

## DETAILS TO KNOW

### FAMILY PLAN

- Per Trip: For 1 or 2 adults travelling with any number of children. The 2 adults need not be related but each child must be related to either of the insured adults. The family must travel and return together.
- Annual Multi-Trip: For a legally married couple and any number of children. Each child must be accompanied by either of the insured adults under this plan for any trips made during the Policy Period. Couple can travel separately.
- Child or Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if such persons(s) is enrolled to study full-time in a recognized institution or higher learning during the Policy period.

### TRIP DURATION

- Per Trip means one trip which does not exceed 182 consecutive days.
- Annual Multi-Trip means multiple trips over the annual period specified in the policy schedule where each trip shall not exceed 90 consecutive days from the date of departure to the date of return to Singapore.

### COMMENCEMENT OF COVERAGE

- Travel Cancellation (Section 19) is effective either: (a) 60 days before the date of departure, or (b) from the date of purchase which must be at least 7 days before the departure date for this benefit to respond, whichever is later.
- Personal Accident Protection (Section 15) commences 3 hours before the Insured Person(s) leave(s) Singapore and cease(s) whenever any of the following occurs first:
  - (a) when the period specified in the policy has expired,
  - (b) when the Insured Person(s) return(s) to his/her/their permanent place of residence, or
  - (c) within 3 hours upon arrival back in Singapore.

### DUPLICATE & REFUND COVERAGE

- If the Insured Person is covered by more than 1 Policy underwritten by the Company for the same trip, the Company will consider the person to be insured only under the Policy which provides the highest benefit level.
- No refund of premium is allowed once the Policy has been issued.

### MAIN EXCLUSIONS

- AIDS; mental or nervous disorders; suicide or self-inflicted injuries.
- Childbirth & Pregnancy (except Section 3 and Section 7).
- Gemstones.
- Flight duty (except as a passenger) or manual work.
- Pre-Existing Medical Condition (i) for a Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner; and

(ii) for an Annual Multi-Trip Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.

Please note that AIG Asia Pacific Insurance Pte. Ltd. does not cover travel to Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Libya, Sudan and Syria.

Complete details of policy exclusions are listed in the Policy. For more information on Diners WorldTraveller Travel insurance, please call 6419 3000.