected Plan, zone and policy type, and shows important policy details such as the period of insurance, Insured Persons and the excess (if applicable) to any claim made by You. Your Policy Schedule will also show whether You have purchased any additional optional covers and/or any special terms We issue to You.
- Headings in this policy do not affect the interpretation or meaning of any of the covers available to You hereunder and are intended only to assist You in navigating this document.

Product Selection

This is an Overseas travel insurance product, under which You can choose:

- A Single Trip policy which may either be:
 - A return Trip policy, which covers one (1) Trip during the period of insurance up to a maximum of one hundred and eighty-two (182) consecutive days as specified on Your Policy Schedule; or
 - A one-way Trip policy, which covers one (1) Trip during the period of insurance until Your arrival at Your first Overseas destination under the following sections only: Section 15, 16, 18, 19, 20, 21, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33 and 40.
- An Annual Multi-Trip policy which covers unlimited Trips during the period of insurance up to a maximum of ninety (90) consecutive days for any one (1) Trip.

Selected Plan

The policy is further differentiated by plans. These plans have different levels of benefits available or in some cases the benefit will not apply, as shown in the Schedule of Benefits. Under this policy, Selected Plan means the choice of Elite, Enhanced or Essential plans (in respect of Single Trip policies) or Elite or Enhanced plans (in respect of an Annual Multi-Trip policy) which You or Your representative made at the time of application and which is shown in Your Policy Schedule.

Covered Zone

The zone shows the destinations to which cover applies under this policy. You can choose:

Zone	Applicable Destination(s)
Zone 1	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
Zone 2	Countries listed in Zone 1 and Argentina, Australia, Bahrain, Bangladesh, Belize, Bolivia, Brazil, Chile, China, Colombia, Costa Rica, El Salvador, Ecuador, Guatemala, Guyana, Honduras, Hong Kong, India, Japan, Kuwait, Macau, Maldives, Mexico, Mongolia, New Zealand, Nicaragua, Oman, Pakistan, Panama, Paraguay, Peru, Qatar, South Korea, Sri Lanka, Suriname, Taiwan, the United Arab Emirates, Uruguay and Venezuela.
Zone 3	Countries listed in Zone 1 and Zone 2, and the rest of the world (excluding Cuba, Iran, North Korea, Syria, the Donetsk People's Republic (DNR) and Luhansk People's Republic (LNR) Regions of Ukraine).

You must select the zone based on the highest zoned destination that You intend to travel to. For example, if Your travel itinerary is from Singapore primarily to Indonesia but includes a stay in Australia, then You must select Zone 2 because Zone 2 includes Australia. If You only select Zone 1 for Indonesia, then We will not pay any part of Your claim that relates to or arises in Australia. This includes cancellation costs.

For the purpose of clarity, transit stops that do not necessitate entry into a country or that require entry into a country only to connect to another international flight within twelve (12) consecutive hours of arrival are not considered a destination country for the purpose of choosing a zone. You will be covered for events that occur in these countries even though they may not be listed in the zone description. The same applies for transport accidents that may occur while travelling through or over these countries or for emergency diversions to these countries.

We will not provide any cover for loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to or through Cuba, Iran, North Korea, Syria or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) Regions of Ukraine under any of Our policies.

Policy Type

The policy type shows which people are insured under the policy. You can choose from either Individual or Family cover.

1. If You choose Individual cover this policy insures You only.
2. If You choose Family cover this policy insures You and/or Your Spouse and/or Your Children. Under a Single Trip policy, the family must depart from and return to Singapore on the same itinerary together as a family for cover to apply. Under an Annual Multi-Trip policy, cover will apply to You or Your Spouse whilst travelling separately of each other; however Your Children must be accompanied by You and/or Your Spouse for the entire Trip for cover to apply.

Privacy Statement

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore:

1. Our group companies;
2. Our (or Our group companies') Service Providers, reinsurers, agents, distributors, business partners;
3. Brokers, Your authorised agents or representatives, legal process participants and their advisors, other financial institutions;
4. Governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
 - Processing, underwriting, administering and managing Your relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory/governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Personal Information may be provided to Us by You directly or by a third party. For example, an insurance policyholder may provide personal information about You so that You can benefit under their Insurance Policy.

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

If You have not opted out, You have also consented to Us, Our group companies, Service Providers and business partners using, processing and disclosing Your personal information to:

1. Enroll You in contests, prize draws and similar promotions; and
2. Contact You to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

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.

Insurance Act 1966

The policy is issued in Singapore and is subject to the Insurance Act 1966 (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this policy to be treated as a Singapore policy, You should be ordinarily resident in Singapore at the date of Your application for this policy. The Act provides that You are treated as being ordinarily resident in Singapore if:

1. You are a citizen of Singapore, unless You have resided outside Singapore continuously for five (5) or more years preceding the application date of the policy and are not currently residing in Singapore;
2. You are a permanent resident, unless You have resided in Singapore for less than a total of one hundred and eighty-three (183) days in the twelve (12) months preceding the application date of the policy;
3. You have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless You have resided in Singapore for less than a total of one hundred and eighty-three (183) days in the twelve (12) months preceding the application date of the policy; or
4. You have a pass or permit required under the Immigration Act 1959 that has duration longer than ninety (90) days and You have resided in Singapore continuously for at least ninety (90) days in the twelve (12) months preceding the application date of the policy.

If You do not satisfy any one (1) of the aforesaid definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

Covered Period for Your Overseas Trip

Cover under this policy begins and ends at different times depending on the section and Your product selection. The cover under each section will begin and end as set out below:

1. Cover under Section 18 – Travel Cancellation, Section 19 – Travel Postponement, Section 20 – Replacement of Traveller and Section 21 – Travel Cancellation Due to Insolvency, begins at the later of:
 - (a) The time You book the Trip;
 - (b) The policy Issued Date; or
 - (c) The attachment date for a covered event as set out in the applicable section;

And ends at the earlier of:

- (d) Your passing through the immigration check-point in Singapore to commence Your Trip; or
 - (e) The policy expiry date shown on Your Policy Schedule;
2. Cover under Section 15 – Accidental Death and Permanent Disability and Section 16 – Common Carrier / Natural Disaster Double Cover, begins at the later of:
 - (a) The policy Issued Date; or
 - (b) Three (3) hours prior to the scheduled departure time for Your Trip as specified in Your travel itinerary; And ends at the earlier of:
 - (c) In respect of a one-way Single Trip policy, three (3) hours after You pass through the immigration check-point at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport);
 - (d) In respect of return Single Trip and Annual Multi-Trip policies, three (3) hours after You pass through the immigration check-point on arrival in Singapore; or
 - (e) In respect of all policies, the policy expiry date shown on Your Policy Schedule; and
 3. Cover for all other sections begins at the later of:
 - (a) The policy Issued Date; or
 - (b) You passing through the immigration check-point in Singapore to commence Your Trip;And ends at the earlier of:
 - (c) In respect of a one-way Single Trip policy, You passing through the immigration check-point at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport);
 - (d) In respect of return Single Trip and Annual Multi-Trip policies, You passing through the immigration check-point on arrival in Singapore;

- (e) Ninety (90) consecutive days for any one (1) Trip of an Annual Multi-Trip policy; or
- (f) In respect of all policies, the policy expiry date shown on Your Policy Schedule.

Part B – General Definitions and General Exclusions

General Definitions

Wherever the following words or phrases are capitalised in the policy they will always have the meanings shown in this section of the policy.

Accident or Accidental means a sudden, unexpected, involuntary and specific event, external to the body, which occurs at an identifiable time and place that results in an Injury.

Child(ren) means a legitimate dependent of an Insured Person who is under the age of eighteen (18) years or under twenty-three (23) years if attending tertiary education whilst the period of insurance is in effect.

Chronic means any condition that persists, or is expected to persist, for longer than a year and after that time is likely to recur. These include, but are not limited to, arthritis, cardiovascular disorders, epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease and respiratory disorders.

Civil Unrest, Riot or Commotion means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

Common Carrier means a commuter bus, ferry, hovercraft, hydrofoil, train, tram, and any fixed-wing aircraft:

1. Authorised pursuant to any statute, regulation, bylaw or equivalent therefore for the transportation of fare paying passengers; and
2. Which operate to fixed, established and regular schedules and routes.

It does not mean licensed taxis, cruises, private cars nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Competition Sports means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

Country of Origin means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.

Dental Expenses means necessary and reasonable expenses incurred and paid to a Dental Practitioner for dental treatment carried out by said Dental Practitioner. All treatment, including specialist treatment, must be prescribed or referred by the Dental Practitioner in order for expenses to be reimbursed under this policy. Reimbursement for such expenses will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

Dental Practitioner means a registered and properly qualified dental practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Dental Practitioner cannot be You, Your Travel Companion, Relative, business associate, employer or employee.

Entertainment Tickets means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events, or non-refundable deposits made for reservations at restaurants paid for in advance by You.

Expedition means any journey to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking trips beyond one (1) kilometre from the coast or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

Extreme Sports and Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

Financial Default means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

Frequent Flyer Points mean loyalty or reward points that are accorded to You as a registered customer/member of a Frequent Flyer Program or similar reward program by any commercial airline company.

Golf Equipment means golf clubs and golf bags.

Hospital means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons and which:

1. Has organised facilities for diagnosis and surgical procedures on its premises or in facilities available to it on a prearranged basis;
2. Provides 24-hour a day nursing services by registered graduate nurses;
3. Is supervised by a staff of Medical Practitioners; and
4. Is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioral disorder.

Hospital Confinement means the period that You are registered as an in-patient in a Hospital because of a medical necessity under the professional care of a Medical Practitioner and for which the Hospital levies a charge for room and board for the treatment of an Injury or Sickness for such confinement.

Hostage means You being taken and held prisoner by another person by force or against Your will but does not include a minor held hostage by his or her parents.

Household Contents means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes.

Injury means a physical bodily injury sustained by You as result of an Accident during Your Trip and which occurs solely, directly and independently of any other cause or causes including Sickness, disease or any pre-existing physical or congenital condition, except Sickness directly resulting from medical or surgical treatment rendered necessary by such injury.

Insured Person(s) means the person(s) named in the Policy Schedule in accordance to the Policy Type in Part A – Important Policy Information section of this policy.

Intoxicating Substance(s) means anything which if taken into the body may alter or impair normal mental or physical functions.

Issued Date means the date and time that You pay the insurance premium as evidenced by Our or Your bank account records and We issue the policy to You as shown in Your Policy Schedule.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, or lockets that are worn on the body as decoration which have inclusions of precious metals, i.e., gold and silver or precious or semi-precious stones.

Kidnap means any event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud against Your will for the purpose of demanding a ransom but does not include a minor kidnapped by his or her parents.

Laptop Computer means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including, but not limited to, iPads and Samsung Galaxy tablets) or similar devices are excluded from this category.

Loss of Limb means Permanent and irrecoverable total loss of use or Permanent loss by physical severance (separation) of a hand at or above the wrist or foot at or above the ankle.

Loss of Hearing means Permanent irrecoverable loss of hearing where:

1. If a dB = Hearing loss at 500 Hertz;
2. If b dB = Hearing loss at 1,000 Hertz;
3. If c dB = Hearing loss at 2,000 Hertz; and
4. If d dB = Hearing loss at 4,000 Hertz; then
5. $1/6$ of $(a+2b+2c+d)$ is above 80 dB.

Loss of Sight means the entire and Permanent irrecoverable loss of sight.

Loss of Speech means the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or

damage of speech center in the brain resulting in aphasia.

Main Travel Destination(s) means any location, temporary or otherwise, to which You travel during Your Trip and such that a covered event in one (1) or more of these locations would impact Your Trip to the extent that it needs to be necessarily cancelled, altered or interrupted as the policy section provides.

Major Travel Event means:

1. Natural Disaster and Extreme Weather Conditions;
2. Major industrial accident;
3. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services;
4. Strike resulting in cancellation of scheduled Common Carrier services; or
5. Any event leading to airspace or multiple airport closures.

Manual Work means Your active personal participation in work which involves physical labour or manual operation including, but not limited to:

1. Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three (3) metres in height;
2. Work that involves heavy machinery, explosives or hazardous materials;
3. Work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
4. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious Injury including, but not limited to, oil riggers, fishermen, crane operators or welders; or
5. Work as bar, restaurant or hotel staff, or work as musicians and singers, or fruit pickers if the fruit pickers are operating machinery.

Medical Expenses mean necessary and reasonable expenses incurred and paid to a Medical Practitioner, Hospital and/or ambulance Service Provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire. All treatment, including specialist treatment, must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this policy and such reimbursement 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. Treatments and services including medicines must be customary for the treatment of a condition You have and cannot be experimental or elective.

Medical Practitioner means a registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending medical practitioner cannot be You or Your Travel Companion, Relative, business associate, employer or employee.

Mobility Aid means a device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disaster and Extreme Weather Conditions means a typhoon, hurricane, cyclone or tornado, wild-fire, flood (a general and temporary covering of water for two (2) or more acres of normally dry land), tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche or blizzard, that is due to natural causes.

Overseas means beyond the territorial limits of Singapore.

Payment Card means an Automated Teller Machine (ATM) card, Network for Electronic Transfers (NETS) card, credit card, charge card or debit card issued by a qualified financial institution for personal use only.

Permanent means lasting twelve (12) consecutive calendar months from the date of an Accident and at the expiry of the twelve (12) month period being beyond any hope of improvement as certified by a Medical Practitioner.

Personal Money means cash, bank notes, traveller's cheques and money orders.

Physician means a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending physician cannot be You, Your Travel Companion, Relative, business associate, employer or employee.

Pre-existing Medical Condition means:

1. Any illness, disease, or other conditions, including symptoms which You, Your Travel Companion or Your Relative are aware of, or could reasonably be expected to be aware of or suffered which in the one (1) year period before the commencement date of the Trip.
 - (a) First manifested itself, worsened or exhibited symptoms which would have caused an ordinarily

- (b) prudent person to seek diagnosis, care or treatment;
 - (b) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a Medical Practitioner; or
 - (c) Was treated by a Medical Practitioner or treatment had been recommended by a Medical Practitioner.
2. Any congenital, hereditary, Chronic or ongoing condition of Yours, Your Travel Companion or Your Relative which You or they are aware of, or could reasonably be expected to be aware of, before the commencement date of the Trip.

Public Place means any place that the public has access to including, but not limited to, shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, parks and public toilets.

Quarantine means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

Relative means Your Spouse, son, daughter, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, step-parent, step-son, step-daughter, step-brother, step-sister, niece, nephew, aunt or uncle.

Rental Vehicle means a motor vehicle rented or hired by You from a licensed car rental agency for the carriage of non-fare paying passengers and does not include:

1. Any vehicle designed to be used for the carriage of commercial goods;
2. Any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or
3. Any vehicle that is categorised as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

Selected Plan means the choice of Elite, Enhanced or Essential Plan which You or Your representative made at the time of application.

Serious Injury or Serious Sickness means:

1. In respect of You or Your Travel Companion, a condition which necessitates treatment by a Medical Practitioner who certifies that as a direct result of this condition You or Your Travel Companion require urgent medical attention and are unfit to commence the Trip or continue on with Your original Trip; and
2. In respect of any other person to which this insurance applies, such person is hospitalised and the attending Medical Practitioner certifies that their life is in imminent danger necessitating Your immediate attendance.

Service Provider means any registered commercial entity to which payment is made in respect of services provided.

Sickness means:

1. In respect of Section 18 – Travel Cancellation, and Section 19 – Travel Postponement, any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting before travelling Overseas; or
2. In respect of all other sections, any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst Overseas during the period of Your Trip;

for which You seek the care of a Medical Practitioner provided that the sickness is not a Pre-existing Medical Condition and the nature of the sickness is not excluded from this policy.

Sporting Equipment means specialised equipment needed to participate in a particular sport, which includes, but is not limited to, snow skis or snow boards, surfboards, bicycles, or racquets. For the avoidance of doubt, sporting equipment does not mean or include any accessories or motorised equipment.

Spouse means a person who is an Insured Person's husband or wife, or a partner of either gender with whom the Insured Person has continuously lived with during the three (3) months immediately prior to the commencement date of the Trip.

Stolen means having been taken by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.

Strike means any organised, willful 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 such act.

Telemedicine means the use of telecommunications technology (e.g. video calls, telephone calls) to obtain medical services from a Medical Practitioner who is registered and licensed with the applicable regulatory and licensing bodies in that locality/country to be providing Telemedicine services remotely.

Terrorist Act 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, which is verified or recognised by the Singapore government and/or Your destination country's government as an act of terrorism. 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.

Total Disablement means total disablement which prevents You from attending to duties which would normally be carried out by You in Your daily life. This means Your inability without the assistance of another person or mechanical device from being able to undertake three (3) or more of the following activities of daily living:

- a. **Dressing:** 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.
- b. **Feeding:** The ability to feed oneself food after its preparation and being made available.
- c. **Mobility:** The ability to move indoors from room to room on level surfaces.
- d. **Toileting:** The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- e. **Transferring:** The ability to move from a bed to an upright chair or wheelchair, and vice versa.
- f. **Washing:** The ability to wash in the bath, or shower or wash by other means.

Travel Agent means a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act 1975.

Travel Assistance Partner refers to the business partner appointed by Us that provides twenty-four (24) hours worldwide emergency assistance and who will liaise with Us on all decisions.

Travel Companion means a person who has travel bookings to accompany You on Your Trip who is not Your Relative and without whom You reasonably would not undertake the Trip.

Travel Documents mean visas, identity cards or entry permits required for Your Trip.

Trip means Your Overseas journey which departs from Singapore and is undertaken within the period of insurance shown on Your Policy Schedule, and to which cover applies under this policy.

Unattended means, but is not limited to, when an item is not under Your or Your Travel Companion's supervision at the time of loss, left with a person other than Your Travel Companion or authorised representative of Your accommodation or transportation provider, left in a position where it can be taken without Your knowledge including, but not limited to, on the beach or beside the pool while You swim or leaving it at a distance where You are unable to prevent it from being unlawfully taken.

War means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes an incident directed or carried out by a member or members of an armed force in the prosecution of war.

We, Our or Us means AIG Asia Pacific Insurance Pte. Ltd.

You or Your means the Insured Person.

General Exclusions

The following General Exclusions apply to all sections of this policy. In addition to these General Exclusions, please refer to specific exclusions which apply to certain sections.

We will not be liable under any section of the policy for any loss, Injury, damage or legal liability arising directly or indirectly out of, based upon or attributable to:

1. War, civil war, invasion, revolution or any similar event.
2. The actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.
3. Unauthorised and/or unintended activities that:
 - (a) Target or affect the devices, equipment, files, data, systems, websites, networks or databases of one (1) or more people or companies; and
 - (b) Are performed:
 - (i) Using internet or network access via computers or other electronic devices; and/or
 - (ii) Via physical means including, but not limited to, damaging or altering network connections, physically

destroying data center or network center equipment, or electromagnetic pulse detonation.

4. A large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to, solar flares and geomagnetic storms) and man-made events (including, but not limited to, nuclear E.M.P. and Electromagnetic Interference Devices).
5. The terrestrial impact of an object entering from outside the earth's atmosphere, for example, a meteorite, asteroid, or man-made space debris.
6. An epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either Singapore or Your destination country, or any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain, or variation of any such disease), or
 - (a) The threat or fear of any such epidemic, pandemic, disease or event; or
 - (b) Any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
7. Quarantine (except as explicitly provided in this policy).
8. Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either Singapore or Your destination country.
9. Government-issued orders, advisories, cessations or interventions that impact the ability to travel.
10. A tour operator, airline or any other company, firm or person's suffering Financial Default, except for the Financial Default of a Travel Agent as provided for under Section 21 – Travel Cancellation Due to Insolvency.
11. A tour operator, airline or any other company, firm or person being unable or unwilling to fulfill any part of their legal or contractual obligation to You.
12. Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
13. Your failure to take reasonable precautions to avoid a claim under the policy following the warning of any Major Travel Event through or by general mass media.
14. Events or circumstances which were publicly known at the time You booked Your Trip or when You purchased this insurance, whichever occurs last.
15. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the policy.
16. An Insured Person:
 - a. being under the effect or influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner and taken in accordance with the directions of a Medical Practitioner; or
 - b. using non-prescribed drug or drugs which cannot be legally obtained from a pharmacy or pharmacy dispensed drugs taken against the instruction from the Medical Practitioner or manufacturer; or
 - c. having alcohol in his/her breath, blood or urine in excess of that permitted by law at the time and place of the incident; or
 - d. being under the effect or influence of Intoxicating Substance(s), poisonous gas or fumes.
17. Any Pre-existing Medical Conditions of Yours, Your Travel Companion, Your Relative or any other person whose state of health may affect Your Trip and who may give rise for You to claim, except as provided for under Section 9 – Repatriation;
18. You not being fit to travel or travelling against the advice of a Medical Practitioner.
19. You travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip.
20. You undergoing any cosmetic or plastic surgery, or any elective surgery unless the surgery is required following a covered Injury that You suffer whilst on a Trip, and We agree it is medically necessary.
21. Pregnancy or childbirth, and/or any Injury or Sickness associated with pregnancy or childbirth, except as provided for under Section 4 – Pregnancy Expenses.
22. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections.
23. Mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
24. Suicide or attempted suicide or intentional self-inflicted Injury, while sane or insane.
25. Your participation in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) Competition Sports;
 - (c) Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - (d) Racing other than on foot (i.e., human);
 - (e) Expeditions;
 - (f) Hunting trips and safaris that are not provided by a licensed commercial operator;
 - (g) Skiing or similar activities outside the marked area of a commercial ski field;

- (h) White water rafting grade four (4) or above;
 - (i) Sailing outside territorial waters;
 - (j) Parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company, except this exclusion does not apply to hot air ballooning or parasailing; or
 - (k) Scuba diving unless:
 - (i) You are diving for recreational purposes (for the purpose of clarity recreational diving does not include technical diving or diving as a professional diver);
 - (ii) You are diving with a qualified instructor or dive master, or You hold a Professional Association of Diving Instructors (PADI) certification or similar recognised certification and are diving within the level of Your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by Your certifying agency;
 - (iii) Subject to (ii) above Your planned dive depth does not exceed forty (40) metres; and
 - (iv) You are not diving alone.
26. Your participation in:
- (a) Mountaineering;
 - (b) Adventure climbing including outdoor rock climbing or abseiling; or
 - (c) High altitude activity or any activity above six thousand (6,000) metres above sea level or trekking (including mountain trekking) above three thousand (3,000) metres above sea level;
- Except exclusions 26(b) and 26(c) will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
- (d) Available to the general public without restriction, other than general health and fitness warnings;
 - (e) Provided by a recognised local commercial tour operator or activity provider;
 - (f) Provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and subject always to You following their advice and/or instruction; and
 - (g) Undertaken below six thousand (6,000) metres above sea level.
27. Your use of a two-wheeled motor vehicle as a rider or a passenger unless:
- (a) The motorcycle is 125cc or less and You or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
 - (b) The motorcycle is 126cc or greater and You or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
 - (c) At all times local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.
28. You travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Carrier.
29. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defense or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act 1970.
30. You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in Manual Work during the Trip, engaging in missionary or humanitarian work, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger).
31. Medical services or treatments referred to Us which in the opinion of both the Medical Practitioner in attendance and Us can wait until You return to Singapore.
32. Mysterious disappearance.
33. Any indirect or consequential losses which are not covered by the terms and conditions of this policy.
34. COVID-19 except as provided for under Sections 1, 8, 9, 18, 19, 22, 23 and 42, subject to specific COVID-19 sub-limits.
- Additionally:
35. We will not be deemed to provide cover and We will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition, or restriction under United Nation resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or the United States of America.
36. This policy will not cover any loss, Injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, North Korea, Syria or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) Regions of Ukraine.

Part C – Medical and Associated Benefits

Section 1 – Medical Expenses Incurred Overseas

What You are covered for under Section 1

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 1 for Your Selected Plan for:

1. Necessary and reasonable Medical Expenses (including the cost of consultation and medication for treatment obtained via Telemedicine) incurred and paid by You Overseas for an Injury or Sickness You suffer during Your Trip; and
2. Necessary and reasonable Dental Expenses incurred Overseas if Your sound and natural teeth are broken or damaged as the result of an Injury You suffer during Your Trip.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Section 1:

1. If You are entitled to receive payment of all or part of the Medical Expenses and/or Dental Expenses from any other source, We will pay the difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other source.
2. This is not private medical insurance. If You go into Hospital Overseas and You are likely to be kept as an inpatient for more than twenty-four (24) hours or if Your outpatient treatment is likely to cost more than \$1,000, You or someone acting on Your behalf must contact Our Travel Assistance Partner as soon as reasonably practicable. Failure to do so may limit Your insurance coverage, for example, in such event We reserve the right to reimburse You only for those expenses incurred and services paid for which We would have provided under the same circumstances up to the actual amount incurred or the applicable maximum Sum Insured limit shown in the Schedule of Benefits.
3. The necessary and reasonable Medical Expenses and/or necessary and reasonable Dental Expenses covered are those that are medically necessary to treat Your condition at the place the medical event occurred, unless otherwise approved in writing by Us before such medical treatment is provided.
4. Telemedicine services must be sought from Medical Practitioners who are in the same locality/country that You are in at the time of seeking consultation.

What You are not covered for under Section 1

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any expenses incurred and paid for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of Your scheduled Trip.
2. Any expense relating to a Sickness which is incurred more than ninety (90) days from the time when medical treatment was first sought.
3. Any expense relating to an Injury which is incurred more than ninety (90) days from the day when the Injury was sustained.
4. Non-emergency medical check-up or routine medical check-up.
5. Routine eye or dental care or lack thereof unless such routine eye or dental care results from a covered Injury sustained whilst on a Trip.
6. Any damage to teeth occurring during eating activities (e.g. biting and chewing).
7. Dental Injury to unsound and/or unnatural teeth.
8. Any Medical Expenses incurred as a result of dental issues other than dental Injury.
9. Expenses incurred for continuing treatment including any medication commenced prior to Your Trip departure date that You have been advised to continue during Your Trip.
10. Health advisory or travel related vaccinations and any resultant complications.
11. Experimental, elective or investigative procedures.
12. Any cosmetic surgery, unless reconstructive surgery is required following a covered Injury that You suffer whilst on a Trip, and We agree it is medically necessary.
13. Any expenses incurred from using a Hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
14. Any expense for external prosthetic appliances or devices including, but not limited to, artificial limbs, hearing aids, contact lenses, lenses, glasses, sunglasses, artificial teeth and dental bridges or Mobility Aids.
15. Any expense for health supplements including, but not limited to, vitamins, prebiotics, probiotics, orthotics and skin care products whether prescribed by a Medical Practitioner or doctor or purchased over the counter.
16. Any delivery and/or administrative charges incurred for and/or arising out of treatment obtained via Telemedicine.

Section 2 – Post Trip Medical Expenses Incurred in Singapore

What You are covered for under Section 2

2a. For Sickness Sustained Overseas Where We Evacuated You and for Injury Sustained Overseas

Save as is otherwise provided in sub-section 2 below, We will reimburse You up to the limit shown in the Schedule of Benefits under Section 2a for Your Selected Plan for

reasonable and necessary Medical Expenses (including the cost of consultation and medication for treatment obtained via Telemedicine) and/or reasonable and necessary Dental Expenses incurred and paid by You in Singapore for medical treatment or follow-up medical treatment for:

1. An Injury which You sustain and first receive medical treatment for whilst Overseas; or
2. A Sickness which You sustain whilst Overseas and for which We have judged it medically appropriate to return You to Singapore, and have arranged for such evacuation under Section 8 – Emergency Medical Evacuation.

If no medical treatment is first received Overseas for the Sickness You sustain whilst Overseas, the most We will reimburse You under Section 2a is as follows:

Plan Type	Elite	Enhanced	Essential
Maximum Amount Payable	\$5,000	\$2,500	\$1,000
Amount Per Visit	\$500	\$250	\$100

Time Limit For Seeking or Continuing Medical Treatment

1. If You first receive medical treatment Overseas, up to a maximum of thirty (30) consecutive days from Your arrival in Singapore; or
2. If no medical treatment is received Overseas, up to a maximum of thirty (30) consecutive days from Your arrival in Singapore, provided You first seek medical treatment within forty-eight (48) hours from Your arrival in Singapore.

2b. For Sickness Sustained While Overseas Without Evacuation

Save as is otherwise provided in this Section 2b, We will reimburse You up to the limit shown in the Schedule of Benefits under Section 2b for Your Selected Plan for reasonable and necessary Medical Expenses (including the cost of consultation and medication for treatment obtained via Telemedicine) incurred and paid by You in Singapore for treatment or follow-up treatment for Sickness which You sustain whilst Overseas.

If no medical treatment is first received Overseas, the most We will reimburse You under Section 2b is as follows:

Plan Type	Elite	Enhanced	Essential
Maximum Amount Payable	\$5,000	\$2,500	\$1,000
Amount Per Visit	\$500	\$250	\$100

Time Limit For Seeking or Continuing Medical Treatment

1. If You first receive medical treatment Overseas, up to maximum of thirty (30) consecutive days from Your arrival in Singapore; or
2. If no medical treatment is received Overseas, up to a maximum of thirty (30) consecutive days from Your arrival in Singapore, provided You first seek medical treatment within forty-eight (48) hours from Your arrival in Singapore.

Conditions

In addition to the General Conditions, the following conditions apply to Section 2:

1. If You are entitled to receive payment of all or part of the Medical Expenses and/or Dental Expenses from any other source, We will pay the difference between what was actually incurred and paid by You and the amount You are entitled to receive from such other source.
2. Telemedicine services must be sought from Medical Practitioners who are:
 - a. in the same locality/country that You are in at the time of seeking consultation; and
 - b. registered and licensed with the applicable regulatory and licensing bodies in that locality/country to be providing Telemedicine services.

What You are not covered for under Section 2

In addition to the General Exclusions, the specific exclusions that apply to Section 1 will also apply to this Section 2.

Section 3 – Mobility Aid Reimbursement (applicable to Enhanced and Elite Plans only)

✔ What You are covered for under Section 3

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 3 for Your Selected Plan for reasonable and necessary expenses incurred Overseas for the purchase and/or hire of Mobility Aids if You suffer an Injury or Sickness on Your Trip where you have a valid claim payable under Section 1 - Medical Expenses Incurred Overseas, and for which Your treating Medical Practitioner in consultation with Us agrees such Mobility Aids are medically necessary.

Section 4 – Pregnancy Benefits

✔ What You are covered for under Section 4

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 4 for Your Selected Plan for necessary and reasonable Medical Expenses incurred and paid by You Overseas for a pregnancy-related Sickness You suffer during Your Trip.

Condition

In addition to the General Conditions, this section does not apply to pregnancy-related Sickness or treatment which You sought in Your Country of Origin or upon Your return to Singapore.

✘ What You are not covered for under Section 4

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any expenses incurred and paid for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of Your scheduled Trip.
2. Any expense relating to a pregnancy-related Sickness which is incurred more than ninety (90) days from the time the pregnancy-related Sickness was first sustained.
3. Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e., 0-12 weeks).
4. Non-emergency medical check-up or routine medical check-up.
5. Expenses incurred for continuing treatment including any medication commenced prior to Your Trip departure date that You have been advised to continue during Your Trip.
6. Health advisory or travel related vaccinations and any resultant complications.
7. Ectopic pregnancy.
8. Childbirth, including premature childbirth or stillbirth.
9. Abortion or miscarriage, except if related to Accidental Injury
10. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
11. Any depressive, psychological or psychiatric illness, including post-natal depression.

Section 5 – Treatment by Physician (applicable to Enhanced and Elite Plans only)

✔ What You are covered for under Section 5

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 5 for Your Selected Plan for reasonable and necessary Physician expenses incurred and paid by You Overseas for an Injury or Sickness which You suffer during Your Trip.

This benefit also covers reasonable and necessary Physician expenses incurred and paid by You in Singapore for treatment or follow-up treatment for an Injury or Sickness which You sustain whilst Overseas. The time limit for seeking or continuing such treatment is:

1. If You first received treatment by a Physician Overseas, up to a maximum of thirty (30) consecutive days from Your arrival in Singapore; or
2. If no Physician treatment is received Overseas, up to a maximum of thirty (30) consecutive days from Your arrival in Singapore, provided You first seek Physician treatment within forty-eight (48) hours from Your arrival in Singapore. In such case, the most that We will pay is capped at \$50 for each visit to a Physician up to the Sum Insured limit shown in the Schedule of Benefits for Your Selected Plan.

Condition

In addition to the General Conditions, in no event will the total expenses for treatment by a Physician incurred both Overseas and in Singapore exceed the limit shown in the Schedule of Benefits for Your Selected Plan.

✘ What You are not covered for under Section 5

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly

out of, based upon or attributable to:

1. Any expenses incurred and paid for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of Your scheduled Trip.
2. Any expense relating to a Sickness which is incurred more than ninety (90) days from the time when medical treatment was first sought.
3. Any expense relating to an Injury which is incurred more than ninety (90) days from the day when the Injury was sustained.
4. Non-emergency medical check-up or routine medical check-up.
5. Expenses incurred for continuing treatment including any medication commenced prior to Your Trip departure date that You have been advised to continue during Your Trip.
6. Experimental, elective or investigative procedures.
7. Any expenses incurred from using a Hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
8. Any expense for external prosthetic appliances or devices including, but not limited to, artificial limbs, hearing aids, contact lenses, lenses, glasses, sunglasses, artificial teeth and dental bridges or Mobility Aids.
9. Dental or eye conditions
10. Resultant complications from vaccination
11. Any expense for health supplements including, but not limited to, vitamins, prebiotics, probiotics, orthotics and skin care products.

Section 6 – Overseas Hospital Income

What You are covered for under Section 6

We will pay You the amount per day shown in the Schedule of Benefits under Section 6 for Your Selected Plan for Hospital Confinement if a Medical Practitioner confines You to Hospital as an in-patient for twenty-four (24) consecutive hours Overseas due to an Injury or Sickness first occurring whilst on Your Overseas Trip. We will continue to pay the amount per day for each subsequent fully completed 24-hour period of Hospital Confinement until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

Payment will only be made after the period of Hospital Confinement, supported by written evidence of the Hospital Confinement reason and period.

Section 7 – Hospital Income in Singapore

What You are covered for under Section 7

We will pay You the amount per day shown in the Schedule of Benefits under Section 7 for Your Selected Plan for Hospital Confinement if You are confined to Hospital as an in-patient for more than twenty-four (24) consecutive hours immediately upon Your return to Singapore due to an Injury or Sickness sustained whilst on Your Overseas Trip. We will continue to pay the amount per day for each subsequent fully completed 24-hour period of Hospital Confinement until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

Payment will only be made after the period of Hospital Confinement, supported by written evidence of the Hospital Confinement reason and period.

Section 8 – Emergency Medical Evacuation

What You are covered for under Section 8

We will pay up to the limit shown in the Schedule of Benefits under Section 8 for Your Selected Plan for reasonable and necessary costs to move You to another location for medical treatment or to return You to Singapore if, as the result of Injury or Sickness occurring while You are travelling on Your Trip, and if Your treating Medical Practitioner in consultation with Us, agree, it is medically appropriate to move You.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Section 8:

1. Our Travel Assistance Partner will make the necessary arrangements for Your evacuation unless You or Your Travel Companion cannot, for reasons beyond Your or their control, notify Us or Our Travel Assistance Partner during an emergency situation. In such event, We reserve the right to reimburse You only for those expenses incurred and services paid for which We would have approved Our Travel Assistance Partner to provide under the

- same circumstances up to the applicable limit.
2. Our Travel Assistance Partner will arrange the evacuation utilising the means We believe to be most appropriate based on strict medical severity and medical restraints of Your condition as agreed on the advice of Your treating Medical Practitioner and in consultation with Us.
 3. Our Travel Assistance Partner will utilise Your existing return air ticket if it can be used for the evacuation.
 4. You must follow Our or Our Travel Assistance Partner's reasonable instruction and direction at all times.
 5. We will only cover those expenses that are authorised by Us for transportation and medical support services necessarily incurred and paid as a direct result of Your emergency medical evacuation.

☒ What You are not covered for under Section 8

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to any expenses incurred and paid for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of Your scheduled Trip.

Section 9 – Repatriation

☑ What You are covered for under Section 9

We will pay up to the limit shown in the Schedule of Benefits under Section 9 for Your Selected Plan for:

1. Reasonable and necessary expenses incurred to repatriate Your mortal remains to Singapore or Your Country of Origin; and
2. Reasonable and necessary expenses incurred Overseas for services and supplies provided by a mortician or undertaker including, but not limited to, the reasonable cost of a basic casket and the embalming or cremation if so elected;

If You unexpectedly die whilst You are travelling Overseas on Your Trip.

In the event Your death results from a Pre-existing Medical Condition, the maximum amount We will pay for repatriation is limited to the amounts shown in the Schedule of Benefits under Repatriation Due to Pre-Existing Medical Conditions for Your Selected Plan.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Section 9:

1. You must be medically fit and able to undertake the planned travel when You commence the Trip.
2. Our Travel Assistance Partner will make the necessary arrangements for the return of Your mortal remains to Singapore or Your Country of Origin unless making such arrangements through Our Travel Assistance Partner is not possible in the circumstances due to reasons beyond Your estate's control and the alternative arrangements are deemed reasonable by Us. In such event, We reserve the right to reimburse You only for those expenses incurred and services paid for which We would have approved Our Travel Assistance Partner to provide under the same circumstances up to the applicable limit.

☒ What You are not covered for under Section 9

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of Your scheduled Trip.
2. Any expenses incurred for body retrieval or recovery.
3. Any expenses incurred and paid for religious rites or ceremonies.

Section 10 – Hospital Visitation

☑ What You are covered for under Section 10

We will pay up to the limit shown in the Schedule of Benefits under Section 10 for Your Selected Plan for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; and
2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

Incurred by one (1) adult Relative or friend to attend to You at the place You are under Hospital Confinement if You are confined to Hospital Overseas for more than five (5) consecutive days due to a Serious Injury or Serious Sickness and there is no adult Travel Companion or Relative with You on Your Trip.

Conditions

In addition to the General Conditions, the following conditions apply to Section 10:

1. This benefit is only payable on advice from Your treating Medical Practitioner in consultation with Us, that You require an adult to assist You with Your nursing care or recovery, or to escort You back home.
2. The transportation and accommodation services must be arranged and pre-approved by Us.
3. We will only cover expenses for one (1) person to attend You. Where there is a dispute as to who that person is, We will only authorise a Relative who is Your immediate family member under this cover, unless We receive clear instruction from You to the contrary.
4. You can only claim under Section 10 – Hospital Visitation if You are not claiming under Section 11 – Compassionate Visit or Section 12 – Child Protector, for the same event.

Section 11 – Compassionate Visit

☑ What You are covered for under Section 11

We will pay up to the limit shown in the Schedule of Benefits under Section 11 for Your Selected Plan for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore or Insured Person's home country; and
2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

incurred by one (1) adult Relative or friend to assist in the final arrangements at Your destination if You die Overseas due to an Injury or Sickness and there is no adult Travel Companion or Relative present at Your death.

Conditions

In addition to the General Conditions, the following conditions apply to Section 11:

1. The transportation and accommodation services must be arranged or pre-approved by Us.
2. We will only cover expenses for one (1) person to travel to Your destination. Where there is a dispute as to who that person is, We will only authorise a Relative who is Your immediate family member under this cover, unless We receive clear instruction from Your estate to the contrary.
3. Your estate can only claim under Section 11 – Compassionate Visit if Your estate is not claiming under Section 10 – Hospital Visitation or Section 12 – Child Protector, for the same event.

Section 12 – Child Protector

☑ What You are covered for under Section 12

We will pay up to the limit shown in the Schedule of Benefits under Section 12 for Your Selected Plan for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; and
2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

incurred by one (1) adult Relative or friend to travel to Your location and accompany Your Children under eighteen (18) years of age who have travelled with You back to Singapore if You are confined to Hospital Overseas for more than five (5) consecutive days due to a Serious Injury or Serious Sickness and there is no adult Travel Companion or Relative with You on Your Trip to accompany Your Children back home.

Conditions

In addition to the General Conditions, the following conditions apply to Section 12:

1. This benefit is only payable on advice from Your treating Medical Practitioner in consultation with Us, that You require an adult to accompany Your Children back home.
2. The transportation and accommodation services must be arranged and pre-approved by Us.
3. We will only cover expenses for one (1) person to accompany Your Children. Where there is a dispute as to who that person is, We will only authorise a Relative who is Your immediate family member under this cover, unless We receive clear instruction from You to the contrary.
4. You can only claim under Section 12 – Child Protector, if You are not claiming under Section 10 – Hospital Visitation or Section 11 – Compassionate Visit, for the same event.

Section 13 – Emergency Telephone Charges

☑ What You are covered for under Section 13

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 13 for Your Selected Plan for reasonable and necessary telephone charges incurred and paid by You for:

1. The use of Your or a third party's personal mobile phone;
2. A phone using a standard land line; or
3. Any internet use;

for the sole purpose of engaging the services of Our Travel Assistance Partner during a medical or travel emergency. We will verify the call requirement and costs with Our Travel Assistance Partner before We pay.

If You were required to purchase a prepaid card for this purpose, then We will reimburse You the cost of the card but only up to the amount which is reasonable, necessary and appropriate for the intended use.

Section 14 – Automatic Extension of Policy Period

We will automatically extend the period of insurance for up to thirty (30) days from the policy expiry date without payment of any additional premium if, due to unexpected circumstances beyond Your control, for example, due to Injury or Sickness or unavoidable delays affecting Your return Common Carrier, You cannot complete Your Trip within the period of insurance stated in Your Policy Schedule. This also applies to one (1) person travelling with You who is authorised by Us to stay with You if the extension is due to medical reasons.

Conditions

In addition to the General Conditions, the following conditions apply to Section 14:

1. All requests for extensions of more than thirty (30) days must be authorised by Us and We may charge additional premium as applicable.
2. You must make every endeavour to return to Singapore at the first possible or available opportunity, for example, when You are considered fit to fly or the reason for Your travel delay has been removed.
3. This Automatic Extension of Policy Period cover does not apply to one-way policies.

Part D – Personal Accident Benefits

Section 15 – Accidental Death and Permanent Disablement

What You are covered for under Section 15

We will pay You or Your estate up to the limit shown in the Schedule of Benefits under Section 15 for Your Selected Plan for Accidental death or Permanent disablement if You are involved in an Accident during Your Trip and as a consequence, suffer Injury within twelve (12) consecutive months of the date of the Accident which results in one (1) of the Events 1 to 9 listed in the Benefits Table below.

The amount of compensation We will pay is the Percentage of Sum Insured stated in the Benefits Table for the event You suffer multiplied by the limit shown in the Schedule of Benefits under Section 15 for Your Selected Plan.

Benefits Table

Event	Percentage of Sum Insured
1. Death	100%
2. Total Disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent Loss of Sight - both eyes	100%
5. Permanent Loss of Sight - one eye	50%
6. Permanent Loss of Limb - two or more	100%
7. Permanent Loss of Limb - one limb	50%
8. Permanent Loss of Speech and Permanent Loss of Hearing	100%
9. Permanent Loss of Hearing in:	
(a) Both ears	75%
(b) One ear	15%

Conditions

In addition to the General Conditions, the following conditions apply to Section 15:

1. If more than one (1) of the Events are applicable, We will only pay the event that has the highest amount payable, and if two (2) or more events present the same amount, We will decide the event under which the claim will be settled.
2. You or Your estate can only claim under Section 15 – Accidental Death and Permanent Disablement, if You or

Your estate is not claiming under Section 16 – Common Carrier / Natural Disaster Double Cover, for the same event.

3. The insurance for You under this policy will terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above events listed in the Benefits Table but such termination will be without prejudice to any claim originating out of the Accident causing such loss.

☒ What You are not covered for under Section 15

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to any Sickness or infectious disease.

Section 16 – Common Carrier / Natural Disaster Double Cover (applicable to Enhanced and Elite Plans only)

☑ What You are covered for under Section 16

We will pay You or Your estate up to the limit shown in the Schedule of Benefits under Section 16 for Your Selected Plan for Accidental death or Permanent disablement if You are involved in an Accident during Your Trip:

1. On a Common Carrier; or
 2. Due to Natural Disaster and Extreme Weather Conditions;
- and as a consequence suffer Injury within ninety (90) consecutive days of the date of the Accident which results in one (1) of the Events 1 to 9 listed in the Benefits Table below.

The amount of compensation We will pay is the Percentage of Sum Insured stated in the Benefits Table for the Event You suffer multiplied by the Sum Insured limit shown in the Schedule of Benefits under Section 16 for Your Selected Plan.

Benefits Table

Event	Percentage of Sum Insured
1. Death	100%
2. Total Disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent Loss of Sight - both eyes	100%
5. Permanent Loss of Sight - one eye	50%
6. Permanent Loss of Limb - two or more	100%
7. Permanent Loss of Limb - one limb	50%
8. Permanent Loss of Speech and Permanent Loss of Hearing	100%
9. Permanent Loss of Hearing in:	
a) Both ears	75%
b) One ear	15%

Conditions

In addition to the General Conditions, the following conditions apply to Section 16:

1. If more than one (1) of the events are applicable, We will only pay the event that has the highest amount payable, and if two (2) or more events present the same amount, We will decide the event under which the claim will be settled.
2. You or Your estate can only claim under Section 16 – Common Carrier / Natural Disaster Double Cover, if You or Your estate is not claiming under Section 15 – Accidental Death and Permanent Disablement, for the same event.
3. The insurance for You under this policy will terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above events listed in the Benefits Table but such termination will be without prejudice to any claim originating out of the Accident causing such loss.

☒ What You are not covered for under Section 16

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to any Sickness or infectious disease.

Section 17 – Child Education Grant (applicable to Enhanced and Elite Plans only)

☑ What You are covered for under Section 17

We will pay Your estate the amount per child up to the limit shown in the Schedule of Benefits under Section 17 for Your Selected Plan if You suffer Accidental death for which a valid claim is payable under Section 15 – Accidental Death and Permanent Disablement or Section 16 – Common Carrier / Natural Disaster Double Cover, and on the date of the Accident You have a Child or Children, who are primarily dependent on You for maintenance and support.

Condition

In addition to the General Conditions, this benefit is only payable once for any Child even if the Child is covered by more than one (1) travel insurance policy underwritten by Us for the same Trip.

Part E – Travel Inconvenience Benefits

Section 18 – Travel Cancellation

What You are covered for under Section 18

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 18 for Your Selected Plan for non-refundable transportation and accommodation expenses which You have paid or have agreed to pay under a contract, if it is necessary and unavoidable that You have to cancel Your Trip as a result of one (1) or more of the following:

1. The unexpected death of You or Your Travel Companion that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information.
2. An event listed in (a) to (d) below that first occurs after the commencement date for this section, as defined under Covered Period of Your Overseas Trip in Part A – Important Policy Information, and which within thirty (30) days prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) or commencing the Trip as outlined in Your Trip itinerary:
 - (a) A Major Travel Event that prevents You from travelling to Your Main Travel Destination(s) as outlined in Your Trip itinerary;
 - (b) The unexpected death of Your Relative;
 - (c) Serious Injury or Serious Sickness of You, Your Travel Companion or Your Relative; or
 - (d) You or Your Travel Companion are required to attend court as a witness, but not as an expert witness.
3. Your permanent place of residence in Singapore is directly impacted by Natural Disaster and Extreme Weather Conditions that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within one (1) week prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) because the relevant authority requires You to stay in Singapore.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Section 18:

1. You can only claim under Section 18 – Travel Cancellation, if You are not claiming under Section 19 – Travel Postponement, Section 20 – Replacement of Traveller, Section 21 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Single Trip policy, once You cancel Your Trip all cover under the policy in relation to You will terminate, but such termination will be without prejudice to any claim originating out of the event resulting in such cancellation. For the avoidance of doubt, the policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

What You are not covered for under Section 18

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Cancellation of Your Trip if this insurance is purchased less than three (3) days before the scheduled departure date (date of departure inclusive), except that this exclusion will not apply in the event of the death of You, Your Travel Companion or Your Relative.
2. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
3. Costs which have been paid for or incurred on behalf of a person other than You.
4. Delays, rescheduling or cancellation by a Common Carrier unless otherwise expressly covered under this policy.
5. Cancellation penalties incurred due to You not advising the holiday or tour company or Travel Agent as soon as reasonably practicable to do so after You knew You had to cancel Your Trip.
6. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
7. Compensation for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full.
8. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

Section 19 – Travel Postponement

What You are covered for under Section 19

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 19 for Your Selected Plan for the reasonable and necessary additional costs incurred and paid by You to re-schedule Your Trip if it is necessary and unavoidable that You have to postpone Your Trip before the scheduled departure date as a result of one (1) or more of the following:

1. The unexpected death of You or Your Travel Companion that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information.
2. An event listed in (a) to (d) below that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within thirty (30) days prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) or commencing the Trip as outlined in Your Trip itinerary:
 - (a) A Major Travel Event that prevents You from travelling to Your Main Travel Destination(s) as scheduled and outlined in Your Trip itinerary;
 - (b) The unexpected death of Your Relative;
 - (c) Serious Injury or Serious Sickness of You, Your Travel Companion or Your Relative; or
 - (d) You or Your Travel Companion are required to attend court as a witness, but not as an expert witness.
3. Your permanent place of residence in Singapore is directly impacted by Natural Disaster and Extreme Weather Conditions that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within one (1) week prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) because the relevant authority requires You to stay in Singapore.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Section 19:

1. You can only claim under Section 19 – Travel Postponement, if You are not claiming under Section 18 – Travel Cancellation, Section 20 – Replacement of Traveller, Section 21 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Single Trip policy, once You postpone Your Trip all cover under the policy in relation to You will terminate, but such termination will be without prejudice to any claim originating out of the event resulting in such postponement. For the avoidance of doubt, the policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

What You are not covered for under Section 19

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Postponement of Your Trip if this insurance is purchased less than three (3) days before the scheduled departure date (date of departure inclusive), except that this exclusion will not apply in the event of the death of You, Your Travel Companion or Your Relative.
2. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
3. Costs which have been paid for or incurred on behalf of a person other than You.
4. Delays, rescheduling or cancellation by a Common Carrier unless otherwise expressly covered under this policy.
5. Alteration penalties incurred due to You not advising the holiday or tour company or Travel Agent as soon as reasonably practicable to do so after You knew You had to postpone Your Trip.
6. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
7. Compensation for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full.
8. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

Section 20 – Replacement of Traveller (applicable to Enhanced and Elite plans only)

What You are covered for under Section 20

We will pay up to the limit shown in the Schedule of Benefits under Section 20 for Your Selected Plan for the reasonable

and necessary additional costs incurred and paid by You to alter Your travel arrangements in order to enable a substitute person to complete the Trip if You are necessarily and unavoidably prevented from commencing Your Trip due to one (1) or more of the following:

1. Your unexpected death that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information.
2. An event listed in (a) to (c) below that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within thirty (30) days prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) or commencing the Trip as outlined in Your Trip itinerary:
 - (a) The unexpected death Your Relative;
 - (b) Serious Injury or Serious Sickness of You or Your Relative; or
 - (c) You are required to attend court as a witness but not as an expert witness.
3. Your permanent place of residence in Singapore is directly impacted by Natural Disaster and Extreme Weather Conditions that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within one (1) week prior to Your scheduled departure date prevents You from travelling to Your Main Travel Destination(s) because the relevant authority requires You to stay in Singapore.

Conditions

In addition to the General Conditions, the following conditions apply to Section 20:

1. You can only claim under Section 20 – Replacement of Traveller, if You are not claiming under Section 18 – Travel Cancellation, Section 19 – Travel Postponement, Section 21 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Single Trip policy, once You alter Your Trip all cover under the policy in relation to You will terminate upon the alteration of Your Trip, but such termination will be without prejudice to any claim originating out of the event resulting in such alteration. For the avoidance of doubt, the policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

☒ What You are not covered for under Section 20

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Alteration of Your Trip if this insurance is purchased less than three (3) days before the scheduled departure date (date of departure inclusive), except that this exclusion will not apply in the event of the death of You or Your Relative.
2. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
3. Costs that would have been incurred by You (being the original traveller) including budgeted Trip expenditure.
4. Non-essential expenses incurred in the transportation of the substitute person.
5. The cost of first-class airfares, or the cost of business class airfares unless You (being the original traveller) had originally purchased business class airfares for the Trip.
6. Alteration penalties incurred due to You not advising the holiday or tour company or Travel Agent as soon as reasonably practicable to do so after You knew You had to alter Your Trip.
7. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
8. Compensation for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full.
9. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees

Section 21 – Travel Cancellation Due to Insolvency

☑ What You are covered for under Section 21

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 21 for Your Selected Plan for the loss of irrecoverable transportation and accommodation expenses which You have paid if it is necessary and unavoidable that You have to cancel Your Trip because of the Financial Default of the Travel Agent from which You purchased the Trip that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information.

Conditions

In addition to the General Conditions, the following conditions apply to Section 21:

1. You can only claim under Section 21 – Travel Cancellation Due to Insolvency, if You are not claiming under

Section 18 – Travel Cancellation, Section 19 – Travel Postponement, Section 20 – Replacement of Traveller, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.

2. Under a Single Trip policy, once Your Trip is cancelled all cover under the policy in relation to You will terminate, but such termination will be without prejudice to any claim originating out of the event resulting in such cancellation. For the avoidance of doubt, the policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

☒ What You are not covered for under Section 21

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Cancellation of Your Trip if this insurance is purchased less than three (3) days before the scheduled departure date (date of departure inclusive).
2. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
3. Costs which have been paid for or incurred on behalf of a person other than You.
4. Costs You continue to pay after You were aware of or could be reasonably expected to be aware of the Financial Default.
5. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
6. Compensation for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full.
7. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

Section 22 – Travel Curtailment

☑ What You are covered for under Section 22

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 22 for Your Selected Plan for:

1. Non-refundable transportation and accommodation expenses which You have paid or agreed to pay under a contract;
2. Reasonable and necessary scheduled transportation expenses (economy class fare whenever possible) to return You to Singapore; and
3. Reasonable and necessary additional hotel accommodation expenses (room charge only including any mandatory taxes and charges).

If after Your Trip has commenced, it is necessary and unavoidable that You have to curtail Your Trip and immediately return to Singapore as a result of one (1) or more of the following:

1. A Major Travel Event that prevents You from continuing with Your scheduled Trip.
2. The unexpected death of You, Your Travel Companion or Your Relative.
3. Serious Injury or Serious Sickness suffered by You for which Your treating Medical Practitioner in consultation with Us agrees that it is medically necessary that You return to Singapore.
4. Serious Injury or Serious Sickness of Your Travel Companion or Your Relative.
5. Hijack of the aircraft in which You are travelling as a fare paying passenger while You are onboard and as a direct consequence of the trauma You suffer from the hijack, You are unable to continue Your Trip.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the following conditions apply to Sections 22:

1. If You do not hold a return ticket, We will deduct from Your claim an amount equal to Your original carrier's published one-way airfare (based on the same class of travel as that paid by You for Your outward Trip) for the route used for Your return. The cost of this ticket is calculated at the time You cut short Your Trip.
2. In relation to additional costs, We will only pay over and above costs that You had budgeted to pay or would have expected to pay on the Trip, for example the cost of accommodation within the original period of insurance.
3. We will only pay once for the same period of time and reason. For example, if Your claim includes both forfeited accommodation and additional accommodation charges for the same nights, We will deduct from the additional charges what is claimed for the forfeited nights. Likewise, in relation to additional transportation expenses, We will deduct claimed forfeited transportation costs for the return journey.
4. You can only claim under Section 22. Travel Curtailment or Section 23. Travel Interruption for the same event.

5. You can only claim under Section 22 – Travel Curtailment or Section 23 Travel Interruption, if You are not claiming under Section 29 – Travel Delay (including Flight Diversion), for the same event.

☒ What You are not covered for under Section 22

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
2. Costs which have been paid for or incurred on behalf of a person other than You.
3. Events caused by the action(s) (or inaction(s)) of an Insured Person.
4. Delays, rescheduling or cancellation by a Common Carrier unless otherwise expressly covered under this policy.
5. Cancellation or alteration penalties incurred due to You not advising the holiday or tour company or Travel Agent as soon as reasonably practicable to do so after You knew You had to cut short Your Trip.
6. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
7. Compensation for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full.
8. Compensation for return air ticket costs in event if there is a medical evacuation to return You to Singapore.
9. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

Section 23. Travel Interruption

☑ What You are covered for under Section 23

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 23 for Your Selected Plan for:

1. Unutilised and non-refundable transportation and accommodation expenses which You have paid or agreed to pay under a contract for the Trip;
2. Reasonable and necessary additional scheduled transportation expenses (economy class fare whenever possible) to get You to the place where You would have been in accordance with Your original Trip itinerary had it not been for the interruption event; and
3. Reasonable and necessary additional accommodation expenses (room charge only including any mandatory taxes and charges);

if whilst travelling Overseas, Your Trip is interrupted due to something unexpected happening outside Your control and You are unavoidably stranded at Your destination for more than twenty-four (24) hours after You had expected to leave.

For the avoidance of doubt, cover is extended under this section for COVID-19 subject to the sub-limits as specified in the Schedule of Benefits.

Conditions

In addition to the General Conditions, the specific conditions that apply to Section 22 will also apply to this Section 23.

☒ What You are not covered for under Section 23

In addition to the General Exclusions, the specific exclusions that apply to Section 22 will also apply to this Section 23.

Section 24 – Fraudulent Credit Card Usage

☑ What You are covered for under Section 24

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 24 for Your Selected Plan for:

1. Unauthorised charges made Overseas with Your Stolen Payment Card which are incurred within twelve (12) hours prior to You first reporting the event to Your Payment Card issuer(s); or
2. Unauthorised charges made through any Overseas ATM withdrawal or unauthorised in-store or online purchases made with Your Stolen Payment Card information incurred prior to Your first reporting the event to Your Payment Card issuer(s) or Our Travel Assistance Partner, or Your Payment Card issuer(s) notifying You about the event (whichever occurs first);

If You suffer financial loss whilst Overseas due to Your Payment Card or Your Payment Card information being Stolen whilst on Your Trip.

Conditions

In addition to the General Conditions, the following conditions apply to Section 24:

1. You must take every possible step and reasonable precaution to ensure Your Payment Card(s) are kept safe and are properly carried and secured during the Trip.
2. Your Payment Card must be valid and in good standing for coverage to apply.

3. We will only pay for unauthorised charges that You are legally liable for under the terms and conditions of Your Payment Card.
4. You must comply with all the terms and conditions by which Your Payment Card was issued.
5. You must report the theft of Your Payment Card to the issuer(s) and to Us within twenty-four (24) hours of discovering that Your Payment Card was Stolen or any unauthorised charges were made from it.
6. You must complete and return any documents including, but not limited to, claims forms, police reports, demands, notices and any other relevant documents You may be asked to provide.

☒ What You are not covered for under Section 24

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Losses that occur prior to the commencement date and time for this section or after the termination of the policy.
2. Cash advances made with Your Stolen Payment Card.
3. Illegal or unlawful intentional acts on Your part or losses that You have intentionally or deliberately caused.
4. Charges made by Your Travel Companion, Your Relative, a resident of Your household or a person entrusted with Your Payment Card.
5. The direct actions of Your Travel Companion or Your Relative or actions that Your Travel Companion or Your Relative knew of or planned.
6. Losses that result from any business pursuits or relating to Your work or profession.
7. Losses due to the order of any government, public authority or customs officials.

Section 25 – Personal Baggage Including Laptop Computer

☑ What You are covered for under Section 25

We will pay up to the limit shown in the Schedule of Benefits under Section 25 for Your Selected Plan for loss of or damage to personal baggage owned by You or loaned or entrusted to You, if Your personal baggage items taken with You or purchased by You on Your Trip are lost, Stolen or accidentally damaged during Your Trip.

A deduction will be made for wear, tear and loss of value depending on the age of the item that We think is reasonable, however We may not apply such deduction to electronic items that are less than one (1) year old if You can produce supporting documents (i.e., original receipts or original warranty cards) for claims. The maximum amount We will pay will not be more than the value of the property at the time it was lost, Stolen or accidentally damaged.

The maximum amount We will pay for any one (1) item or a pair or set of items is the limit per article shown in the Schedule of Benefits for Your Selected Plan. A pair or set of items is personal property which belong together and cannot be worn or used or work separately for the purpose intended, for example, a pair of shoes or a camera and its standard accessories. The maximum amount We will pay for a Laptop Computer is the limit for Laptop Computer shown in the Schedule of Benefits and this limit applies only once for every policy per period of insurance.

Conditions

In addition to the General Conditions, the following conditions apply to Section 25:

1. You must take every possible step and reasonable precaution to ensure Your personal baggage items are kept safe and are properly carried and secured during the Trip.
2. For loss or damage to Your personal baggage items due to the Service Provider:
 - (a) Any claim for compensation must first be made against the Service Provider; and
 - (b) Any claim submitted to Us must contain proof of compensation received from the Service Provider and if such compensation is denied, any claim submitted to Us must contain written proof of such denial.
3. Any loss of Your personal baggage items:
 - (a) Must be reported to the police or relevant authority, such as the airport authority having jurisdiction at the place of loss, as soon as reasonably practicable after the discovery of loss; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.
4. We will, at Our sole discretion, either replace or repair the item or reimburse You for Your loss.
5. We will deduct any payment We make under Section 27 – Baggage Delay, from Your overall claim for personal baggage and/or Laptop Computer under Section 25 – Personal Baggage Including Laptop Computer.

☒ What You are not covered for under Section 25

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Sporting Equipment, Golf Equipment and any land, sea or air motorised conveyance and/or accessories thereof.
2. Perishables or consumable items, hired or leased equipment, business goods and samples or business

- equipment of any kind.
3. Furniture, antiques, artifacts, paintings, objects of art and any object with intrinsic value, musical instruments, manuscripts, Jewellery, and gemstones.
 4. Mobility Aids or external prosthetic appliance or devices which include but are not limited to artificial limbs, hearing aids, contact lenses, glasses, sunglasses, artificial teeth (including dentures) or dental bridges.
 5. Personal Money, cash, Travel Documents, credit cards, cryptocurrency, financial securities and instruments of any kind, currency notes or traveller's cheques, Payment Cards (including credit value loaded), title deeds, passport, driving license and identity cards.
 6. Personal baggage items and Laptop Computers:
 - (a) Sent in advance or with someone else, mailed or shipped separately; or
 - (b) Given to someone else to look after who is not Your Travelling Companion, Your Relative or an authorised person such as hotel or transport representative.
 7. Personal baggage items left Unattended in any unlocked paid accommodation room or private dwelling.
 8. Laptop Computers left Unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which You are staying.
 9. Personal baggage items and Laptop Computers left Unattended in any Public Place, aircraft, ship, tram, taxi, bus or other form of transport.
 10. Laptop Computers that are:
 - (a) Left Unattended in a vehicle at any time; or
 - (b) Checked in with the Common Carrier.
 11. Personal baggage items (other than those referenced in exclusion 10 above) taken from an Unattended vehicle. This exclusion does not apply to theft, loss or damage that occurs between the hours of sunrise and sunset when such personal baggage items are stored (where possible out of sight or covered) in a fully locked vehicle with all windows closed and there is visible evidence of forced entry.
 12. Any personal baggage items that are checked in with the Common Carrier contrary to the terms and conditions of the Common Carrier.
 13. The unexplained disappearance of any personal baggage items, or Laptop Computer.
 14. Personal baggage items and Laptop Computers that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.
 15. Mechanical or electrical breakdown or damage caused by leaking powder or fluid carried in Your baggage.
 16. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed.
 17. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
 18. Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USBs or any other form of device.
 19. Personal baggage items and Laptop Computers where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed.

Section 26 – Jewellery Coverage

What You are covered for under Section 26

We will pay up to the limit shown in the Schedule of Benefits under Section 26 for Your Selected Plan for loss of Jewellery owned by You if Your Jewellery taken with You or purchased by You on Your Trip is Stolen during Your Trip.

A deduction will be made for wear, tear and loss of value depending on the age of the Jewellery that We think is reasonable. The maximum amount We will pay You will not be more than the value of the Jewellery at the time it was Stolen.

The maximum amount We will pay for any one (1) item or a pair or set of items is the limit shown in the Schedule of Benefits for Your Selected Plan. A pair or set of items is Jewellery which belongs together and cannot be worn or used separately for the purpose intended, for example, a pair of earrings.

Conditions

In addition to the General Conditions, the following conditions apply to Section 26:

1. You must take every possible step and reasonable precaution to ensure Your Jewellery is kept safe and is properly carried and secured during the Trip.

2. Any loss of Your Jewellery:
 - (a) Must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.

☒ What You are not covered for under Section 26

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Jewellery:
 - (a) Sent in advance or with someone else, mailed or shipped separately; or
 - (b) Given to someone else to look after who is not Your Travelling Companion or Your Relative.
2. Jewellery left Unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which You are staying.
3. Jewellery left Unattended in any Public Place, aircraft, ship, tram, taxi, bus or other form of transport.
4. Jewellery that is:
 - (a) Left Unattended in a vehicle at any time; or
 - (b) Checked in with the Common Carrier.
5. The unexplained disappearance of any Jewellery.
6. Jewellery that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any Jewellery which is contraband, or which is or has been illegally transported or traded.
7. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed.
8. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
9. Jewellery where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed.

Section 27 – Baggage Delay

☑ What You are covered for under Section 27

We will pay You the amount per occurrence shown in the Schedule of Benefits under Section 27 for Your Selected Plan for delayed baggage if during Your Trip, Your checked-in baggage is delayed for collection at Your scheduled arrival port by the Common Carrier for six (6) consecutive hours. We will continue to pay the amount per occurrence for each subsequent fully completed 6-hour period of delay until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

If such baggage is delayed by the Common Carrier after Your arrival at the baggage pick-up point in Singapore, We will only pay a maximum sum of \$200 (or \$500 under a Family Plan) for six (6) consecutive hours or more of delay.

Conditions

In addition to the General Conditions, the following conditions apply to Section 27:

1. You must get written confirmation of the length of the delay from the Common Carrier provider.
2. If Your baggage is permanently lost or damaged during the delay, We will deduct any payment We make for delayed baggage under Section 27 – Baggage Delay, from Your overall claim for personal baggage under Section 25 – Personal Baggage Including Laptop Computer, Section 34 – Golf Advantage or Section 35 – Loss of Sporting Equipment.
3. We will only accept a claim from one (1) Insured Person for any one (1) piece of baggage even if the baggage contains personal items belonging to multiple Insured Persons. This means, for example, that in the event of a baggage delay claim We will only pay up to the Individual Sum Insured limit if one (1) bag is delayed and will not accept claims from other Insured Persons listed on the Policy Schedule in respect of the same baggage item.

☒ What You are not covered for under Section 27

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Personal baggage items sent in advance or with someone else, mailed or shipped separately.
2. Any personal baggage items that are checked in with the Common Carrier contrary to the terms and conditions of the Common Carrier provider.

3. Personal baggage items, Personal Money items and Travel Documents that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.

Section 28 – Travel Documents and Personal Money

What You are covered for under Section 28

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 28 for Your Selected Plan for:

1. The replacement cost of Your passports or Travel Documents which You incur and pay Overseas to allow You to either continue with the Trip or return to Singapore; and
2. The reasonable and necessary transportation and accommodation charges not covered elsewhere under this policy necessarily incurred by You whilst Overseas for the sole purpose of making necessary travel arrangements for replacing Your passport or Travel Documents at a consulate Overseas;
3. The loss of Personal Money items which were on Your person, properly secured in a locked safe of strongroom or under Your active supervision when the loss occurred;

if during Your Trip, Your passport, Travel Documents or Personal Money items are Stolen or accidentally lost or damaged as a direct result of Natural Disaster and Extreme Weather Conditions or accident to the conveyance in which You were travelling.

Conditions

In addition to the General Conditions, the following conditions apply to Section 28:

1. You must take every possible step and reasonable precaution to ensure Your passport, Travel Documents and Personal Money items are kept safe and are properly carried and secured during the Trip.
2. For loss or damage to Your passport, Travel Documents or Personal Money items due to the Service Provider:
 - (a) Any claim for compensation must first be made against the Service Provider; and
 - (b) Any claim submitted to Us must contain proof of compensation received from the Service Provider and if such compensation is denied, any claim submitted to Us must contain written proof of such denial.
3. Any loss of Your passport, Travel Documents or Personal Money items:
 - (a) Must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.

What You are not covered for under Section 28

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Passports, Travel Documents and Personal Money items:
 - (a) Sent in advance or with someone else, mailed or shipped separately; or
 - (b) Given to someone else to look after who is not Your Travelling Companion, Your Relative or an authorised person such as hotel or transport representative.
2. Passports, Travel Documents and Personal Money items left Unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which You are staying.
3. Passports, Travel Documents and Personal Money items left Unattended in any Public Place, aircraft, ship, tram, taxi, bus or other form of transport.
4. Passports, Travel Documents and Personal Money items that are:
 - (a) Left Unattended in a vehicle at any time; or
 - (b) Checked in with the covered transport.
5. The unexplained disappearance of any passports, Travel Documents or Personal Money items.
6. Passports, Travel Documents and Personal Money items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.
7. Damage caused by leaking powder or fluid carried within Your baggage.
8. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
9. Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USBs or any other form of device.
10. Monetary shortage due to error, omission, exchange transaction or depreciation in value.
11. Personal Money items where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed.

Section 29 – Travel Delay (including Flight Diversion)

What You are covered for under Section 29

We will pay You the amount per occurrence shown in the Schedule of Benefits under Section 29 for Your Selected Plan for travel delay if the pre-booked and paid Common Carrier on which You have arranged to travel is delayed for at least six (6) consecutive hours from the scheduled arrival time. We will continue to pay the amount per occurrence for each subsequent fully completed 6-hour period of delay until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

Calculation of Travel Delay

The duration of the delay will be calculated based on the information provided by the Common Carrier and from the scheduled arrival time:

1. Printed in the itinerary issued to You; or
2. If no itinerary is issued then appearing in other formal documentation supplied or published by the Common Carrier for Your transport journey to which this insurance cover relates;

until the actual arrival time of:

1. The Common Carrier; or
2. The first available alternative transportation offered by the Common Carrier.

Conditions

In addition to the General Conditions, the following conditions apply to Section 29:

1. Written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay.
2. If You have onward connecting Common Carrier transportation to Your final destination, We will only pay for travel delay based the actual arrival time of the Common Carrier at the final destination.
3. You can only claim under Section 29 – Travel Delay (including Flight Diversion), if You are not claiming under Section 18 – Travel Cancellation, Section 19 – Travel Postponement, Section 20 – Replacement of Traveller, Section 21 – Travel Cancellation Due to Insolvency or Section 22 – Travel Curtailment and Section 23 - Travel Interruption, for the same event.

What You are not covered for under Section 29

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Delay of a taxi or shuttle service; or a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.
2. Your failure to obtain written confirmation from the Common Carrier of the number of hours of delay and the reason for such delay.
3. Any loss arising from the time You fail to take the first available alternative transportation offered by the Common Carrier.
4. Delays caused by the action(s) (or inaction(s)) of an Insured Person.
5. Your failure to check in according to the itinerary provided to You.

Section 30 – Flight Overbooking

What You are covered for under Section 30

We will pay You the amount shown in the Schedule of Benefits under Section 30 for Your Selected Plan if the flight You are scheduled to travel on is overbooked and You are involuntarily denied boarding due to the flight overbooking with no alternative provided by the airlines within 6 hours of the scheduled departure time. This benefit is payable only once for each Trip.

Conditions

In addition to the General Conditions, the following conditions apply to Section 30:

1. Written proof must be provided by the airlines clearly stating that You were denied boarding due to flight overbooking and the alternative provided.
2. You can only claim under Section 30 – Flight Overbooking, if You are not claiming under Section 18 – Travel Cancellation, Section 19 – Travel Postponement, Section 20 – Replacement of Traveller, Section 21 – Travel Cancellation Due to Insolvency or Section 22 – Travel Curtailment and Section 23 - Travel Interruption, for the same event.

❌ What You are not covered for under Section 30

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to Your failure to obtain written confirmation from the airlines of the overbooking incident and of Your denied boarding.

Section 31 – Kidnap and Hostage

✅ What You are covered for under Section 31

We will pay You the amount per occurrence shown in the Schedule of Benefits under Section 31 for Your Selected Plan if You are held Hostage for twenty-four (24) consecutive hours as result of Kidnap occurring during Your Trip. We will continue to pay the amount per occurrence for each subsequent fully completed 24-hour period You are held Hostage until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

Conditions

In addition to the General Conditions, the following conditions apply to Section 31:

1. We must have sufficient proof that the Kidnap has actually occurred;
2. We must be given immediate oral and written notice of the event and periodic updates of any activity occurring during the Kidnap incident; and
3. If it is in Your best interests, You must notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

❌ What You are not covered for under Section 31

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Your fraudulent, dishonest or criminal acts.
2. Events which take place in Your Country of Origin, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.
3. Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage

Section 32 – Hijack of Common Carrier

✅ What You are covered for under Section 32

We will pay You the amount per occurrence shown in the Schedule of Benefits under Section 32 for Your Selected Plan if You are held captive for twenty-four (24) consecutive hours as result of the Common Carrier on which You are travelling being hijacked during Your Trip. We will continue to pay the amount per occurrence for each subsequent fully completed 24-hour period of hijack until the maximum amount payable shown in the Schedule of Benefits for Your Selected Plan is exhausted.

❌ What You are not covered for under Section 32

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to any loss due to any event which takes place in any country located in Central or Southern America or Africa or any country in which United Nations armed forces are present and active.

Section 33 – Personal Liability Abroad

✅ What You are covered for under Section 33

We will indemnify You up to the limit shown in the Schedule of Benefits under Section 33 for Your Selected Plan for:

1. Compensatory damages You become legally liable to pay because during Your Overseas Trip You injure someone, cause someone to die, or lose or damage someone's property; and
2. Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred and paid them with Our prior approval.

Condition

In addition to the General Conditions, you must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without Our prior written approval.

❌ What You are not covered for under Section 33

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Injury to Your Travel Companion or Your Relative.
2. Injury to Your employee or an employee of Your Travel Companion or Your Relative.
3. Loss of or damage to property belonging to or in the care or control of You, Your Travel Companion, Your Relative, or an employee of any of the aforementioned.
4. A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms or animals.
5. A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
6. A claim which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation, or any similar legislation or regulation.
7. A judgment which is not in the first instance, either delivered by or obtained from a court of competent jurisdiction within Singapore or the country in which the event occurred giving rise to Your liability.
8. Any contract unless such liability would have arisen in the absence of that contract.
9. Any fine or penalty.
10. Punitive, aggravated or exemplary damages.

Part F – Supplementary Benefits

Section 34 – Golf Advantage (applicable to Enhanced and Elite plans only)

What You are covered for under Section 34

34a. Damage or Loss of Golf Equipment

We will pay up to the limit shown in the Schedule of Benefits under Section 34a for Your Selected Plan for loss of or damage to Golf Equipment owned by You or loaned or entrusted to You, if Golf Equipment taken with You or purchased by You on Your Trip is lost, Stolen or accidentally damaged during Your Trip and provided that such event giving rise to the loss or damage occurs in a Public Place.

A deduction will be made for wear, tear and loss of value depending on the age of the Golf Equipment that We think is reasonable. The maximum amount We will pay will not be more than the value of the Golf Equipment at the time it was lost, Stolen or accidentally damaged.

The maximum amount We will pay for any one (1) item or a pair or set of items is the limit per article of Golf Equipment shown in the Schedule of Benefits for Your Selected Plan. A pair or set of items is Golf Equipment which belong together and cannot be used or work separately for the purpose intended, including a set of golf clubs.

Conditions

In addition to the General Conditions, the following conditions apply to Section 34a:

1. You must take every possible step and reasonable precaution to ensure Your Golf Equipment is kept safe and is properly carried and secured during the Trip.
2. For loss or damage to Your Golf Equipment due to the Service Provider:
 - (a) Any claim for compensation must first be made against the Service Provider; and
 - (b) Any claim submitted to Us must contain proof of compensation received from the Service Provider and if such compensation is denied, any claim submitted to Us must contain written proof of such denial.
3. Any loss of Your Golf Equipment:
 - (a) Must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.
4. We will deduct any payment We make under Section 27 – Baggage Delay, from Your overall claim for Golf Equipment under Section 34a. Damage or Loss of Golf Equipment.

34b. Hole-in-One

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 34b for Your Selected Plan for one (1) round of celebratory drinks if You complete a hole-in-one in an organised event at any 18-hole golf course during Your Trip.

Condition

In addition to the General Conditions, You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipt for the cost of celebratory drinks on the date of accomplishment at the golf club.

34c. Loss of use of Green Fees

We will reimburse You up to limit shown in the Schedule of Benefits under Section 34c for Your Selected Plan for the cost of green fees, hire fees of Golf Equipment or tuition fees for golf coaching if You suffer Injury or Sickness during a Trip resulting in You not being able to use the golf course, Golf Equipment or tuition services during the Trip paid for in advance by You.

We will also pay, up to the limit specified in the Selected Plan, for the cost of green fees, hire fees of Golf Equipment or tuition fees for golf coaching if You have been robbed or burgled during the Trip and You are unable to produce documentary evidence to use the golf course, hired Golf Equipment or tuition services during the Trip.

☒ What You are not covered for under Section 34

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Golf Equipment and golf balls and/or accessories thereof which are lost or damaged whilst in the course of play or practice.
2. Golf Equipment:
 - (a) Sent in advance or with someone else, mailed or shipped separately; or
 - (b) Given to someone else to look after who is not Your Travelling Companion, Your Relative or an authorised person such as hotel or transport representative.
3. Golf Equipment left Unattended in any unlocked paid accommodation room or private dwelling.
4. Golf Equipment left Unattended in any Public Place, aircraft, ship, tram, taxi, bus or other form of transport.
5. Golf Equipment taken from an Unattended vehicle. This exclusion does not apply to theft, loss or damage that occurs between the hours of sunrise and sunset when such personal baggage items are stored (where possible out of sight or covered) in a fully locked vehicle with all windows closed and there is visible evidence of forced entry.
6. Golf Equipment that is checked in with the Common Carrier contrary to the terms and conditions of the Common Carrier.
7. The unexplained disappearance of any Golf Equipment.
8. Golf Equipment that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any Golf Equipment which is contraband, or which is or has been illegally transported or traded.
9. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the Golf Equipment or which does not affect the fitness for use or purpose or functionality of such Golf Equipment unless the damage has rendered the Golf Equipment no longer fit for the original purpose for which it was designed.
10. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
11. Golf Equipment where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed.

Section 35 – Loss of Sporting Equipment (applicable to Enhanced and Elite plans only)

☑ What You are covered for under Section 35

We will pay up to the limit shown in the Schedule of Benefits under Section 35 for Your Selected Plan for loss of or damage to Sporting Equipment owned by You or loaned or entrusted to You, if Your Sporting Equipment taken with You or purchased by You on Your Trip is lost, Stolen or accidentally damaged during Your Trip and provided that such event giving rise to the loss or damage occurs in a Public Place.

A deduction will be made for wear, tear and loss of value depending on the age of the Sporting Equipment that We think is reasonable. The maximum amount We will pay will not be more than the value of the Sporting Equipment at the time it was lost, Stolen or accidentally damaged.

The maximum amount We will pay for any one (1) item or a pair or set of items is the limit per article of Sporting Equipment shown in the Schedule of Benefits for Your Selected Plan. A pair or set of items is Sporting Equipment which belongs together and cannot be worn or used or work separately for the purpose intended, for example a pair of skis.

Conditions

In addition to the General Conditions, the following conditions apply to Section 35:

1. You must take every possible step and reasonable precaution to ensure Your Sporting Equipment is kept safe and is properly carried and secured during the Trip.

2. For loss or damage to Your Sporting Equipment due to the Service Provider:
 - (a) Any claim for compensation must first be made against the Service Provider; and
 - (b) Any claim submitted to Us must contain proof of compensation received from the Service Provider and if such compensation is denied, any claim submitted to Us must contain written proof of such denial.
3. Any loss of Your Sporting Equipment:
 - (a) Must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.
4. We will, at Our sole discretion, either replace or repair the Sporting Equipment or reimburse You for Your loss.
5. We will deduct any payment We make under Section 27 – Baggage Delay, from Your overall claim for Sporting Equipment under Section 35 – Loss of Sporting Equipment.

☒ What You are not covered for under Section 35

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Sporting Equipment and/or accessories thereof whilst in the course of use/play or practice.
2. Sporting Equipment:
 - (a) Sent in advance or with someone else, mailed or shipped separately; or
 - (b) Given to someone else to look after who is not Your travelling companion, Your Relative or an authorised person such as hotel or transport representative.
3. Sporting Equipment left Unattended in any unlocked paid accommodation room or private dwelling.
4. Sporting Equipment left Unattended in any Public Place, aircraft, ship, tram, taxi, bus or other form of transport.
5. Sporting Equipment taken from an Unattended vehicle. This exclusion does not apply to theft, loss or damage that occurs between the hours of sunrise and sunset when such personal baggage items are stored (where possible out of sight or covered) in a fully locked vehicle with all windows closed and there is visible evidence of forced entry.
6. Sporting Equipment that is checked in with the Common Carrier contrary to the terms and conditions of the Common Carrier.
7. The unexplained disappearance of any Sporting Equipment.
8. Sporting Equipment that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.
9. Mechanical or electrical breakdown or damage caused by leaking powder or fluid carried in Your baggage.
10. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the Sporting Equipment or which does not affect the fitness for use or purpose or functionality of such Sporting Equipment unless the damage has rendered the Sporting Equipment no longer fit for the original purpose for which it was designed.
11. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
12. Sporting Equipment where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed.

Section 36 – Home Guard (applicable to Enhanced and Elite plans only)

☑ What You are covered for under Section 36

We will pay up the limit shown in the Schedule of Benefits under Section 36 for Your Selected Plan for loss of or damage to Household Contents, Jewellery, stamp, coin and/or medal collections and works of art owned by You and stored within Your permanent place of residence in Singapore that is left vacant for the full duration of the Trip, if Your Household Contents, Jewellery, stamp, coin and/or medal collection or works of art are lost or damaged as a direct result of fire at Your permanent place of residence in Singapore which occurs after You have actually departed from Singapore for Your Trip.

A deduction will be made for wear, tear and loss of value depending on the age of the item that We think is reasonable, however, We may not apply such deduction to electronic items that are less than one (1) year old if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims. The maximum amount We will pay You will not be more than the value of the property at the time it was lost, Stolen or accidentally damaged.

Conditions

In addition to the General Conditions, the following conditions apply to Section 36:

1. You must take every possible step and reasonable precaution to ensure Your Household Contents, Jewellery, stamp, coin and/or medal collections and works of art are kept safe, properly packaged and secured during the Trip.
2. Any loss of Your Household Contents, Jewellery, stamp, coin and/or medal collection and works of art:
 - (a) Must be reported to the police or relevant authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss or Your return to Your place of residence in Singapore, whichever occurs first; and
 - (b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.

☒ What You are not covered for under Section 36

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any loss or damage of deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash or currency notes.
2. Any loss of perishables including foodstuffs, animals or livestock, motor vehicles, boats, bicycles and any equipment or accessories relating thereto.
3. Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USBs or any other form of device.
4. Any special equipment or apparatus used in connection with any profession, business or employment.
5. Any shortage due to error, omission, exchange or depreciation in value.
6. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
7. Loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit).
8. Any malicious loss or damage caused by any person lawfully in Your home in Singapore.
9. Loss or damage occasioned through Your willful act or omission or with Your connivance.

Section 37 – Car Rental Excess Charges and Return (applicable to Enhanced and Elite plans only)

☑ What You are covered for under Section 37

37a. Car Rental Excess Charges

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 37a for Your Selected Plan for any excess or deductible under Your Rental Vehicle's comprehensive motor insurance policy which You become legally liable to pay in respect of loss or damage caused by an accident to the Rental Vehicle during Your Trip.

37b. Return of Rental Vehicle

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 37b for Your Selected Plan for any charges incurred and paid for returning Your Rental Vehicle to the nearest rental depot in the event that You are not able to return Your Rental Vehicle during Your Trip due to Your Hospital Confinement.

Conditions

In addition to the General Conditions, the following conditions apply to Section 37:

1. The Rental Vehicle must be rented from a licensed rental agency.
2. You must be a named driver or co-driver of the Rental Vehicle.
3. You must adhere to all terms and conditions stipulated in the Rental Vehicle hiring agreement.
4. You must be using the Rental Vehicle solely for the carriage of non-fare paying passengers and not using it for the carriage of commercial goods.
5. You must purchase comprehensive motor insurance for the Rental Vehicle during the rental period and You must adhere to all terms and conditions stipulated in the comprehensive motor insurance policy.

☒ What You are not covered for under Section 37

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Contravention of the terms and conditions stipulated in the Rental Vehicle hiring agreement, road or traffic violations or violations of any laws and/or regulations of the country You are in.
2. Any vehicle which is:
 - (a) Classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or

- (b) Motorcycles, racing cars, watercraft and aircraft of any kind.
- 3. Wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- 4. Loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.

Section 38 – Pet Care (applicable to Enhanced and Elite plans only)

✔ What You are covered for under Section 38

We will pay You \$50 per six (6) consecutive hours of delay up to the limit shown in the Schedule of Benefits under Section 38 of Your Selected Plan for the necessary additional kennel or cattery fees for domestic cats and dogs owned by You which You placed into a kennel or cattery while You are away on Your Trip, if You are delayed beyond Your scheduled Trip return date for at least twenty-four (24) hours as result of any event covered by this policy.

✘ What You are not covered for under Section 38

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

- 1. Any fees or costs You pay outside Singapore.
- 2. Any period that You had contracted to keep Your cats or dogs in a kennel or cattery before the delay event occurs.

Section 39 – Disruption Benefits

✔ What You are covered for under Section 39

We will reimburse You up to the limit shown in the Schedule of Benefits under Section 39 for Your Selected Plan for:

- 1. Non-refundable cost of Entertainment Tickets to be used during Your Trip which You have purchased in advance; or
 - 2. Non-refundable Frequent Flyer Points redeemed for flights and/or hotel accommodation;
- if it is necessary and unavoidable that You have to cancel or curtail Your Trip and are unable to use such Entertainment Tickets or Frequent Flyer Points as a result of one (1) or more of:
- 1. A Major Travel Event at Your Main Travel Destination(s);
 - 2. Serious Injury or Serious Sickness of You resulting in Your Hospital Confinement; or
 - 3. The unexpected death or Serious Injury or Serious Sickness of Your Travel Companion or Your Relative.

✘ What You are not covered for under Section 39

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

- 1. Cancellation of Your Trip if this insurance is purchased less than three (3) days before the scheduled departure date (date of departure inclusive), except this exclusion will not apply in the event of the death of Your Travel Companion or Your Relative.
- 2. You changing your mind and not wanting to travel or change in travel plans on the part of You or Your Travel Companion.
- 3. Costs which have been paid for or incurred on behalf of a person other than You.
- 4. Delays, rescheduling or cancellation by a Common Carrier unless otherwise expressly covered under this policy.
- 5. Cancellation penalties incurred due to You not advising the holiday or tour company or Travel Agent as soon as reasonably practicable to do so after You knew You had to cancel Your Trip.
- 6. Costs which will be paid or refunded by a hotel, airline, Travel Agent or any other provider of travel and/or accommodation.
- 7. Costs You would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.
- 8. Costs that have been reimbursed under any other section of this policy.

Section 40 – Cover in the Event of Terrorism (applicable to Enhanced and Elite plans only)

✔ What You are covered for under Section 40

We will pay the benefits set out in Sections 1 to 39 to the respective limits shown in the Schedule of Benefits for Your Selected Plan for covered losses arising directly from a Terrorist Act which occurs in Singapore or at Your Main Travel Destination(s) during the Trip, subject to the terms and exclusions of the policy.

Section 41 – Assistance Services

Our Travel Assistance Partner will provide You with assistance services under Your policy. Assistance is available for medical emergencies or requests including 24/7 access to appropriate medical facilities and emergency transportation

services as well as travel advice before, during and after your Trip. Please note that assistance services are not insurance benefits, and all expenses incurred in the provision of such assistance services are to be borne by You.

Our Travel Assistance Partner can be contacted on **+65 6319 3631**.

When Our travel Assistance Partner is contacted for assistance, the following information should be provided:

1. the Insured Person's name, Policyholder name and policy number;
2. the telephone number at which the Insured Person can be reached; and
3. the nature of the assistance.

Important Notes

If an Insured Person requires hospitalisation as an In-patient, emergency transportation or to return to Country of Residence for any reason covered by this policy, Our Travel Assistance Partner must be contacted and its advice or instructions followed. Failure to do so may prejudice a claim under this policy.

Conditions

In addition to the General Conditions, the following conditions apply to Section 41:

1. Our Travel Assistance Partner will exercise due care and diligence in the appointment and/or referral of any Service Provider to assist You.
2. Our Travel Assistance Partner assumes no responsibility for any advice or service provided by any third-party Service Provider.
3. All third-party costs associated with the services provided are Your responsibility.

Section 42 – Out-of-Country COVID-19 Diagnosis Quarantine Allowance

☑ What You are covered for under Section 42

We will pay You \$100 per day for up to fourteen (14) consecutive days, if while Overseas, You test positive for COVID-19 and as a result, are unexpectedly placed into a mandatory Quarantine outside Singapore.

What You are not covered for under Section 42

In addition to the General Exclusions, We will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Quarantine measures that are mandatory for all arriving passengers or Quarantine mandates that exist for all passengers from a particular country/region of origin.
2. You travelling against a Medical Practitioner or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a Medical Practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Part G – General Conditions

1. Fit to Travel

At the time of effecting this insurance and up until the time You commence Your Trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this policy, otherwise no claim will be payable.

2. Awareness of Circumstances

At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your Main Travel Destination(s) which are known or ought to be known by You and which may give rise to a claim under this policy. In such a case, no claim will be payable.

3. Purchase of Travel Insurance

You must purchase the insurance before departing Singapore. If insurance is purchased after Your departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded subjected to an administrative charge of \$25.

4. Duplication of Cover

In the event You are covered under more than one (1) travel insurance policy, with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.

5. Off-Set Clause

We will not cover You for any loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay what You would have been entitled to recover under this Policy less any amount You have already recovered from any the other source to the extent permitted by law. This does not apply to Section 15 – Accidental Death and Permanent Disablement, Section 16 – Common Carrier / Natural Disaster Double Cover, and Section 17 – Child Education Grant, of the policy.

6. Country of Origin Coverage

If You travel back to Your Country of Origin for a continuous period of more than thirty (30) days, coverage under Section 1 – Medical Expenses Incurred Overseas, of this policy is limited to 20% of the limit specified in the Schedule of Benefits for Your Selected Plan under that section notwithstanding any other provisions of this policy.

7. Payment Before Cover Warranty

Notwithstanding anything contained in this policy but subject to sub-clause below:

- (a) You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this policy was effected) on or before the effective date of the coverage under the policy; and
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this policy was effected) on or before the effective date, then the policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached to the policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the policy.

8. Reinstatement of Policy

If You default in paying the agreed premium for this policy, We have sole discretion in deciding whether to accept any subsequent payment of premium by Us to reinstate this policy. If We decide to do so, We will only cover Injury or Sickness sustained after such acceptance of premium.

9. Renewal (applicable to Annual Multi-Trip policies only)

This policy may be renewed, at Our sole discretion, with payment of the premium in advance at Our premium rate in force at time of renewals.

10. Extension of Policy

Subject to Our prior approval, a Single Trip policy may be extended up to a total of one hundred and eighty-two (182) days from the date of Your departure from Singapore in order to complete Your Trip. You must apply for the extension and if We approve such extension, You must pay the additional premium We require before the expiry of the policy in order for this extension to apply.

11. Rule of Refund

With respect to a Single Trip policy, We will not allow any refund of premium once the policy is issued. With respect to an Annual Multi-Trip policy, if the policy is cancelled in the first nine (9) months from the policy Issued Date, a short rate will apply except if there has been a claim against the policy during that time period. There will be no refund for cancellation of a policy after nine (9) months from the policy Issue Date.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

12. Cancellation

We may cancel this policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.

13. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy will invalidate all claims under the policy.

14. To Whom Indemnities Payable

Indemnity for Your loss of life is payable to Your estate. All other indemnities of this policy are payable to You, except under Section 8 – Emergency Medical Evacuation and Section 9 – Repatriation. Under Section 1 – Medical Expenses Incurred Overseas, Section 2 – Post Trip Medical Expenses Incurred in Singapore, Section 3 – Mobility Aid Reimbursement and Section 4 – Pregnancy Expenses, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Us or Our authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Section 1 – Medical Expenses Incurred Overseas, Section 2 – Post Trip Medical Expenses Incurred in Singapore, Section 3 – Mobility Aid Reimbursement and Section 4 – Pregnancy Expenses, which You incur directly will be payable to You. Under Section 8 – Emergency Medical Evacuation and Section 9 – Repatriation the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this policy will be made in accordance with the prevailing laws, rules and regulations of Singapore.

15. Claims Payable

We will not pay any claim if and where the laws of Your Country of Origin prevent Us from making such payments or We will make payments of Your claim in Singapore if We, in Our sole discretion, deem fit and We are legally able to do so.

16. Determination of Age

In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.

17. Our Travel Assistance Partner's Notification Requirements

If You require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, You must contact Our Travel Assistance Partner and obtain Our approval before any arrangements are made. You must follow the advice and instruction of Our Travel Assistance Partner failing which Your claim may not be payable.

18. Notify Authorities

If the property insured under Section 24 – Fraudulent Credit Card Usage, Section 25 – Personal Baggage Including Laptop Computer, Section 26 – Jewellery Coverage, Section 28 – Travel Documents and Personal Money, Section 34a. Damage or Loss of Golf Equipment or Section 35 – Loss of Sporting Equipment, of this policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a Property Irregularity Report (PIR) and any other official written report from the airline or transport company or other Service Provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other Service Provider within twenty-four (24) hours of the event or the police (and hotel management company if this applies) within twenty-four (24) hours of the event, We reserve the right not to pay Your claim.

19. Time of Notice of Claim

As soon as practicable and in any case within thirty (30) days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst Overseas and You are likely to be in Hospital for more than twenty-four (24) hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than thirty (30) days after the occurrence of any event giving rise to the claim.

20. Forms for Proof of Loss

Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within fifteen (15) days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said fifteen (15) days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within sixty (60) days after the receipt of notice of such requirement. Any reimbursement of any claim for travel delay, travel misconnection or baggage delay shall only be upon production of reports from the carrier documenting such event and the period of delay or time taken for alternative transportation to be made available. Any reimbursement of Medical Expenses or claim arising from Injury or Sickness suffered under this policy shall only be upon production of a medical certificate, report or note from the treating Medical Practitioner or Physician or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given and any bills You have paid.

21. Currency

All amounts shown are in Singapore Dollars (SGD). If expenses are incurred in a foreign currency, then claim payments under the policy will use a reasonable exchange rate determined by Us.



22. Interest

No indemnity from Us will carry any interest.

23. Medical Examination and Treatment

You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.

24. Subrogation

In the event of any payment under any one (1) or more sections of this policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.

25. Right of Recovery

In the event payment is made by Us for a medical claim for which policy liability is not engaged, We reserve the right to recover against You for the full sum which We are liable to the medical institution to which You were admitted.

We also reserve the right to recover any amount paid in excess of what You are not covered for under this policy and that We have paid on Your behalf, should You submit a fraudulent claim.

26. Entire Contract

The policy, Policy Schedule, endorsements, application form, declaration and attached papers together with other statements in writing will be read together as one (1) contract. Any word or expression to which a specific meaning has been ascribed in any part of the Policy Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Policy Schedule attached will prevail. No agent has the authority to change or waive any provisions of the policy. No change of provisions will be valid unless approved by Our executive officer and such approval has been endorsed into the policy.

27. Governing Law

This policy will be governed by and interpreted in accordance with Singapore laws.

28. Arbitration

Any dispute arising out of this policy shall first be referred to the Financial Industry Disputes Resolution Centre (FIDREC) where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The Tribunal shall consist of one (1) arbitrator.

29. Contracts (Rights of Third Parties) Act 2001

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

30. Residence Limitation

This policy will not cover any claim, loss, Injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, North Korea, Syria or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) Regions of Ukraine.

31. Policy Owner's 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 visit AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.AIG.sg or www.gia.org.sg or www.sdic.org.sg).