



**TRAVEL GUARD DIRECT  
TRAVEL INSURANCE POLICY  
POLICY WORDING**



Welcome to TRAVEL GUARD DIRECT, AIG Asia Pacific Insurance Pte. Ltd.'s (AIG Singapore) Leisure Travel Insurance.

In choosing AIG Singapore for **your** travel insurance, **you** travel under the protection of a worldwide organisation. **You** will also receive twenty-four (24) hours per day access to the services of **AIG Travel Asia Pacific (ATAP)** travel assistance service.

**You** can travel with the comfort of knowing that **you** are insured by an experienced world leader in travel insurance and provider of emergency travel and medical assistance services. The AIG experience spans decades and many millions of satisfied travellers, but most importantly, when **you** travel with AIG, **you** travel with an organisation that honours the commitment to deliver on the promise set out in this Policy.

In this Policy, **you** will find preliminary information, cover definitions, exclusions, terms and conditions that fully explain the cover provided by this Policy, **your policy period** and other important particulars including any special terms that are to apply are shown on **your policy schedule** or notices provided with **your** Policy. **We** recommend that **you** read the Policy documents carefully to ensure that it meets with **your** travel needs and take it with **you** when travelling.



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## PART 1 – PRELIMINARY INFORMATION

This document contains **your** travel insurance Policy terms and conditions. It is important that **you** read and understand it and retain it in a safe place. This Policy is signed and issued in consideration of the acceptance and approval of the application issued by **us** and it shall take effect at the **policy issue date and time** as shown in the **policy schedule** subject to which also the premium has been fully received by **us**. The Policy will end at the **policy expiry date** as shown in the **policy schedule**.

Cover commences and ends at different times depending on the benefit and the product **you** purchased.

This Policy consists:

1. **overseas** Return Single-Trip **plans** covering one (1) **trip** during the **policy period** not exceeding one hundred and eighty two (182) consecutive days.
2. **overseas** One-Way Single-Trip **plans** covering one (1) **trip** during the **policy period** ending once **you** arrive at **your first overseas** destination (excluding transit countries).
3. **overseas** Annual Multi-Trip **plans** covering multiple **trips** during the **policy period**. Each single **trip** under the Policy shall not exceed ninety (90) consecutive days.

**You** are covered under the **plan** shown in the **policy schedule**.

All terms in this document in **bold** are defined terms and have special meanings. Please refer to the General Definitions Section for reference.

### The insurer

This Policy is issued and underwritten by:  
AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building  
78 Shenton Way  
#09-16  
Singapore 079120  
Co.Reg. No. 201009404M

### Eligibility criteria

To be eligible for cover under this Policy:

1. **you** must be **ordinarily resident** in Singapore with full rights to enter and return to Singapore regardless of medical status;
2. **you** must be returning to Singapore at the end of **your** travel, or be intending to return to Singapore on completion of **your** travel; and
3. **your** pre-trip arrangements must be made and paid for in Singapore and **your trip** must commence in Singapore.

Please note:

Some benefits may have a reduced amount payable based on age. Please refer to the **schedule of benefits** Section for further information.

### Important contact information

**AIG Travel Asia Pacific (ATAP):** +65 6733 2552 (available 24 hours worldwide for emergency travel related calls).

**AIG Travel Customer Service Centre:** +65 6419 3000 (9am to 5pm, Mondays to Fridays, excluding public holidays) or online submission at [www.aig.com.sg/customer-form](http://www.aig.com.sg/customer-form).

**AIG Claims:** +65 6224 3698 (available 24 hours) or submit your claim at [www.aig.com.sg/claims-travel](http://www.aig.com.sg/claims-travel).

If **you** require assistance or need to call about your Policy, please quote the Policy Number as shown on **your policy schedule**. Please also have on hand any information that will assist the call operator in answering **your** question or responding to your request for assistance. This includes **your** circumstances, current location and contact number.

### AIG Travel Asia Pacific (ATAP) emergency assistance

Twenty-four (24) hour worldwide pre-trip and emergency assistance is provided by **AIG Travel Asia Pacific (ATAP)**.

If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, emergency transportation services or to return **home** for the reasons covered by this Policy, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your claim** under this Policy.

**ATAP** operates a network of service centres that will provide **you** with 24/7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your trip**.

Depending on **your** specific needs, **ATAP** can:

1. provide pre-trip advice and the local medical conditions at **your** destination;
2. help **you** in the event of lost baggage, travel documents or credit card by putting **you** in touch with the nearest consulate, embassy or other authorities;
3. when medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keep **your** family and friends at **home** informed;
4. decide if and when evacuation or repatriation is necessary and coordinate all services; and
5. provide help to re-schedule travel plans when **your trip** is interrupted by an emergency.

**We** will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only able to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your claim**.

### SCHEDULE OF BENEFITS

The **schedule of benefits** contains a brief summary of **your** Policy cover.

The **plan** limits that apply are the applicable limits for the **plan you** selected for the insurance and shown on the **policy schedule**. For One-Way Single-Trip **plan**, the Policy will pay up to the limits for Return Single-Trip **plan** for the product **you** selected.

The Sum Insured values shown are the maximum amounts in Singapore Dollars (SGD) that **we** will pay for each **trip**, including any agreed extension period. Policy terms, conditions, exclusions and sub-limits may apply. Please refer to the relevant Policy Section in the Policy for further details.

### Maximum limits for insured persons and family

1. If **you** have purchased insurance to cover one (1) person only, the maximum amount **we** will pay under the Policy is the Sum Insured limit shown under the applicable **plan** selected by **you** and shown on the **policy schedule** issued to **you**.
2. If **you** have purchased insurance to cover **you, your spouse** or other adult(s) and **children** travelling together, then the maximum amount **we** will pay under the Policy is as follows:



- (a) for each **insured person**, is the Sum Insured limit shown under the applicable **plan** selected by **you** and shown on the **policy schedule** issued to **you**; and
- (b) in total for all **insured persons**, is 250% of the Individual Sum Insured limit for benefits provided under Section E – Travel Delay and Section F2 – Baggage Delay shown under the **schedule of benefits** for the applicable **plan** selected by **you** and shown on the **policy schedule** issued to **you**.

Please note:

If **you** are aged seventy (70) years or older, **your** benefits for Section B1, B5, C(b), G1 and G2 will be reduced up to the Sum Insured limits specified in the **schedule of benefits** for the **plan you** selected. The Sum Insured limits for all other benefits shall remain at 100%.

All ages are determined based on age at the **travel start date**.



## SCHEDULE OF BENEFITS

SECTION	BENEFITS	RETURN TRIP PLANS				ONE-WAY PLAN
		SUPREME	ENHANCED	STANDARD	BASIC	
		Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to
<b>A</b>	<b>Unable to commence travel (pre-departure)</b>					
<b>A1</b>	Cancellation of your trip (pre-departure)	\$15,000	\$10,000	\$5,000	\$5,000	Included
<b>A2</b>	Alteration of your trip (pre-departure)	\$2,000	\$1,000	\$500	N/A	Included
<b>A4</b>	Replacement of traveler	\$1,000	N/A	N/A	N/A	Included
<b>A5</b>	Travel cancellation due to insolvency	\$5,000	\$3,000	\$1,000	N/A	Included
<b>B</b>	<b>Overseas medical and associated expenses</b>					
<b>B1</b>	Overseas medical expenses					
	(i) Insured person (under age 70 years)	\$2,500,000	\$1,000,000	\$200,000	\$100,000	N/A
	(ii) Insured person (age 70 years or older)	\$200,000	\$75,000	\$50,000	\$10,000	N/A
	(iii) Children	\$300,000	\$200,000	\$200,000	\$60,000	N/A
<b>B2</b>	Medical expenses – woman's benefit	\$8,000	\$5,000	N/A	N/A	N/A
<b>B3</b>	Treatment by a healthcare professional	\$750	\$500	N/A	N/A	N/A
<b>B4</b>	Overseas emergency medical related expenses					
	(a) Emergency medical evacuation and emergency medical repatriation	Unlimited	Unlimited	\$500,000	\$50,000	N/A
	(b) Accompanying person	\$15,000	\$10,000	\$3,000	N/A	N/A
	(c) Compassionate visit	\$10,000	\$5,000	\$3,000	\$3,000	N/A
	(d) Child guard	\$10,000	\$5,000	\$3,000	N/A	N/A
	(e) In-hospital cash overseas	\$200 for every 24 hours to max \$50,000	\$200 for every 24 hours to max \$30,000	\$200 for every 24 hours to max \$10,000	N/A	N/A
	(f) In-hospital cash in Singapore	\$100 for every 24 hours to max \$1,500	\$100 for every 24 hours to max \$1,000	\$100 for every 24 hours to max \$500	N/A	N/A
	(g) Emergency telephone and internet use	\$500	\$300	\$100	N/A	N/A
<b>B5</b>	Continuing medical expenses - in Singapore:					
	(a) For injury sustained while overseas					
	(i) Insured person (under age 70 years)	\$50,000	\$25,000	\$10,000	N/A	N/A
	(ii) Insured person (age 70 years or older)	\$5,000	\$2,500	\$1,000	N/A	N/A
	(iii) Children	\$10,000	\$10,000	\$10,000	N/A	N/A
	(b) For <b>illness</b> sustained while <b>overseas</b> where emergency medical evacuation has been arranged by <b>ATAP</b> :					
	(i) Insured person (under age 70 years)	\$50,000	\$25,000	\$10,000	N/A	N/A
	(ii) Insured person (age 70 years or older)	\$5,000	\$2,500	\$1,000	N/A	N/A
	(iii) Children	\$10,000	\$10,000	\$10,000	N/A	N/A
	(c) For <b>illness</b> sustained while <b>overseas</b> where emergency medical evacuation has not been arranged by <b>ATAP</b> :					
	(i) Insured person (under age 70 years)	\$10,000	\$5,000	\$2,000	N/A	N/A
	(ii) Insured person (age 70 years or older)	\$5,000	\$2,500	\$1,000	N/A	N/A
	(iii) Children	\$5,000	\$2,500	\$1,000	N/A	N/A
<b>B6</b>	Overseas dental expenses	Included in B1	Included in B1	Included in B1	N/A	N/A



SECTION	BENEFITS	RETURN TRIP PLANS				ONE-WAY PLAN
		SUPREME	ENHANCED	STANDARD	BASIC	Sum Insured limit up to
		Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	
<b>C</b>	<b>Repatriation of mortal remains or funeral expenses overseas</b>					
	(a) Repatriation of mortal remains or funeral expenses overseas	Unlimited	Unlimited	\$500,000	\$50,000	N/A
	(b) Repatriation of mortal remains or funeral expenses overseas due to existing health conditions:					
	(i) Insured person (under age 70 years)	\$150,000	\$150,000	N/A	N/A	N/A
	(ii) Insured person (age 70 years or older)	\$75,000	\$75,000	N/A	N/A	N/A
	(iii) Children	\$100,000	\$100,000	N/A	N/A	N/A
<b>D</b>	<b>Early return home</b>	\$15,000	\$10,000	\$5,000	N/A	N/A
<b>E</b>	<b>Travel delay</b>					
	Individual – \$100 for every 6 hours	\$3,000	\$2,000	\$1,000	\$200	Included
	Family – \$250 for every 6 hours	\$7,500	\$5,000	\$2,500	\$500	Included
<b>F</b>	<b>Baggage</b>					
<b>F1</b>	Loss of personal baggage items Item Limits:	\$10,000	\$5,000	\$3,000	\$3,000	
	(i) Laptop computer	\$1,000	\$1,000	\$1,000	\$1,000	Included
	(ii) Jewellery	\$1,000	\$1,000	\$1,000	\$1,000	Included
	(iii) All other items	\$500	\$500	\$500	\$500	Included
<b>F2</b>	Baggage Delay					
	Individual – \$200 for every 6 hours	\$1,600	\$1,200	\$1,000	N/A	Included
	Family – \$500 for every 6 hours	\$4,000	\$3,000	\$2,500		Included
<b>F3</b>	Fraudulent use of credit card	\$3,000	\$2,000	N/A	N/A	N/A
<b>F4</b>	Loss of travel documents	\$8,000	\$5,000	\$1,000	\$300	Included
<b>F5</b>	Loss of personal money	\$300	\$200	\$100	\$100	Included
<b>G</b>	<b>Personal accident</b>					
<b>G1</b>	Accidental death and permanent disablement					
	(i) Insured person (under age 70 years)	\$300,000	\$200,000	\$100,000	N/A	Included
	(ii) Insured person (age 70 years or older)	\$150,000	\$100,000	\$50,000	N/A	Included
	(iii) Children	\$100,000	\$100,000	\$50,000	N/A	Included
<b>G2</b>	Common carrier double cover					
	(i) Insured person (under age 70 years)	\$600,000	\$400,000	N/A	N/A	N/A
	(ii) Insured person (age 70 years or older)	\$300,000	\$200,000	N/A	N/A	N/A
	(iii) Children	\$200,000	\$200,000	N/A	N/A	N/A
<b>G4</b>	Children education grant	\$5,000 per child up to max \$20,000	\$5,000 per child up to max \$20,000	N/A	N/A	N/A
<b>G5</b>	Credit card Indemnity	\$3,000	N/A	N/A	N/A	N/A
<b>H</b>	<b>Kidnap and hostage</b>	\$250 for every 24 hours to max \$10,000	\$250 for every 24 hours to max \$5,000	N/A	N/A	N/A
<b>I</b>	<b>Hijack of common carrier</b>	\$250 for every 24 hours to max \$10,000	\$250 for every 24 hours to max \$5,000	N/A	N/A	N/A
<b>J</b>	<b>Personal liability</b>	\$1,000,000	\$500,000	N/A	N/A	N/A
<b>K</b>	<b>Loss of home contents</b>	\$5,000	\$3,000	N/A	N/A	N/A



SECTION	BENEFITS	RETURN TRIP PLANS				ONE-WAY PLAN
		SUPREME	ENHANCED	STANDARD	BASIC	
		Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to	Sum Insured limit up to
L	Car rental excess charges and return	\$1,500	\$1,000	N/A	N/A	N/A
M	Golf advantage					
M1	Damage or loss of golfing equipment Item limits: (i) Per item: \$500	\$1,500	\$1,000	N/A	N/A	N/A
M2	Hole-in-one	\$250	\$250	N/A	N/A	N/A
M3	Green fees	\$250	\$250	N/A	N/A	N/A
N	Loss of sporting equipment Item limits: (i) Per item: \$500	\$2,000	\$1,000	N/A	N/A	N/A
O	Pet care	\$50 for every 6 hours to max \$750	\$50 for every 6 hours to max \$500	N/A	N/A	N/A
P	Disruption benefit	\$750	\$500	N/A	N/A	N/A
Optional rider						
Q	Cruise vacation benefit	\$15,000	\$10,000	N/A	N/A	N/A

### The 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 which this Policy will not cover.

These limits, exclusions and conditions are described in the Policy Section. However, we would like to draw your attention to some important points below:

- This Policy does not cover any **existing health conditions**. This exclusion does not apply to cover provided under Section C – Repatriation of Mortal Remains or Funeral Expenses Overseas.
- This Policy does not cover certain activities or travel, including but not limited to:
  - extreme sports and sporting activities or competition sports;**
  - expeditions;**
  - manual work;** or
  - missionary or humanitarian travel.

### Policy period extension

If on the last day of the **policy period** under an **overseas** Return Single-Trip or **overseas** Annual Multi-Trip plan:

- through circumstances outside your control, including but not limited to you suffering a covered **injury** or **illness** that prevents you from travelling, unexpected **strike**, industrial action, adverse weather conditions, mechanical breakdown, equipment failure or structural defect of a **covered transport**, you have to extend your trip beyond the period stated in the **policy schedule**, we will automatically extend the **policy period** without charge for a maximum period of three (3) consecutive days.

- you are hospitalised or quarantined **overseas** and the reason for such hospitalisation or quarantine is covered by this Policy, and you are following the directions of the attending **medical practitioner** or in case of quarantine the directions of the relevant government authority, we will automatically extend your **policy period**, without an additional premium charge, for the earlier of thirty (30) consecutive days from the date of expiry of the Policy or forty-eight (48) consecutive hours after the date of discharge from **hospital** or the place of quarantine, unless **ATAP** has approved an extension beyond the forty-eight (48) consecutive hours for reasons such as availability of flight or fitness to fly, in which case you must take the first available flight confirmed by **ATAP**.

It is a condition of cover that you must make every endeavour to return to Singapore at the first available opportunity.

### Covered trip period

The cover under each Section will start and end as set out below.

- Section A – Unable to Commence Travel (Pre-Departure), cover commences at the later of:
  - your policy issue date and time;** or
  - the attachment date for a covered event set out in Section A;
 and ends at the earlier of:
  - when you arrive at the immigration check-point in Singapore to commence your travel; or
  - your travel start date.**
- Section G – Personal Accident, cover commences at the later of:
  - your policy issue date and time;**





- (b) **your** departure from **your home** or workplace in Singapore to travel to the immigration check-point for **your trip**; or
- (c) three (3) hours prior to **your scheduled departure time** on a **covered transport** from Singapore;

and ends at the earlier of:

- (d) in respect of Return Single-Trip and Annual Multi-Trip **plans**:
  - (i) the time **you** arrive at **your home** or workplace in Singapore following **your** return to Singapore; or
  - (ii) three (3) hours after **you** are cleared to pass through the arrival immigration check-point in Singapore; or
- (e) in respect of One-Way Single-Trip **plans**, at **your** arrival at the immigration check point at **your first overseas** destination (excluding transit countries); or
- (f) **your policy expiry date**.

3. In respect of all other Sections, cover commences at the later of:

- (a) **your policy issue date and time**; or
- (b) **you** being cleared to pass through the departure immigration check-point in Singapore for **your trip**;

and ends at the earlier of:

- (c) in respect of Return Single-Trip and Annual Multi-Trip **plans**, **you** being cleared to pass through the arrival immigration check-point in Singapore;
- (d) in respect of One-Way Single-Trip **plans**, at **your** arrival at the immigration check point at **your first overseas** destination (excluding transit countries); or
- (e) **your policy expiry date**.

#### Product and plan selections

On **your policy schedule** you will see **your** selected product, **plan**, **policy type** and **covered region**.

#### 1. Product

**You** may select:

- (a) **overseas** Return Single-Trip **plans** covering one (1) **trip** during the **policy period** not exceeding one hundred and eighty two (182) consecutive days;
- (b) **overseas** One-Way Single-Trip **plans** covering one (1) **trip** during the **policy period** ending once **you** arrive at **your first overseas** destination (excluding transit countries); or
- (c) **overseas** Annual Multi-Trip **plans** covering multiple **trips** during the **policy period**. Each single **trip** under the Policy shall not exceed ninety (90) consecutive days.

#### 2. Plan

**You** can select one of four (4) types of **plans** under each product. Different **plans** have different levels of benefits. These benefits are set out in the **schedule of benefits**.

**You** can choose either the Supreme, Enhanced, Standard or Basic plan.

#### 3. Policy types

On **your policy schedule**, **you** will also be able to see **your** selected **policy type**. The **policy type** shows which people are insured. The possible **policy types** are Individual or Family cover. This is further explained below.

- (a) **Individual** – If **you** selected Individual cover, the Policy covers **you** only.
- (b) **Family** – If **you** selected Family cover, the Policy covers **you** plus:
  - (i) under Single-Trip **plans**, a maximum of one (1) other adult, who need not be related to **you** named in the **policy schedule** and **your** and/or his/her **children** who travel with **you** on the same itinerary; or
  - (ii) under Annual Multi-Trip **plans**, **your spouse** named in the **policy schedule** and **your children**. During the **policy period** coverage will apply to **you** and **your spouse** whilst travelling independently. However, **your children** must be travelling with **you** or **your spouse** on the same itinerary.

#### 4. Covered region

When **you** purchased **your** Policy **you** would have selected a **covered region** that includes **your** intended travel destination(s). The **covered region** **you** selected will be listed in **your policy schedule**.

Region	Destination (all <b>plans</b> exclude Cuba, Iran, Syria, North Korea or the Crimea region)
Region 1	Malaysia, Indonesia, Vietnam, Cambodia, Philippines, Brunei, Laos and Myanmar
Region 2	Region 1, China (excluding Tibet), Hong Kong, Taiwan, Thailand, Macau, Maldives, Bangladesh, India, Mongolia, Pakistan, Sri Lanka, Bahrain, Kuwait, Qatar, Oman, the United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay and Venezuela
Region 3	Region 1, Region 2, Australia, Japan, South Korea, New Zealand, Nepal, Tibet and the rest of the world

#### Important:

- 1. **We** are not able to provide cover for any loss, **injury**, damage or legal liability arising directly or indirectly from travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region under any of **our plans**.
- 2. This insurance only covers **you** in the countries that are included in the **covered region** **you** selected.
  - (a) For example, if **your** travel itinerary is a return trip from Singapore to Hong Kong and includes a stay in the USA, **you** must opt for Region 3 because USA is under Region 3. If **you** only purchased Region 2, **we** will not cover any claim that relates to or arises from **your** travel in the USA.



- (b) For the purpose of clarity, transit stops that do not necessitate entry into a country or 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 **covered region**. **You** will be covered for events that occur in these countries even though they may not be listed in the **covered region** you selected. The same applies for transport accidents that may occur whilst travelling through or over these countries or emergency diversions to these countries.

## PART 2 – COVERAGE

Important information:

The coverage information under this Policy is divided into three (3) parts:

- Before **your** travel
- During **your** travel
- After **your** travel

### Before your travel

#### SECTION A – UNABLE TO COMMENCE TRAVEL (PRE-DEPARTURE)

##### 1. Cancellation of your trip (pre-departure)

If it is necessary and unavoidable that **you** have to cancel **your trip** as a result of one (1) or more of the covered events listed under Section A3, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section A1 for the **plan** which **you** have selected:

- (a) transportation and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back from any other source;
- (b) the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back from any other source; and
- (c) the cost of visas for the **trip** **you** are undertaking which **you** have paid for and which **you** cannot get back from any other source.

##### 2. Alteration of your trip (pre-departure)

If it is necessary and unavoidable that **you** have to alter **your trip** as a result of one (1) or more of the covered events listed under Section A3, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section A2 for the **plan** **you** selected, and also the reasonable and necessary administrative costs incurred and paid by **you** to re-schedule **your trip**.

##### 3. List of covered events (applicable to Section A1 – Cancellation of Your Trip (Pre-Departure) and Section A2 – Alteration of Your Trip (Pre-Departure))

- (a) Major travel events:

An event described in (i) to (vii) below that first occurs after the commencement date for this Section, as defined under **trip**, and which within sixty (60) consecutive days prior to **your travel start**

**date** prevents **you** from travelling to **your main travel destination(s)** or commencing the travel as outlined in **your trip** itinerary:

- (i) **natural disaster and extreme weather conditions** at **your main travel destination(s)**;
- (ii) epidemic or pandemic for which a high declaration or other similar publication is issued by the government of Singapore or the World Health Organisation advising against all travel to infected areas outside of Singapore;
- (iii) major industrial or **covered transport** accident;
- (iv) **civil unrest, riot or commotion** resulting in cancellation of scheduled **covered transport** services or in an advisory against non-essential travel issued by the government of Singapore;
- (v) **strike** resulting in cancellation of scheduled **covered transport** services;
- (vi) any event leading to airspace or multiple airport closures; or
- (vii) **terrorist act** for which the government of Singapore has issued a notice formally advising against non-essential travel to the area impacted by the event.

- (b) Other events:

An event described in (i) to (iii) below that first occurs after the commencement date for this Section, as defined under **trip**, which prevents **you** from commencing the travel as outlined in **your trip** itinerary:

- (i) within sixty (60) consecutive days before **your travel start date** the unexpected death of, or **serious illness or injury** to:
  - a. **you**;
  - b. an **immediate family member**; or
  - c. **your travelling companion**.
- (ii) within sixty (60) consecutive days before **your travel start date** and without any prior notice if **you** are required to attend court as a witness; or
- (iii) the police or relevant authority need **you** to stay in Singapore, if within seven (7) days before **your travel start date**, **your home** is directly impacted by a fire or **natural disaster and extreme weather conditions**, leaving it uninhabitable.



4. Replacement of traveller

If it is necessary and unavoidable that **you** have to cancel **your trip** within sixty (60) days before **your travel start date** as a result of the unexpected death of, or **serious illness or injury to you, an immediate family member or your travelling companion**, and **you** are substituted by another person for the **trip**, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section A4 for the **plan you** selected, and also the administration charges or fees incurred in making the necessary changes in travel and/or accommodation arrangements to enable such person to take over **your** place on the **trip**.

5. Travel cancellation due to insolvency

If it is necessary and unavoidable that **you** have to cancel **your trip** prior to **your travel start date** as a result of the **insolvency** of the **travel agent** that **you** purchased the **trip** from, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section A5 for the **plan you** selected, for the loss of irrecoverable travel deposits or travel fares paid in advance and which **you** cannot get back from any other source.

**You** can only **claim** under any of Sections A1, A2, A4 or A5. **You** may not **claim** under two (2) or more Sections. The amount **we** will pay **you** under Section A2 or A4 will not be more than the amount **we** would have paid under Section A1 above.

This Policy will terminate once a **claim** has been paid under Section A – Unable to Commence Travel (Pre-Departure). It is important that **you** take out a new policy to cover any altered travel as **your** travel dates and/or circumstances may have changed.

**Specific exclusions applicable to Section A**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. costs which have been paid for or incurred on behalf of a person other than **you**.
2. any refusal to travel or change in travel plans on the part of **you** or **your travelling companion**.
3. **you** not advising the holiday or tour company or **travel agent** as soon as **you** know **you** have to cancel or alter **your trip**.
4. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or legislation or is payable by any other source including but not limited to a hotel, **covered transport, travel agent** or any other provider of travel and/or accommodation. **We** will however pay the difference between what is payable under the other insurance policy, scheme or legislation or such other source and what **you** would otherwise be entitled to recover under this Policy.
5. costs **you** would need to pay irrespective of the travel to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.
6. compensation for any air miles or holiday points **you** used to pay for the **trip** in part or in full.
7. **insolvency** which occurred, or for which a petition for bankruptcy or similar petition was filed before any deposits are paid for the **trip** or the purchase of this insurance, whichever is later.

8. any loss or event or liability should this Policy be purchased less than three (3) days before the **travel start date**, unless the **claim** is the result of an **accident** resulting in **your** death, or the death of an **immediate family member** or **your travelling companion**.

**During your travel**

**SECTION B – OVERSEAS MEDICAL AND ASSOCIATED EXPENSES**

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1. Overseas medical expenses

**We** will reimburse **you** for the necessary and reasonable **medical expenses you** incurred and paid **overseas** within ninety (90) days of an **injury** or **illness you** suffered during **your trip**.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B1 for the **plan you** selected.

Important:

- (a) If **you** are entitled to receive payment of all or part of the **medical 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.
- (b) This is not a private hospital medical insurance. If **you** go into **hospital overseas** and **you** are likely to be kept as an in-patient for more than twenty-four (24) hours, **you** or someone acting on **your** behalf must contact **ATAP** immediately. If **you** or someone acting on **your** behalf does not notify **ATAP** prior to **your** stay exceeding twenty-four (24) hours, **we** may provide no cover or **we** may reduce the amount **we** reimburse **you** for **medical expenses**.
- (c) The necessary and reasonable **medical 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** or **ATAP** before such medical treatment is provided.
- (d) If **you** travel back to **your country of residence** for a continuous period of more than fourteen (14) days, coverage under this Section B1 – Overseas Medical Expenses shall be limited to 20% of the Sum Insured limit shown in the **schedule of benefits** for the **plan you** selected notwithstanding any other provisions of this Policy.

2. Medical expenses – woman's benefit

**We** will reimburse **you** for the necessary and reasonable **medical expenses you** incurred and paid **overseas** within ninety (90) days of a pregnancy-related illness **you** suffered during **your trip**.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B2 for the **plan you** selected.

This Section does not apply to pregnancy-related illness or treatment which **you** sought in **your country of residence** or upon return to Singapore from your **trip**.

**Specific exclusions applicable to Section B2**

In addition to the General Exclusions and Specific Exclusions applicable to Section B, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:



1. any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks).
  2. ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
  3. abortion or miscarriage, except if related to **injury** and not attributed to any natural causes and/or illness relating to pregnancy or childbirth.
  4. tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
  5. any depressive, psychological or psychiatric illness, including but not limited to post-natal depression.
3. Treatment by a healthcare professional

**We will reimburse you** for the necessary and reasonable **healthcare professional** treatment costs **you** incurred and paid **overseas** within ninety (90) days of an **injury** or **illness** **you** suffered during **your trip**.

**We will also reimburse you** with necessary and reasonable expenses for treatment by a **healthcare professional** **you** incurred and paid in Singapore within thirty (30) days from **your** return to Singapore, provided:

- (a) the expenses relate to a condition for which treatment was first received whilst **you** were **overseas** on **your trip**; or
- (b) **you** first seek treatment in Singapore within two (2) days from the date and time of **your** return.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B3 for the **plan you** selected.

4. Overseas emergency medical related expenses

- (a) Emergency medical evacuation and emergency medical repatriation

When as the result of **injury** or **illness** occurring while **you** are travelling on **your trip** and if in **our** opinion or **ATAP's** opinion, it is judged medically appropriate to move **you** to another location for medical treatment, or return **you** to Singapore, **ATAP** shall arrange for the evacuation utilising the means **we** or **ATAP** believes to be most appropriate based on the medical severity of **your** condition.

**ATAP** will arrange the evacuation and all decisions as to the means of transportation and the final destination will be made by **us** or **ATAP** at **our** sole discretion. **You** must follow **our** or **ATAP's** instruction and direction at all times. Covered expenses are only those authorised by **us** or **ATAP** for transportation and medical support services necessarily incurred and paid as a direct result of **your** emergency medical evacuation or repatriation.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(a) for the **plan you** selected.

- (b) Accompanying person

If **you** are hospitalised **overseas** due to a **serious illness** or **injury** for more than five (5) consecutive days, **we** will pay the following expenses incurred by **you**, an **immediate family member** or **your travelling companion** who will attend to **you** at the place **you** are hospitalised:

- (i) if no adult **immediate family member** or **travel companion** is with **you** on **your trip**,

the reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; or

- (ii) if an adult **immediate family member** or **travel companion** is with **you** on **your trip**, the administrative charges for postponing his/her return travel to Singapore; and/or
- (iii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges). For the purpose of clarity, the accommodation expense will only be covered from the sixth day of **your hospital confinement**,

incurred by an **immediate family member** or **your travelling companion** who will attend to **you** at the place **you** are hospitalised.

Important:

1. This benefit is only payable if **ATAP** agrees that **you** require an adult to assist with **your** nursing care or recovery, or to escort **you** back **home**.
2. The transportation and accommodation services must be arranged or pre-approved by **us** or **ATAP**.
3. **We** will only cover one (1) person. Where there is a dispute, **we** will only authorise the **immediate family member** as the accompanying person under this cover, unless **we** receive clear instructions from **you** to the contrary.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(b) for the **plan you** selected.

- (c) Compassionate visit

If **you** die due to an **injury** or **illness** whilst **overseas** on **your trip** and no adult **immediate family member** was present at **your** death, **we** will pay:

- (i) the reasonable and necessary scheduled transportation expenses (economy class return fare where available); and/or
- (ii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

incurred by an adult **immediate family member** or friend to assist in the final arrangements at **your** location.

Important:

1. This benefit is only payable if **ATAP** has provided its prior agreement to such expenses being incurred.
2. The transportation and accommodation services must be arranged or pre-approved by **us** or **ATAP**.
3. **We** will only cover one (1) person. Where there is a dispute, **we** will only authorise the **immediate family member** as the accompanying person under this cover.



The maximum amount **we** will pay is up the Sum Insured limit shown in the **schedule of benefits** under Section B4(c) for the **plan you** selected.

This Policy will only pay for a **claim** either under Section B4(b) or B4(c) for the same event but not both.

(d) Child guard

If **you** are hospitalised **overseas** and accompanied by **your children**, and no other adult is travelling with **you**, then provided the **children** are also **insured person(s)** under a travel insurance Policy issued by **us** for the same period of time, **we** will pay:

- (i) the reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; and/or
- (ii) the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

for an **immediate family member** residing in Singapore to take care of the **children** and accompany them back **home**.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(d) for the **plan you** selected.

(e) In-hospital cash overseas

If a **medical practitioner** confines **you** to **hospital** as an in-patient due to **injury** or **illness** first occurring whilst on an **overseas trip**, **we** will pay **you** for each continuous twenty-four (24) hour period of such **hospital confinement**.

Payment will only be made after the period of **hospital confinement**. A **claim** for this benefit must be supported by written evidence of the reason and period for such **hospital confinement**.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(e) for the **plan you** selected. A per day limit also applies as set out in the **schedule of benefits**.

(f) In-hospital cash in Singapore

If immediately upon **your** return to Singapore a **medical practitioner** confines **you** to **hospital** as an in-patient due to **injury** or **illness** sustained on **your overseas trip**, **we** will pay **you** for each continuous twenty-four (24) hour period of such **hospital confinement**.

Payment will only be made after the period of **hospital confinement**. A **claim** for this benefit must be supported by written evidence of the reason and period of such **hospital confinement**.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(f) for the **plan you** selected. A per day limit also applies as set out in the **schedule of benefits**.

(g) Emergency telephone and internet use

**We** will reimburse **you** for telephone charges incurred and paid by **you** for:

- (i) the use of **your** or a third party's personal mobile phone;
- (ii) a phone using a standard land line; or
- (iii) any internet use

for the sole purpose of engaging the services of **ATAP** during a medical or travel emergency. **We** will verify the call requirement and costs with **ATAP** before **we** pay.

If **you** were required to purchase a pre-paid card for this purpose then **we** will pay **you** the cost of the card but only up to the amount which is reasonable, necessary and appropriate for the intended use.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section B4(g) for the **plan you** selected.

5. Continuing medical expenses – in Singapore

**We** will reimburse **you** for the necessary and reasonable **medical expenses you** incurred and paid within thirty (30) days from **your** return to Singapore for follow-up medical treatment in Singapore for an **injury** or **illness** which **you** had sustained whilst travelling **overseas** on a covered **trip**, provided:

- (a) the expenses relate to a condition for which treatment was first received whilst **you** were **overseas on your trip**;
- (b) **you** first seek treatment in Singapore within two (2) days from the date and time of **your** return; or
- (c) if the **illness** is H1N1 flu, dengue fever, Severe Acute Respiratory Syndrome (SARS), Avian flu or any **illness** which a **medical practitioner** certifies was sustained while **overseas** but symptoms would not manifest within two (2) days from the date of return to Singapore, **you** first seek medical treatment in Singapore within seven (7) days from the date of **your** return.

The maximum amount **we** will pay for:

- (a) an **injury** sustained whilst **overseas**, is the Sum Insured limit shown in the **schedule of benefits** under Section B5(a) for the **plan you** selected;
- (b) an **illness** sustained whilst **overseas** where emergency medical evacuation has been arranged by **ATAP** to return **you** to Singapore, is the Sum Insured limit shown in the **schedule of benefits** under Section B5(b) for the **plan you** selected; and
- (c) an **illness** sustained whilst **overseas** where emergency medical evacuation has not been arranged by **ATAP** to return **you** to Singapore, is the Sum Insured limit specified in the **schedule of benefits** under Section B5(c) for the **plan you** selected.

Important:

- 1. If **you** are entitled to receive payment of all or part of the **medical 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. If **you** are admitted into **hospital** and **you** are likely to be kept as an in-patient for more than twenty-four (24) hours, **you** or someone acting on **your** behalf must contact **ATAP** immediately. If **you** or someone acting on **your** behalf does not notify **us** prior to **your** stay exceeding twenty-four (24) hours, **we** may provide no cover or **we** may reduce the amount **we** reimburse **you** for **medical expenses**.

#### 6. Overseas dental expenses

**We** will reimburse **you** for all the reasonable **overseas dental expenses** necessarily incurred and paid following an **injury** to sound and natural teeth sustained from an **accident** occurring during **your trip**.

If **you** are entitled to receive payment of all or part of the **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.

The amount payable under Section B6 is part of, not in addition to, the B1 Sum Insured limit.

#### Specific exclusions applicable to Section B

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. experimental, elective or investigative procedures.
2. routine eye care or lack thereof unless such routine eye care results from a covered **injury** sustained whilst on a **trip**.
3. routine dental care or lack thereof.
4. any **injuries** to unsound and/or unnatural teeth.
5. any **injuries** to teeth occurring during eating activities (e.g. biting and chewing).
6. non-emergency medical check-up or routine medical check-up.
7. health advisory travel related vaccinations and any resultant complications.
8. any cosmetic surgery or treatment, unless reconstructive surgery is required following a covered **injury** that **you** suffer whilst on a **trip**, and prior to such reconstructive surgery taking place, **ATAP** agrees it is medically necessary.
9. any expenses incurred and services paid for by another party which **you** are not liable to pay, or any expenses already included in the cost of **your** scheduled **trip**.
10. any expenses for a service not approved and arranged by **us** or **ATAP**, except that this exclusion shall not apply in the event that **you** or **your travelling companion** cannot for reasons beyond **your** or their control notify **us** or **ATAP** during an emergency situation. In any event, **we** reserve the right to reimburse **you** only for those expenses incurred and services paid for which **we** or **ATAP** would have provided under the same circumstances up to the actual amount incurred, and at all times the applicable maximum Sum Insured limit specified in the **schedule of benefits** shall apply.
11. any expense relating to an **injury** or **illness** which is incurred **overseas** more than ninety (90) days from the time the **injury** or **illness** was first sustained, or any expense relating to an **injury** or **illness** which is incurred in Singapore more than thirty (30) days from **your** return to Singapore.
12. any expense not supported by written medical reports from the applicable treatment or **service provider**.

13. any expense for external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair or walking aids. This does not include wheelchair hire and like aids or devices used by **you** under the instruction of a **medical practitioner** during a period of **hospital confinement**.

#### SECTION C – REPATRIATION OF MORTAL REMAINS or FUNERAL EXPENSES OVERSEAS

If **you** unexpectedly die within thirty (30) days from sustaining **injury** or illness while **you** are travelling **overseas** on a **trip**, **we** will pay the reasonable and necessary expenses incurred to repatriate **your** mortal remains to Singapore or, at **our** sole discretion, to **your country of residence**, or for a funeral or cremation at the location of **your death overseas**.

It is a condition of cover that **you** were medically fit and able to undertake the planned travel when **you** commenced the **trip**.

**We** or **ATAP** shall make the necessary arrangements for the return of **your** mortal remains to Singapore or **country of residence** as applicable, and **we** will also pay directly or reimburse **your** estate for service and supplies provided by a mortician or undertaker, including but not limited to the reasonable cost of a casket, the embalming or cremation, if so elected.

The maximum amount **we** will pay is the Sum Insured limit shown in the **schedule of benefits** under Section C(a) for the **plan you** selected. Cover under this Section is extended to include **claims** arising from an **existing health condition** subject to the sub-limit(s) shown in the **schedule of benefits** under Section C(b) for the **plan you** selected.

#### Specific exclusions applicable to Section C

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. any expenses incurred and paid for religious rites or ceremonies.
2. any expenses incurred and paid for the transportation of **your** mortal remains and related services not approved or arranged by **us** or **ATAP**.
3. any expenses incurred for services provided by another party which **you** are not liable to pay, or any expenses already included in the cost of a scheduled **trip** including but not limited to the unutilised portion of the return air ticket for the scheduled **trip**.
4. any expenses incurred for body retrieval or recovery.

#### SECTION D – EARLY RETURN HOME

1. If after **your trip** has commenced it becomes necessary and unavoidable for **you** to:
  - (a) curtail **your trip** and immediately return **home** as a result of one (1) or more of the covered events listed under Section D2; and/or
  - (b) disrupt **your trip** because **you** have to remain **overseas** before returning directly to Singapore due to:
    - (i) **you** being quarantined upon medical advice or certified to be unfit to travel by a **medical practitioner** which prevents **you** from continuing with **your** scheduled **trip**; or
    - (ii) **you, your relative** or **travelling companion** being under **hospital confinement** whilst **overseas**;



**we** will pay up to the amount shown in the **schedule of benefits** under Section D for the selected **plan** for:

- (c) forfeited travel expenses specified below:
- (i) transportation and accommodation expenses which **you** have paid for or are legally required to pay under a contract and which **you** cannot get back from any other source; and
  - (ii) the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back from any other source;

and/or:

- (d) **trip** alteration expenses specified below:
- (i) additional cost of a **covered transport** economy class fare (unless a higher grade of travel is confirmed medically necessary by **us**) to return **you home**; and
  - (ii) additional accommodation costs (room charge only including any mandatory taxes and charges) reasonably and necessarily incurred and paid by **you**.

Important:

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 (1) 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. **We** will only pay once for the same period of time and reason. For example, if **your claim** includes reimbursement of 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 **covered transport** charges, **we** will deduct claimed forfeited transportation costs for the return journey.
2. List of covered events

(a) Major travel events:

One (1) or more of the listed events below that first occurs at **your main travel destination(s)** when **you** are travelling on a **trip**:

- (i) **natural disaster and extreme weather conditions**;
- (ii) epidemic or pandemic for which a high declaration or other similar publication is issued by the government of Singapore or the World Health Organisation advising against travel to infected areas outside of Singapore;
- (iii) major industrial or **covered transport** accident;
- (iv) **civil unrest, riot or commotion** resulting in cancellation of scheduled **covered transport** services or in an advisory against non-essential travel issued by the government of Singapore;
- (v) **strike** resulting in cancellation of scheduled **covered transport** services;

(vi) any event leading to airspace or multiple airport closures; or

(vii) **terrorist act** for which the government of Singapore has issued a notice formally advising against non-essential travel to the area impacted by the event.

(b) Other events:

One (1) or more of the listed events below occurs when **you** are travelling on a **trip**:

- (i) **you** sustain a **serious illness or injury**. This is conditional upon **ATAP** agreeing that it is necessary based on the nature of the **illness or injury** condition that **you** return to Singapore;
- (ii) unexpected death or **serious illness or injury** to one (1) of the following persons:
  - a. an **immediate family member**; or
  - b. **your travelling companion**;
- (iii) **your** place of residence in Singapore is rendered uninhabitable following a fire or **natural disaster and extreme weather conditions**;
- (iv) **your home** is subject of burglary or vandalism and the police require **your** urgent attendance or the burglary or vandalism renders **your home** uninhabitable; or
- (v) the aircraft in which **you** are travelling as a fare paying passenger is hijacked while **you** are onboard and as a direct consequence of the trauma **you** suffer from the hijack **you** are unable to continue **your trip**.

#### Specific exclusions applicable to Section D

In addition to the General Exclusions, **we** shall not be liable under this Section for a **claim** arising out of, based upon or attributable to:

1. costs which have been paid for or incurred on behalf of a person other than **you**.
2. disinclination to travel or change in travel plans on the part of **you** or **your travelling companion**.
3. **you** not advising the holiday or tour company or **travel agent** as soon as **you** know **you** have to cancel or alter **your trip**.
4. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or legislation or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or legislation or such other source and what **you** would be otherwise entitled to recover under this Policy.
5. any additional expenses incurred should **you** decide to travel to any destination other than Singapore in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to Singapore **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to Singapore.
6. **you** being unable to continue with **your** travel due to refusal of a visa or permit to **you** or to any **relative** or **travelling companion**.
7. costs **you** would need to pay irrespective of the travel period to which this insurance applies, such as annual time share management fees or holiday club membership fees.



## SECTION E – TRAVEL DELAY

If the pre-booked and paid **covered transport** in which **you** have arranged to travel arrives late at **your** scheduled destination for at least six (6) consecutive hours from the arrival time specified in the itinerary provided to **you** by the **covered transport** provider as a direct result of one (1) or more of the covered events listed under Section E2, then for each delay period of six (6) hours **we** will pay the amount shown, up to the applicable maximum limit, on the **schedule of benefits** for the **plan you** selected.

### 1. Calculation of arrival delay:

Arrival delay will be calculated based on the information provided by the **covered transport** provider and from the scheduled arrival time:

- (a) printed in the itinerary issued to **you**; or
- (b) if no itinerary is issued, appearing in other formal documentation supplied or published by the **covered transport** provider for **your covered transport** journey to which this insurance cover relates;

until the actual arrival time of:

- (c) the **covered transport**; or
- (d) the first available alternative transportation offered by that **covered transport** provider.

### 2. List of covered events:

One (1) or more of the listed events below that first occurs after **your trip** has commenced:

- (a) **natural disaster and extreme weather conditions**;
- (b) less severe weather conditions not included in item (a) above resulting in delay of the **covered transport** on which **you** have arranged to travel;
- (c) major industrial or **covered transport** accident;
- (d) **civil unrest, riot or commotion** resulting in the delay of the scheduled **covered transport** service;
- (e) **strike** resulting in delay of scheduled **covered transport** services;
- (f) **terrorist act**;
- (g) any event leading to airspace or multiple airport closures; or
- (h) mechanical breakdown, equipment failure or structural defect of the **covered transport**.

### Special conditions applicable to Section E

1. Written proof must be provided by the **covered transport** provider clearly stating the reason for the delay and the period of the delay.
2. **You** can only **claim** under this Section E if **you** are not claiming under Section A.

### Specific exclusions applicable to Section E

In addition to the General Exclusions **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. any loss arising from delay of:
  - (a) a taxi or shuttle service; or

- (b) 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 check-in as according to the itinerary supplied to **you**.
3. **your** failure to obtain written confirmation from the **covered transport** on the number of hours of and the reason for such delay.
4. any consequential loss arising from the late arrival of a preceding **covered transport** that causes subsequent delay or missed connection of each **covered transport** in which **you** have arranged to travel during the course of **your trip**.
5. delays, rescheduling or cancellation by a **covered transport** provider unless otherwise expressly covered under this Policy.

## SECTION F – BAGGAGE

### 1. Loss of personal baggage items

If during the **trip you** personal baggage items taken by **you** or purchased by **you** during **your trip** are lost, **stolen** or accidentally damaged, **we** will at **our** sole discretion either replace or repair the item or reimburse **you** for **your** loss. The maximum amount **we** will pay **you** shall be based on the value of the baggage items at the time it was lost, **stolen** or accidentally damaged.

A deduction, determined at **our** sole discretion, will be made for wear and tear and loss of value depending on the age of the item. In the absence of original receipts, **we** may at **our** sole discretion reduce the payment for the value of the item. Item limit:

The maximum amount that **we** will pay for each item or pair or set of items is the limit specified in the **schedule of benefits** under Section F1 for the **plan you** selected.

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 earrings. Cover in respect of a **laptop computer** shall only extend to one (1) **laptop computer** for every **policy period**.

Section limit:

The maximum amount that **we** will pay for all **claims** under this Section is the Sum Insured limit shown in the **schedule of benefits** under Section F1 for the **plan you** selected.

### 2. Baggage delay

If during the **trip you** baggage is delayed for collection at **your** scheduled arrival port for more than six (6) continuous hours by the **covered transport** provider, **we** will pay the Sum Insured limit shown in the **schedule of benefits** under Section F2 for the **plan you** selected.

Important:

1. If **your** baggage is delayed on **your** final inbound **trip** to Singapore the maximum amount **we** will pay is \$200 under an Individual Policy or \$500 under a Family Policy.
2. If **your** baggage is permanently lost or damaged during the delay, **we** will deduct any payment **we** make for delayed baggage from **your** overall **claim** for personal baggage under Section F1 and vice versa.





3. For the purpose of clarity, the Sum Insured limits shown under this Section is based on each **claim** and not on each piece of baggage. **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 relating 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.

3. Fraudulent use of credit card

If during **your trip** **your payment card** or **payment card** information is **stolen** by any person other than **your relative** or **your travelling companion** and **you** are legally liable for payment arising out of the unauthorised use of **your payment card** or **payment card** information while you are **overseas**, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section F3 for the **plan you** selected for the non-recoverable legal liability:

- (a) incurred twelve (12) hours prior to **you** first reporting the event to **your payment card** issuer(s) if **your payment card** is **stolen**; or
- (b) incurred prior to **you** first reporting the event to **your payment card** issuer(s), or **us**, or **your payment card** issuer(s) notifying **you** about the event (whichever occurs first) if **your payment card** information is **stolen**.

Cover under this Section will also extend to include reimbursement to **you** for telephone charges incurred and paid by **you** for:

- (i) the use of **your** or a third party's personal mobile phone;
- (ii) a phone using a standard land line; or
- (iii) any internet use;

for the sole purpose of contacting **ATAP** or if **ATAP** is unable to assist **you**, **your payment card(s)** issuers directly to report that **your payment card(s)** have been **stolen** or that unauthorised charges have been made with **your payment card(s)** or **your payment card(s)** information. **We** will verify the call requirement and costs with **ATAP** before **we** pay.

If **you** were required to purchase a pre-paid card for this purpose then **we** will pay **you** the cost of the card but only up to the amount which is reasonable, necessary and appropriate for the intended use.

The maximum amount **we** will pay in total for unauthorised use and telephone charges is the Sum Insured limit shown in the **schedule of benefits** under Section F3 for the **plan you** selected.

4. Loss of travel documents

If during the **trip** **your** passport, visa or entry permit is **stolen**, accidentally damaged or lost as a result of **natural disaster and extreme weather conditions** or accident to the conveyance in which **you** were travelling, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section F4 for the **plan you** selected for:

- (a) the reasonable and necessary scheduled transportation, accommodation and replacement charges not covered elsewhere under this Policy, and which **you** actually pay **overseas** to secure an emergency passport, visa or relevant documents to allow **you** to either continue with the **trip** or return to Singapore; and
- (b) the cost of obtaining a replacement passport which has been lost whilst **overseas** upon **your** return to Singapore but excluding any transport or other incidental costs incurred in Singapore.

5. Loss of personal money

If during the **trip** **your** personal money items (i.e., cash, bank notes, traveller's cheques and money orders only) which are taken with **you** are **stolen** **we** will reimburse **you** up to the Sum Insured limit shown in the **schedule of benefits** under Section F5 for the **plan you** selected.

**Specific conditions applicable to Section F**

- 1. For loss or damage to personal baggage items or baggage delay due to a **service provider**:
  - (a) any **claim** for compensation must first be made against that **service provider**; and
  - (b) any **claim** submitted to **us** shall contain proof of compensation received from the **service provider** and if such compensation is denied, any **claim** submitted to **us** shall contain written proof of such denial.
- 2. Any loss of personal baggage items, personal money items or travel documents or fraudulent use of **payment card**:
  - (a) must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss within twenty-four (24) hours of the incidence of loss or the discovery of the fraudulent use of **payment card**; and
  - (b) must be accompanied by written documentation from such authorities pertaining to the circumstances of the loss.
- 3. **You** must take every possible step and reasonable precaution to ensure **your** personal baggage items, personal money items, **payment card(s)** or travel documents are kept safe during the **trip**, properly packaged, carried and secured during the **trip**, otherwise **we** may not extend cover to such loss at **our** sole discretion.

**Specific exclusions applicable to Section F**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

- 1. surfboards, bicycles and snow equipment and all other forms of **sporting equipment** (including clothing and accessories) whilst in use; and any land, sea or air motorised conveyance and/or its accessories.
- 2. perishable and consumable items, hired or leased equipment, business goods and samples or equipment of any kind including but not limited to business **technology items**.



3. furniture, collectables, antiques, artefacts, paintings, objects of art and any object with intrinsic value, musical instruments and manuscripts and/or wheelchairs.
4. mechanical or electrical breakdown, or damage caused by leaking powder or fluid carried within **your** baggage.
5. wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or climatic condition or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
6. monetary shortfall due to error, omission, exchange transaction or depreciation in value.
7. cash, travel documents, credit cards, financial securities and instruments of any kind, currency notes or travellers cheques, **plastic money**, driving license and identity cards (for the purpose of clarity this exclusion shall not apply to Sections F3, F4 and F5 above).
8. loss of data, applications or software including but not limited to data recorded or accessed on any type of device.
9. external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth (including dentures) or dental bridges.
10. personal baggage 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 a member of **your** travelling party, a **relative** or an authorised person such as hotel or transport representative.
11. damage due to scratching or denting unless the damage has rendered the item no longer fit for the original purpose for which it was designed. **Claims** will not be paid where the damage is limited to impacting the aesthetic appeal of the item.
12. **valuables, technology items**, personal money items and travel documents:
  - (a) that are left **unattended** in a vehicle at any time; or
  - (b) are checked-in with the **covered transport**. This exclusion will not apply where **you** had intended carrying these items as hand luggage but are prevented from doing so as a result of restrictions (other than standard airline baggage restrictions) imposed by a government or other official authority.
13. personal baggage items taken from an unattended vehicle, unless stored completely out of sight in the luggage compartment of the vehicle, the vehicle is fully locked with all windows closed and there is visible evidence of forced entry.
14. any personal baggage items that are checked in with the **covered transport** contrary to the terms and conditions of the **covered transport** provider.
15. personal baggage items, personal money items, **payment card(s)** and travel documents left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
16. personal baggage items left **unattended** in any unlocked paid accommodation room or private dwelling.
17. **valuables, technology items**, personal money items, **payment card(s)** and travel documents 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.
18. **jewellery** that is not worn on the person or properly stored in a hotel safe or strongroom at the time of loss.
19. the unexplained mysterious disappearance of any personal baggage items, personal money items, **payment card(s)** or travel documents.
20. any **claims** for items where receipts or evidence of purchase and ownership cannot be provided at the time of **claim**. At **our** sole discretion **we** may agree to receiving other proof, deemed reasonable by **us**, of ownership for the items being claimed.
21. 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.
22. any loss claimed under Section F, Section M1 or Section N arising from the same covered event.

#### SECTION G – PERSONAL ACCIDENT

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1. Accidental death and permanent disablement

If **you** are involved in an **accident** during the **trip** and as a consequence suffer an **injury** which within ninety (90) consecutive days of the date of the **accident**, results in one (1) of the listed Events 1-8 under Section G3 – Benefit Table, **we** will pay the compensation for the specific Event as set out in the Benefit Table.

The compensation for an Event is the stated percentage shown in the Benefit Table multiplied by the Sum Insured limit shown in the **schedule of benefits** under Section G1 for the **plan you** selected.
2. Common carrier double cover

If **you** are involved in an **accident** during the **trip** while **you** are travelling as a fare-paying-passenger in a **common carrier** and as a consequence suffer an **injury**, which within ninety (90) consecutive days of the date of the **accident** results in one (1) of the listed Events 1-8 under Section G3 – Benefit Table, **we** will pay the compensation for the specific Event as set out in the Benefit Table.

The compensation for an Event is the stated percentage shown in the Benefit Table for that Event multiplied by the Sum Insured limit shown in the **schedule of benefits** under Section G2 for the **plan you** selected.



3. Benefit table

1	Death	100%	Percentage of principal Sum Insured according to selected plan
2	Permanent total disablement	100%	
3	Permanent and incurable paralysis of all limbs	100%	
4	Permanent loss of sight (a) both eyes (b) one eye	100% 50%	
5	Permanent loss of limb – two or more	100%	
6	Permanent loss of speech and loss of hearing	100%	
7	Permanent loss of hearing in: (a) both ears (b) one ear	75% 15%	
8	Permanent loss of limb – one limb	50%	

4. Child education grant

If **you** suffer **accidental** death which is payable under Section G1 or G2, and on the date of the **accident** **you** have **children**, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section G4 for the **plan** **you** selected to each **child**, provided that the **child** is **your** natural or legally adopted **child**. The maximum number of **children** **we** will compensate under this Section is four (4) **children**.

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**.

5. Credit card indemnity

If **you** suffer **accidental** death or sustain **accidental permanent total disablement** which is covered under Section G1 or G2, **we** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section G5 for the **plan** **you** selected for any outstanding credit card expenses (less any arrears payments from prior months) incurred by **you** during **your** **trip**.

**Specific conditions applicable to Section G**

1. Compensation

- (a) If more than one (1) of the Events 1-8 listed in Section G3 - Benefit Table are applicable, **we** will pay for the Event that has the highest amount payable, and if two (2) or more Events present the same amount, **we** will at **our** sole discretion, choose the Event under which the **claim** would be settled.
- (b) **We** will accept and settle a **claim** under Section G1 or G2, but not both.
- (c) The insurance for **you** under this Policy shall terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the Events 1-8 listed in Section G3 –Benefit Table, but such termination shall be without prejudice to any **claim** originating out of the **accident** causing such loss.

2. Exposure

If by the reason of any covered **accident** occurring during the **trip**, **you** are unavoidably exposed to the elements, including but not limited to prolonged and rigorous weather or environmental conditions, and as a direct and unavoidable result of such exposure suffer an **injury** which results in one (1) of the Events 1-8 listed in Section G3 – Benefit Table within one hundred and eighty (180) days from the date of the **accident**, **we** will pay the compensation specified for that Event in accordance with the terms and conditions of this Section.

3. Disappearance

If during a **trip** **you** disappear as a result of the **accidental** disappearance, sinking or wrecking of the means of transportation in which **you** were travelling in at the time of the **accident**, and:

- (a) remain missing after twelve (12) consecutive months from the date of the **accident**; and
- (b) **we** have reason to believe that **you** died in the **accident**,

then **we** will pay the Personal Accident Death benefit (Event 1 listed in Section G3- Benefit Table) subject to receipt of a signed undertaking by the personal representative of **your** estate that any such payment shall be refunded to **us** if it is later discovered that **you** did not die as a result of the **accident**.

**Specific exclusion applicable to Section G**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. **illness** or infectious diseases

**SECTION H – KIDNAP AND HOSTAGE**

If **you** are held **hostage** whilst **overseas** on **your** **trip** for at least twenty-four (24) consecutive hours as a direct result of a **kidnap**, then for each twenty-four (24) hour period **we** will pay the amount shown, up to the Sum Insured limit shown in the **schedule of benefits** under Section H for the **plan** **you** selected.

**Specific conditions applicable to Section H**

1. **we** must have sufficient proof that the event 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 incident; and
3. if it is in **your** best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

**Specific exclusions applicable to Section H**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. **your** fraudulent, dishonest or criminal acts,



2. events which take place in **your country of residence**, any country located in Central or South America, Africa, or any country in which United Nations armed forces are present and active, or
3. actual loss of or damage to property of any description, including intellectual property as a result of the **kidnap**.

#### **SECTION I – HIJACK OF COMMON CARRIER**

If **you** are confined in a **common carrier** whilst **overseas** on **your trip** for at least twenty-four (24) consecutive hours as a direct result of a hijack of the **common carrier**, then for each twenty-four (24) hour period **we** will pay the amount shown, up to the Sum Insured limit shown in the **schedule of benefits** under Section I for the **plan you** selected.

##### **Specific exclusion applicable to Section I**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. any loss due to any event which takes place in any country located in Central or South America, Africa, or any country in which United Nations armed forces are present and active.

#### **SECTION J – PERSONAL LIABILITY**

**We** will reimburse **you** up to the limits specified in the **schedule of benefits** under Section J for the **plan you** selected for:

1. compensatory damages which **you** become legally liable to pay because during **your trip you** injured someone, caused someone to die, or lost or damaged 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.

##### **Specific condition applicable to Section J**

**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.

##### **Specific exclusions applicable to Section J**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** arising out of, based upon or attributable to:

1. **injury to your travelling companion** or to a **relative**.
2. **injury to your** employee or an employee of **your travelling companion** or **relative**.
3. loss of or damage to property belonging to or in the care or control of **you, your relative, your travelling companion,** or an employee of any of the aforementioned.
4. **your** ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, or animals.
5. the conduct of a business, profession or trade, including **you** providing professional advice or services.

6. a **claim** which would be covered under workers compensation legislation, an industrial award or agreement, accident compensation legislation, or any similar legislation or regulation.
7. any fine or penalty.
8. punitive, aggravated or exemplary damages.
9. **your** participation in any **terrorist act** or any loss arising out of your intentional use of force to intercept, prevent, or mitigate any known or suspected **terrorist act**.
10. 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 **claim** event occurred giving rise to **your** liability.
11. any contract unless such liability would have arisen in the absence of that contract.

#### **SECTION K – LOSS OF HOME CONTENTS**

**We** will reimburse **you** up to the Sum Insured limit shown in the **schedule of benefits** under Section K for the **plan you** selected for the loss of or damage to **household contents** owned, used or worn by **you** or contained within **your home** as a direct result of fire while **you** are travelling on a **trip**.

##### **Specific conditions applicable to Section K**

1. All **claim** settlements will be subject to due allowance for wear, tear and depreciation determined at **our** sole discretion.
2. In relation to the lost or damaged property, **we** may at **our** sole discretion choose to either:
  - (a) reimburse or replace the lost or damaged property; or
  - (b) repair the damaged item.
3. Any loss or damage **claim** must be reported to the police within twenty-four (24) hours of **you** becoming aware of such incidence of loss or **your** return back to **your home** whichever occurs first and be accompanied by written documentation from the police pertaining to the incidence of loss.

##### **Specific exclusions applicable to Section K**

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

1. fire while **your home** is unoccupied for more than thirty (30) days from or prior to the departure date of the **trip**.
2. any loss or damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, **plastic money** (including credit value loaded), credit cards, deeds, documents of title, manuscripts, medals, passports, identity cards, stamps, share certificates, contact or corneal lenses, mobile telephones or smartphones, travel tickets, foodstuffs, animals, motor vehicles (including accessories), furniture, collectables, antiques, artefact's, paintings, objects of art and any object with intrinsic value, motorcycles, boats, motors, any other conveyances, loss of data recorded on any type of device.



3. any loss or damage not reported to the police and in respect of which a police report is not obtained within twenty four (24) hours of **you** becoming aware of the loss or **your** return back to **your home**, whichever occurs first.
4. any shortfall due to error, omission, exchange or depreciation in value.
5. any special equipment or apparatus used in connection with any profession, business or employment.
6. any malicious damage or vandalism by any person who is lawfully in **your home** in Singapore.
7. any loss or damage arising from **you** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **your household contents** within **your home** in Singapore to avoid, or to minimise, any claim under this insurance.
8. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or legislation or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or legislation or such other source and what **you** would be otherwise entitled to recover under this Policy.

#### **SECTION L – CAR RENTAL EXCESS CHARGES AND RETURN**

**We** will reimburse **you** up to the Sum Insured limit shown in the **schedule of benefits** under Section L for the **plan you** selected for:

1. **car rental excess charges**; or
2. **car rental vehicle return costs** due to **your hospital confinement**.

#### **Specific conditions applicable to Section L**

1. The **rental vehicle** must be rented from a licensed car rental agency.
2. **You** are a named driver or co-driver of the **rental vehicle**.
3. **You** have adhered to all terms and conditions stipulated in the car rental agreement.
4. **You** are using the **rental vehicle** solely for the carriage of non-fare paying passengers and are not using it for the carriage of commercial goods.
5. **You** have purchased comprehensive motor insurance for the **rental vehicle** during the car rental period and **you** have adhered to all terms and conditions stipulated in the comprehensive motor insurance policy.

#### **Specific exclusions applicable to Section L**

In addition to the General Exclusions, this Policy does not cover loss or damage arising out of, based upon or attributable to:

1. contravention of the terms and conditions stipulated in the car rental agreement, road or traffic violations or violations of any laws and regulations of the country **you** are in.
2. rental of:
  - (a) any vehicle which is classed as a campervan, motor-home or any other vehicle that is used for both accommodation and transportation purposes; and

- (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 M – GOLF ADVANTAGE**

1. Damage or loss of golfing equipment

If during the **trip golfing equipment** taken by **you** or purchased by **you** during **your trip** is lost, **stolen** or accidentally damaged in a **public place** due to circumstances beyond **your** control, **we** will at **our** sole discretion either replace or repair the item or reimburse **you** for **your** loss.

The maximum amount **we** will pay **you** shall be based on the value of the property at the time it was lost, **stolen** or accidentally damaged.

A deduction, determined at **our** sole discretion, will be made for wear, tear and loss of value depending on the age of the property.

Item limit:

The maximum amount that **we** will pay for each item or pair or set of items is the limit specified in the **schedule of benefits** under Section M1 for the **plan you** selected.

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.

Section limit:

The maximum amount that **we** will pay for all claims under this Section is the Sum Insured limit shown in the **schedule of benefits** under Section M1 for the **plan you** selected.

2. Hole-in-one

If **you** complete a hole-in-one in an organised event at any 18-hole golf course during a **trip**, **we** will pay up to the Sum Insured limit shown in **schedule of benefits** under Section M2 for the **plan you** selected to cover the cost of one (1) round of celebratory drinks.

**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.

3. Green fees

**We** will pay up to the Sum Insured limit shown in the **schedule of benefits** under Section M3 for the **plan you** selected for the cost of green fees, hire fees of **golfing equipment** or tuition fees for golf coaching if **you** suffer **injury** or **illness** during a **trip** resulting in **you** not being able to use the golf course, **golfing equipment** and tuition services during the **trip** paid for in advance by **you**.



We will also pay up to the Sum Insured limit shown in the **schedule of benefits** under Section M3 for the **plan you** selected for the cost of green fees, hire fees of **golfing 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 **golfing equipment** and tuition services during the **trip**.

#### Specific conditions applicable to Section M

1. The loss must be reported to the police or relevant authority such as hotel and airline management or other **service provider** having jurisdiction at the place of the loss within twenty-four (24) hours of the incident. Any claim must be accompanied by written documentation from such authorities.
2. Claims that result from **you** losing **your golfing equipment** or it being damaged while being held by an airline or **service provider** should be made to the airline or **service provider** first. Any payment under this Policy shall be made upon proof of compensation received from the airline or **service provider** or where such compensation is denied, proof of such denial.

#### Specific exclusions applicable to Section M

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

1. loss of or damage to **golfing equipment** during the course of play or practice.
2. loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. loss of or damage resulting from **your** willful act, omission, negligence or carelessness.
4. loss of or damage arising from confiscation or retention by customs or other officials.
5. loss or damage covered by any other policy or reimbursed by any other party.
6. any loss claimed under Section F, Section M1 or Section N arising from the same covered event.

#### SECTION N – LOSS OF SPORTING EQUIPMENT

If during the **trip your sporting equipment** taken by **you** or purchased by **you** during **your trip** is lost, **stolen** or accidentally damaged in a **public place** due to circumstances beyond **your** control, **we** will at **our** sole discretion either replace or repair the item or reimburse **you** for **your** loss.

The maximum amount **we** will pay **you** shall be based on the value of the **sporting equipment** at the time it was lost, **stolen** or accidentally damaged.

A deduction, determined at **our** sole discretion, will be made for wear, tear and loss of value depending on the age of the property.

Item limit:

The maximum amount that **we** will pay for each item or pair or set of items is the limit specified in the **schedule of benefits** under Section N for the **plan you** selected.

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.

Section limit:

The maximum amount that **we** will pay for all claims under this Section is the Sum Insured limit shown in the **schedule of benefits** under Section N for the **plan you** selected.

#### Specific conditions applicable to Section N

1. The loss must be reported to the police or relevant authority such as hotel and airline management or other **service provider** having jurisdiction at the place of the loss within twenty-four (24) hours of the incident. Any claim must be accompanied by written documentation from such authorities.
2. Claims that result from **you** losing **your sporting equipment** or it being damaged while being held by an airline or **service provider** should be made to the airline or **service provider** first. Any payment under this Policy shall be made upon proof of compensation received from the airline or **service provider** or where such compensation is denied, proof of such denial.

#### Specific exclusions applicable to Section N

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

1. loss of or damage to **sporting equipment** during the course of play or practice.
2. loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
3. loss of or damage resulting from **your** willful act, omission, negligence or carelessness.
4. loss of or damage arising from confiscation or retention by customs or other officials.
5. loss or damage covered by any other policy or reimbursed by any other party.
6. any loss claimed under Section F, Section M1 or Section N arising from the same covered event.

#### SECTION O – PET CARE

If **you** placed **your** cat or dog in a kennel/cattery or pet hotel whilst **you** are on the **trip** and **you** are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel for more than six (6) consecutive hours due to the delay of **your** final inbound **common carrier** to Singapore, **we** will pay, up to the Sum Insured limit shown in the **schedule of benefits** under Section O for the **plan you** selected.

#### Specific conditions applicable to Section O

**You** are to provide **us** with written confirmation from:

1. the **common carrier** stating the reason for the delay and the scheduled and actual departure and arrival time of the **common carrier**; and
2. the kennel/cattery or pet hotel stating the original and actual pick-up dates.



## SECTION P – DISRUPTION BENEFIT

We will reimburse **you** up to the Sum Insured limit shown in the **schedule of benefits** under Section P for the **plan you** selected for:

1. any non-refundable portion of **your entertainment ticket** to be used during a **trip** which **you** are not able to use; or
2. any non-refundable **frequent flyer points** that were used for redemption of benefits which **you** are not able to use during **your trip** including but not limited to redeemed flights and hotel accommodation,

due to the occurrence of the following events that prevent **you** from using **your entertainment ticket** or the benefits redeemed using **your frequent flyer points**:

1. **serious illness or injury** suffered by **you** resulting in **hospital confinement**;
2. the unexpected death or **injury** or **illness** of **your relative** or **travelling companion**;
3. a covered listed event under Section A3(a); or
4. quarantine in a hotel or **hospital** upon medical advice.

### Specific exclusions applicable to Section P

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

1. costs which have been paid for or incurred on behalf of a person other than **you**.
2. disinclination or change in plans on the part of **you** or **your travelling companion**.
3. where permissible under law, any loss or event or liability which is covered under any other insurance policy, scheme or legislation or is payable by any other source. **We** will however pay the difference between what is payable under the other insurance policy, scheme or legislation or such other source and what **you** would be otherwise entitled to recover under this Policy.
4. any loss should the **entertainment tickets** be purchased or **frequent flyer points** be redeemed less than three (3) days before the loss event, unless the **claim** is result of an **accident** causing **your** death or the death of an **immediate family member** or **your travelling companion**.
5. any loss payable under any other Section of this Policy.

## SECTION Q – CRUISE VACATION BENEFIT

This optional benefit is applicable provided it is selected by **you** and specifically included and endorsed in the **policy schedule**.

1. Cancellation of your cruise tour (Pre-Departure)

The Sum Insured limit payable under Section A1 (Cancellation of Your Trip (Pre-Departure)) will be increased by the Sum Insured limit shown in the **schedule of benefits** under Section Q1 for the **plan you** selected.

All claims under this Section Q1 will be governed in accordance with terms and conditions as set out in Section A - Unable to Commence Travel (Pre-Departure).

2. Cruise tour interruption

If after **your trip** has commenced and the **covered transport** in which **you** have arranged to travel to board the cruise is delayed for at least eight (8) consecutive hours from the arrival time specified in the itinerary provided to **you** by the **covered transport** provider as a direct result of:

- (i) **natural disaster and extreme weather conditions**;
- (ii) mechanical breakdown, equipment failure or structural defect of the **covered transport**;
- (iii) **strike** by the employees of the **covered transport**; or
- (iv) hijack;

and as a consequence **you** are unable to board the cruise at the designated boarding port, **we** will reimburse **you** up to the Sum Insured limit specified in the **schedule of benefits** under Section Q2 for the **plan you** selected for:

- (a) the additional cost of a **covered transport** economy class fare incurred by **you** to go to the next scheduled destination of the cruise tour for the purpose of re-joining the cruise; and/or
- (b) the forfeited cost of the cruise tour which **you** have paid for and which **you** cannot get back from any other source. Such forfeiture of payments will be calculated in proportion to the number of days of absence on the cruise.

### Specific exclusions applicable to Section Q2

In addition to the General Exclusions, **we** shall not be liable under this Section for any **claim** for or arising out of:

1. any loss that is covered by any other existing insurance scheme, legislation, or which will be paid or refunded by a cruise, hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
2. **you** failing to obtain written confirmation from the **covered transport** on the number of hours of and the reason for such delay whilst on board the cruise.
3. any event or occurrence resulting in the relevant delay which is announced before this insurance is purchased.
4. **your** late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in) except for the late arrival due to **strike** by the employees of the **covered transport**.
5. **your** failure to get on-board the first available alternative transportation offered by the administration of the relevant **covered transport**.

## PART 3 – GENERAL DEFINITIONS, EXCLUSIONS AND CONDITIONS

### GENERAL DEFINITIONS

**Accident** or **accidental** means a sudden, unexpected, involuntary and specific event, external to the body, which occurs at an identifiable time and place.



**Acquired Immune Deficiency Syndrome or AIDS** will have the meanings assigned to it by the World Health Organisation including opportunistic infection, malignant neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or illness in the presence of a sero-positive test for HIV.

1. Opportunistic infection includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
2. Malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.

**AIG Travel Asia Pacific or ATAP** is our business partner that provides twenty-four (24) hour world-wide emergency assistance.

**Business associate** means any directors, commissioners or shareholders named on **your** business registration document.

**Car rental excess charges** means any excess or deductible under **your rental vehicle** 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**.

**Car rental vehicle return costs** means any charges incurred and paid for returning **your rental vehicle** to the nearest car rental depot in the event that **you** are not able to return **your rental vehicle** during **your trip** due to **your hospital confinement**.

**Child or children** means an unmarried dependant of an **insured person** who is under the age of nineteen (19) years, or twenty-three (23) years if enrolled for full-time study in a recognised institution of learning or higher learning on the **travel start date**.

**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, hemophilia, 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.

**Claim** means a request by **you** to **us** to avail **yourself** of the range of benefits that are available under this Policy.

**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, ultra-marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weight lifting, 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.

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

1. authorised pursuant to any statute, regulation, by law 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 taxis, cruises and 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.

**Country of residence** means any country to which **you** are granted rights of citizenship or permanent residence with unrestricted rights of re-entry by the respective government authorities excluding Singapore.

**Covered region** means the region selected by **you** and specified on the **policy schedule** which shows the countries covered by this Policy.

**Covered transport** means any land, water or air conveyance operating under a valid license for conveyance of fare paying passengers and which operate to fixed, established and regular schedules and routes.

**Dental expenses** means the necessary and reasonable expenses incurred and paid to a **dental practitioner** for dental treatment carried out by the **dental practitioner**. All treatment including specialist treatment must be prescribed or referred by a **dental 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, 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 relative**, **business associate**, employer, employee, or **travelling companion**.

**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**;

**Existing health condition** means:

1. any **injury**, **illness**, disease, or other conditions, including symptoms, suffered by **you**, **your relative**, **business associate** or **travelling companion**, which in the one (1) year period before the **travel start date**:
  - (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to be aware of such condition or 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 relative**, **business associate**, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before the **travel start date**.





**Expedition** means any journey to high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similarly remote and inhospitable locations. It does not mean **trekking** and travel, outside of these previously given examples, provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings), but always provided that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

**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; winter activities like luge, bobsledding, ski or snow board jumping or stunts; 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 provided 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, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, judicial manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

**Frequent flyer points** means 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.

**Golfing equipment** means golf clubs and golf bags owned by **you** or in **your** custody.

**Healthcare professional** means a registered herbalist, acupuncturist, chiropractor, bonesetter or osteopath licensed under any applicable laws including a Traditional Chinese Medicine medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending healthcare professional cannot be **you**, any of **your relative**, **your business associate**, employer, employee or **your travelling companion**.

**Home** means **your** primary residence within Singapore.

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

1. has full facilities for diagnosis and surgical procedures;
2. provides twenty-four (24) hours 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 behavioural disorder.

**Hospital confinement** means the period the **insured person** is 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 **illness** 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 being 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.

**Illness** means 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 the illness is not an **existing health condition** and the nature of the illness is not excluded from this Policy. For the purpose of Section A, an illness means any noticeable change in **your** physical health due to a medical condition contracted, commencing or manifesting before travelling **overseas** for which **you** seek the care of a **medical practitioner** provided the sickness is not an **existing health condition** and the nature of the sickness is not excluded from this Policy.

**Immediate family member** means **your spouse**, parent, parent-in-law, grandparent, son or daughter, son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild or legal guardian.

**Indirect losses** means loss of profits, loss of use, loss of business, loss of business opportunity, or any **claim** for consequential loss or for indirect loss of any nature.

**Injury** means a physical bodily injury sustained by **you** as a result of an **accident** during the **trip** which occurs solely, directly and independently of any other cause or causes.

**Insolvency** means the inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

1. insolvency, with or without the filing of a bankruptcy or similar petition; or
2. abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

**Jewellery** means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, 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, Samsung Galaxy tablets) or similar devices are excluded from this category.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss of limb** or **loss of use** means the **permanent** total functional disablement or complete and **permanent** physical severance through or above the wrists or ankle joints.



**Loss of hearing** means **permanent** irrecoverable loss of hearing where  $1/6$  of  $(a+2b+2c+d)$  is above 80dB:  
If a db = Hearing loss at 500 Hertz; and  
If b db = Hearing loss at 1,000 Hertz; and  
If c db = Hearing loss at 2,000 Hertz; and  
If d db = Hearing loss at 4,000 Hertz.

**Loss of sight** means the entire and 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 alveololabial 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, if it is proven to **our** satisfaction 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 or interrupted as the Policy Section provides.

**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) meters in height;
2. work that involves heavy machinery, explosives or hazardous materials;
3. work as a diver, life guard, 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;
5. work as a bar, restaurant or hotel staff, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery.

**Medical expenses** means the 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 and paid 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 relative, business associate, employer, employee or travelling companion**. For the purpose of clarity, a medical practitioner does not include a **healthcare professional**.

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

**Ordinarily resident** means a resident in Singapore at the date of application for this Policy as described under the Insurance Act (Chapter 142) and all rules, regulations, subsidiary legislation and government orders enacted under it. The Insurance Act (Chapter 142) 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 (Cap. 91A), 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 (Cap. 133) 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.

**Overseas** means beyond the territorial limits of Singapore.

**Payment card** means a current and valid ATM card, NETS card, credit card, charge card or debit card issued by a licensed financial institution for personal use only. **Payment card** does not include corporate cards, central billing cards or similar.

**Permanent** means lasting twelve (12) consecutive months from the date of an **accident** and at the expiry of the twelve (12) months period being beyond any hope of improvement as certified by a **medical practitioner**.

**Permanent total disablement** means total disablement which continues for twelve (12) consecutive months and at that time is certified by a **medical practitioner** as being beyond hope of improvement and **you** are entirely prevented forever 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 to undertake three (3) or more of the following activities of daily living:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
2. 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.
3. Feeding: the ability to feed oneself food after it has been prepared and made available.
4. Toileting: the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.



5. **Mobility:** the ability to move indoors from room to room on level surfaces.
6. **Transferring:** the ability to move from a bed to an upright chair or wheelchair, and vice versa.

**Plan** means the plan that was selected by **you** and is shown on the **policy schedule** and is the cover provided to **you** under this Policy.

**Plastic money** means money cards including but not limited to travellers' card, credit value loaded cards, prepaid debit cards, prepaid gift cards, transportation cards such as credit value in EZ Link Card and like cards.

**Policy expiry date** means the Policy end date which is midnight on the date as specified on the **policy schedule**.

**Policy issue date and time** means the issue date and time of this Policy.

**Policy period** means the period of insurance as is stated in the **policy schedule**.

**Policy schedule** means the document **we** issue to **you** after **you** have purchased **your** insurance Policy with **us**. It contains Policy details such as the product, **plan**, **policy type** and **covered region** **you** have selected, and shows the **policy period**, **policyholder** details, excess (where applicable), and any other special terms applicable to **you**.

**Policy type** means Individual or Family cover option as selected by **you** and shown on **your policy schedule**.

**Policyholder** means the person who purchased the Policy and as specified in the **policy schedule**.

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

**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.

**Relative** means **your spouse**, son, daughter, son-in-law, daughter-in-law, **child**, 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, stepdaughter, stepson, step-brother, step-sister, niece, nephew, aunt or uncle.

**Scheduled departure time** means the time at which **your covered transport** is scheduled to depart for **your trip**.

**Schedule of benefits** means the table setting out the benefits for the various products and **plans** that **you** have selected.

**Serious illness or injury** means:

1. in respect of **you** or **your travelling companion** a condition which necessitates treatment by a **medical practitioner** who certifies that as a direct result of this condition **you** or **your travelling 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.

**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 include any accessories or motorised equipment.

**Spouse** means a person who is legally married to **you** or is in a legally recognised union with **you**.

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

**Technology items** means mobile phones including smartphones, digital cameras, photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), portable computers, tablets and audio or media players.

**Terrorist** means any person who commits, or attempts to commit, a **terrorist act** or who participates in or facilitates the commission of a **terrorist act** and/or is verified or recognised or designated by any government or authority as a terrorist.

**Terrorist act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

**Travel agent** means a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Chapter 334).

**Travel start date** means the date **you** have scheduled to commence **your trip** to which this insurance applies.

**Travelling companion** means the person who is accompanying **you** for the entire duration of **your trip**, including departing and returning with **you**.



**Trekking** means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity, it does not include any **mountaineering** activities.

**Trip** means an **overseas** trip for which **you** are covered under this Policy and in this respect the cover under each Section of the Policy will start and end as set out below.

1. Section A – Unable to Commence Travel (Pre-Departure), cover commences at the later of:

- (a) **your policy issue date and time**; or
- (b) the attachment date for a covered event set out in Section A;

and ends at the earlier of:

- (c) when **you** arrive at the immigration check-point in Singapore to commence **your** travel; or
- (d) **your travel start date**.

2. Section G – Personal Accident, cover commences at the later of:

- (a) **your policy issue date and time**;
- (b) **your** departure from **your home** or workplace in Singapore to travel to the immigration check-point for **your trip**; or
- (c) three (3) hours prior to **your scheduled departure time** on a **covered transport** from Singapore;

and ends at the earlier of:

- (d) in respect of Return Single-Trip and Annual Multi-Trip **plans**:
  - (i) the time **you** arrive at **your home** or workplace in Singapore following **your** return to Singapore; or
  - (ii) three (3) hours after **you** are cleared to pass through the arrival immigration check-point in Singapore; or
- (e) in respect of One-Way Single-Trip **plans**, **your** arrival at the immigration check point at **your first overseas** destination (excluding transit countries); or
- (f) **your policy expiry date**.

3. In respect of all other Sections, cover commences at the later of:

- (a) **your policy issue date and time**; or
- (b) **you** being cleared to pass through the departure immigration check-point in Singapore for **your trip**;

and ends at the earlier of:

- (c) in respect of Return Single-Trip and Annual Multi-Trip **plans**, **you** being cleared to pass through the arrival immigration check-point in Singapore;
- (d) in respect of One-Way Single-Trip **plans**, at **your** arrival at the immigration check point at **your first overseas** destination (excluding transit countries); or
- (e) **your policy expiry date**.

**Unattended** means, but is not limited to, when an item is not under **your** or **your travelling companion's** supervision at the time of loss, left with a person other than **your travelling 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 items left 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 incidents 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.

**Valuables** means sun glasses, antiques, works of art, watches, **jewellery** and other personal items of high worth, for example high value items that are expected to appreciate in value over time.

**You, your** or **insured person(s)** means where applicable the **policyholder**, and any person insured under the Policy as listed in the **policy schedule**.

#### 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** shall not be liable under any Section of the Policy for any **claim** arising out of, based upon or attributable to:

1. War
  - Declared or undeclared **war**, act of **war**, civil **war**, invasion, revolution, rebellion or any similar event.
2. Suicide or self-harm
  - (a) **Your, your relative** or **travelling companion's** suicide or self-harm or attempted suicide; or
  - (b) **your, your relative** or **travelling companion's** deliberate self-injury or exposure to exceptional danger (unless in an attempt to save a human life).
3. Business, financial and contractual obligations
  - (a) Any financial circumstances or obligations of **yours** or **your relative, business associate** or **travelling companion**; or
  - (b) any business or contractual obligations of **yours** or **your relative, business associate** or **travelling companion**.



4. Nuclear or chemical contamination
- (a) Nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
  - (b) the dispersal, application or release of pathogenic or poisonous biological or chemical materials.
5. Government regulation, intervention and criminal proceedings
- (a) **You or your relative, business associate or travelling companion** acting in violation or contravention of any government or government authority, regulation or prohibition;
  - (b) a government authority seizing, withholding or destroying anything of **yours**;
  - (c) any criminal proceedings taken against **you**, whether **you** are actually convicted or not;
  - (d) any interference with **your** travel plans by a government, government regulator or official authority including but not limited to travel or transportation restrictions, refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality; or
  - (e) any action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
6. Aerial activities
- Piloting or crewing of any aircraft, skydiving or parachuting (except tandem skydiving or parachuting when undertaken with a commercial company), gliding, hang-gliding, para-gliding and any other like airborne activities.
7. High risk activities
- You** participating 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) off-piste skiing/snowboarding;
- (h) white water rafting grade 4 or above;
  - (i) sailing outside of territorial waters;
  - (j) 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 dive instructor or dive master, or **you** hold a 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) meters; and
    - (iv) **you** are not diving alone;
  - (k) motorcycling as a rider unless:
    - (i) the motor cycle is 125cc or less and **you** or the person in control of the motor cycle holds a current and valid motor cycle licence for the country the motor cycle is being operated in; or
    - (ii) the motor cycle is 126cc or greater and **you** or the person in control of the motor cycle holds a current and valid licence for the motor cycle being used in their home country and the country the motorcycle is being operated in; and
    - (iii) at all times local road rules are being adhered to and a motor cycle helmet and appropriate safety gear is being worn.
8. Mountaineering, adventure climbing, high altitude activity and trekking
- You** participating in:
- (a) **mountaineering**;
  - (b) outdoor rock climbing or abseiling; or
  - (c) in any activity or **trekking** above three thousand (3,000) meters.
- Exclusion 8(b) and 8(c) above shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling and **trekking** that are:
- (i) available to the general public without restriction, other than general health and fitness warnings;
  - (ii) provided by a recognised commercial local tour operator or activity provider;
  - (iii) provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **you** following their advice and/or instruction; and



- (iv) undertaken below six thousand (6,000) meters.
9. Travelling against advice
- (a) **You** travelling against the advice of a **medical practitioner**;
- (b) **you** failure to follow the advice or instruction of **us** or **ATAP** including with respect to any decision including but not limited to **your** return to **your home country**; or
- (c) **you** acting in a way which goes against the advice of a **medical practitioner**.
10. Indirect losses
- Any **indirect losses** which are not covered by the terms and conditions of this Policy. For example, this Policy does not cover loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen.
11. Economic sanctions
- (a) Any loss, **injury**, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region;
- (b) any claim, loss, **injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region; or
- (c) any loss, **injury**, damage or legal liability suffered or sustained directly or indirectly by a **terrorist** or member of a **terrorist** organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- We** shall not be deemed to provide cover and **we** shall not be liable to pay any **claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **claim** or provision of such benefit would expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
12. Error or omission in booking arrangements
- Any error or omission in **your** booking arrangements made by **you**, **your travel agent** or any other person acting on **your** behalf.
13. Drugs and alcohol
- (a) The use of alcohol or drugs; or
- (b) the effects of alcohol or drugs,
- unless the drugs have been prescribed and used as directed by a **medical practitioner**.
14. Return to home country
- Any **trip** if:
- (a) **you** do not intend to return to Singapore on completion of **your** travel; or
- (b) **you** are not **ordinarily resident** in Singapore with full rights to enter and return to Singapore regardless of **your** medical status.
15. Pregnancy and childbirth
- Pregnancy, miscarriage, childbirth, infertility, contraception or operations related to sterilisation or any complication arising therefrom, other than as expressly provided under Section B2 – Medical Expenses – Woman’s Benefit
16. Sexually transmitted diseases, mental health and other conditions
- (a) Sexually transmitted diseases or infection of any sort including **AIDS** and **AIDS** related complications (including infections), Human Immunodeficiency Virus (HIV) or any variant, disease or **illness** in the presence of HIV and **AIDS**;
- (b) any **illness** or disorders of a psychological nature including insanity, nervous conditions, depressions, mental illness, stress, anxiety, psychosis or any psychosomatic condition; or
- (c) any sleep disorder.
17. Purpose of trip
- If one of the reasons of **your trip** is to obtain medical treatment, vaccination, medical check-up, care or advice **overseas** regardless of whether or not this is the sole or main purpose of **your trip**.
18. Carrier caused delay
- Delays, rescheduling or cancellation by a **covered transport** provider unless otherwise expressly covered under this Policy.
19. Awareness of circumstances
- (a) An incident or circumstance of which **you** were aware of or could reasonably be expected to be aware of at the time **you** purchased this Policy or booked **your** travel (whichever occurs last) and which could reasonably be expected to lead to **you** making a **claim** under this Policy; or
- (b) **you** not taking precautions to avoid a **claim** after there was a warning in the mass media of a **strike**, riot, bad weather or other circumstances.
20. Financial default
- The refusal, failure or inability of any person, company or organisation including any carrier or **service provider** to provide services, facilities or accommodation by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they have business dealings, other than as expressly provided under Section A5 – Cancellation Due to Insolvency.
21. Protection of property and person
- (a) **You** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss or any **claim** under this Policy; or



- (b) **you** failing to follow the safety guidelines for the activities **you** undertake or, where applicable, **your** failure to use the appropriate and recommended safety equipment and act under the guidance of supervised instruction.

22. Health condition

- (a) An **existing health condition**, other than as expressly provided under Section C(b) – Repatriation of Mortal Remains or Funeral Expenses Overseas; or
- (b) a terminal condition diagnosed before date of departure of the **trip**.

23. Loss circumstances not covered

- (a) Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this Policy; or
- (b) any loss, event or liability giving rise to a **claim** under this Policy that **we** are legally prohibited to pay by law.

24. Manual work, missionary and humanitarian travel, criminal acts and military operations

**You** taking part in any:

- (a) **manual work**;
- (b) missionary work and related travel;
- (c) humanitarian work and related travel;
- (d) deliberate, malicious, reckless, illegal or criminal act;
- (e) naval, military or air-force service or operation;
- (f) civil defence, law enforcement, emergency medical or fire service;
- (g) reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore; or
- (h) testing or calibration of any kind of vehicle or equipment.

**POLICY CONDITIONS**

1. Compensation

All compensation payable under this Policy shall be payable to **you** or, at **our** discretion, to the **service provider** directly. In a scenario where **you** pass away, any compensation owing to **you** at the date of **your** death will be paid to **your** estate.

2. Fitness for travel

At the time of taking out this insurance, **you** must be medically fit to travel and **you** must not be aware of any circumstances which could lead to cancellation or disruption of a **trip** or any other **claim** under this Policy.

3. Offset clause

To the extent permitted by law, **we** will not cover **you** for any loss, event or liability giving rise to a **claim** under this Policy

to the extent that it is claimable and reimbursable under or from any of the following:

- (a) another insurance policy;
- (b) a medical or health scheme or in accordance with local legislation;
- (c) any legislation; or
- (d) any other source (including but not limited to a hotel, **covered transport**, **service provider** or **travel agent** or any other provider of travel and/or accommodation).

**We** will however pay the difference of what is payable under the other insurance policy, medical or health scheme, legislation or other source, and what **you** would have been entitled to recover under this Policy. This offset clause does not apply to the In-Hospital Cash, Travel Delay, Baggage Delay, Personal Accident, Child Education Grant, Kidnap and Hostage, Hijack of Common Carrier or Pet Care Sections of this Policy (Sections B4(e), B4(f), E, F2, G1, G2, G4, H, I and O).

4. Duplication of cover

If **you** are covered under more than one (1) voluntary leisure travel insurance Policy underwritten by **us** for the same **trip**, **we** will consider **you** to be insured only under the Policy which provides the highest benefit level and **we** will apply the benefits payable in accordance with that insurance Policy.

5. Automatic extension of cover

If on the last day of the **policy period** under an **overseas Return Single-Trip** or **overseas Annual Multi-Trip plan**:

- (a) through circumstances outside **your** control, including but not limited to **you** suffering a covered **injury** or **illness** that prevents **you** from travelling, unexpected **strike**, industrial action, adverse weather conditions, mechanical breakdown, equipment failure or structural defect of **covered transport**, **you** have to extend **your trip** beyond the period stated in the **policy schedule** **we** will automatically extend the **policy period** without charge for a maximum period of three (3) consecutive days.

- (b) **you** are hospitalised or quarantined **overseas** and the reason for such hospitalisation or quarantine is covered by this Policy, and **you** are following the directions of the attending **medical practitioner** or in case of quarantine the relevant government authority, **we** will automatically extend **your policy period** without an additional premium charge for the earlier of thirty (30) consecutive days from the date of expiry of the Policy or forty-eight (48) consecutive hours after the date of discharge from **hospital** or the place of quarantine, unless **ATAP** has approved an extension beyond the forty-eight (48) consecutive hours for reasons such as availability of flight or fitness to fly, in which case **you** must take the first available flight confirmed by **ATAP**.

It is a condition of this automatic extension cover that **you** must make every endeavour to return to Singapore at the first available opportunity.



## 6. Eligibility criteria

To be eligible for cover under this Policy:

- (a) **you** must be **ordinarily resident** in Singapore with full rights to enter into and return to Singapore regardless of medical status; and
- (b) **you** must be returning to Singapore at the end of **your** travel, or be intending to return upon completion of **your** travel; and
- (c) **your** pre-trip arrangements must be made and paid for in Singapore and **your trip** must commence in Singapore.

Note: Some benefits may have a reduced amount payable based on age. Please refer to the **schedule of benefits** Section for further information. Age is determined based on age at the **travel start date**.

## 7. Compliance with policy provisions

It is a condition precedent to **our** liability that **you** must comply with the Policy terms and conditions or any obligation to act in a certain way specified in this Policy. Failure to comply will invalidate all **claims** made under this Policy.

## 8. Length of trip

- (a) The maximum length of an **overseas trip** under an **overseas** Return Single-Trip **plan** shall not exceed one hundred and eighty two (182) consecutive days.
- (b) The maximum length for any one (1) **overseas trip** under an **overseas** Annual Multi-Trip **plan** shall not exceed ninety (90) consecutive days.

## 9. Subrogation

In the event of any payment under this Policy, **we** shall be subrogated to the extent of such payment to all **your** rights of recovery, contribution and indemnity and **you** will provide all reasonable assistance to secure **our** rights and **you** will do nothing to prejudice such rights.

## 10. Settlement of dispute

Any dispute arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (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 references in this clause. The Tribunal shall consist of one (1) arbitrator.

## 11. Governing law

This Policy shall be governed by and interpreted in accordance with Singapore law.

## 12. Data privacy

The **insured person(s)** has/have agreed and consented that **we** may collect, use and process the **insured person(s)**'s personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) **our**

group companies; (ii) **our** (or **our** group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the **insured person(s)**'s authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in **our** Data Privacy Policy which include:

- (a) processing, underwriting, administering and managing the **insured person(s)**'s relationship with **us**;
- (b) audit, compliance, investigation and inspection purposes and handling regulatory/governmental enquiries;
- (c) compliance with legal or regulatory obligations, risk management procedures and **our** internal policies;
- (d) managing **our** infrastructure and business operations; and
- (e) carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of **our** Data Privacy Policy found at: [www.aig.com.sg/privacy](http://www.aig.com.sg/privacy).

If the **insured person(s)** has not opted out, the **insured person(s)** has also consented to **us**, **our** group companies, service providers and business partners using, processing and disclosing the **insured person's** personal information to:

- (a) enrol the **insured person(s)** in contests, prize draws and similar promotions; and
- (b) contact the **insured person(s)** 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](mailto:singaporedataprotectionofficer@aig.com).

## 13. Fraud, mis-statement or non-disclosure

- (a) **Your** fraud, deliberate mis-statement or non-disclosure of information in connection with the application for insurance or when making a **claim**, will invalidate this Policy.
- (b) Any benefit due to **you** in the event **you** have committed fraud, deliberate mis-statement or non-disclosure, shall be forfeited and any benefit that has previously been paid to **you**, must be repaid to **us** in full.
- (c) Under such circumstances, **we** will not refund any premium paid by **you** if **you** have committed the fraud, deliberate mis-statement or non-disclosure.

## 14. Assignment

This Policy and any rights under or in respect of it cannot be assigned without **our** prior written consent.





15. Interest  
No interest shall be payable by **us** in respect of any payment made under this Policy.

16. Loss mitigation  
**You** must take all reasonable steps to avoid or reduce any loss or the occurrence of any circumstance which may lead to a **claim** under this Policy.

17. Payment of premium  
**We** shall have the right to cancel this Policy in event of non-payment of the premium.

18. Method of premium payment  
Premium payment may be made through charging to **your** credit card, transfer, debit card or other payment method provided by **us**.

19. Admitted premium payment date  
The date and time of payment of premium is recorded in **our** bank account.

20. Termination of insurance  
The entire Policy shall automatically terminate on the earliest of the following:

- (a) if any premium due on this Policy remains unpaid prior to the **policy issue date and time**;
- (b) after a **claim** has been paid under Section A or the full amount of the lump sum benefit has been paid under Section G;
- (c) a written notice of cancellation from **you** to **us** or **us** to **you** at **your** last known address; and
- (d) the discovery of fraud, mis-statement or bad faith on **your** part prior to the issuance of the Policy.

Termination of this Policy, other than as under (a) and (d) above, shall be without prejudice to any claim arising prior to such termination.

21. Refund of premium

- (a) No refund of premium is allowed once the Policy has been issued under Single-Trip **plans**;
- (b) If an Annual Multi-Trip **plan** is terminated by **you**, refund of premium will be made by **us** according to the following scale provided no **claim** has been or will be submitted by **you** before or after the termination date;

Cancellation of Policy	Refund %
One (1) to six (6) months from the <b>policy issue date and time</b>	50%
Seven (7) to nine (9) months from the <b>policy issue date and time</b>	15%
Nine (9) months or more from the <b>policy issue date and time</b>	0%
Claims filed during <b>policy period</b>	0%

(c) If the Policy is terminated by **us**, pursuant to Policy Conditions 13 and 17 refund of premium will be made by **us** proportionally after deduction(s) of commission(s) or fee(s) paid by **us** to any third party provided no **claim** has been or will be submitted by **you** before or after the termination date.

22. Currency  
In case payments of **claims** under this Policy are made in a currency other than Singapore Dollars (SGD), such payments shall use the exchange rate at the time of the payment.

23. Entire contract  
The Policy, **policy schedule**, Endorsements and Application Form 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** will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the **policy schedule** 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 **us** and such approval has been endorsed into the Policy.

24. Right of recovery  
In the event authorisation for payment and/or payment is made by **us** or **ATAP** or an authorised representative of **ATAP** for a medical claim for which Policy liability is not engaged, **we** or **ATAP** or an authorised representative of **ATAP** reserve the right to recover against **you** for the full sum which **we** or **ATAP** or an authorised representative of **ATAP** is liable to the medical institution to which **you** were admitted.

**After your travel**

**HOW TO MAKE A CLAIM**

Depending on the nature of the **claim**, the following evidence may be required. Note, **we** may require other evidence to support **your claim** depending on the circumstances, in which case **we** will contact **you**.

1. For **claims** of a medical nature (including cancellation for medical reasons): medical and associated reports, and an official letter from the treating **medical practitioner** to confirm **your** inability to commence or continue the planned **trip** (where applicable).
2. For **claims** relating to additional expenses: invoices and receipts for the additional costs incurred.
3. For **claims** relating to baggage: proof of value and proof of ownership (such as receipts or such other evidence **we** deem satisfactory); and
  - (a) For loss or theft: a police report.
  - (b) For loss, theft, damage by an airline: a property irregularity report, flight tickets and baggage check tags.
4. For delay by airline: written confirmation of the length of delay from the airline, reason of the delay, flight tickets/boarding pass and baggage check tags.



5. For all **claims** proof of travel (confirmation invoice, travel tickets and **your** travel itinerary).

#### **Specific conditions applicable to claims**

1. Examination and medical records

**We** shall have the right and opportunity to conduct the following on **you** at **our** own expense:

- (a) any medical examination(s);
- (b) an autopsy, in the case of death, where permissible at law.

**You** agree to provide **us** with **your** permission for **us** to obtain any medical reports or records that **we** require from any **medical practitioner**.

2. Notice of Claim

**Claims** documents must be submitted to **our** office as soon as practicable but no later than thirty (30) days from the date of the incident happening. If **you** cannot complete **claim** documents within this thirty (30) days due to reasonable cause, the documents must be submitted no later than one (1) year from the date of incident happening.

Failure to comply will automatically invalidate the claim.

Please submit your new claim online via [www.aig.com.sg/claims/travel-claim](http://www.aig.com.sg/claims/travel-claim) or you may download our Travel Claim Form from our website [www.aig.com.sg](http://www.aig.com.sg) and mail it to us.

If you have an existing claim with us and would like to submit additional documents, please submit via [www.aig.com.sg/customer-form](http://www.aig.com.sg/customer-form) or you may mail them to us.

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.com.sg](http://www.aig.com.sg), [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).