



TRIP GUARD FOR BRF

SUMMARY OF BENEFITS

SECTION	SUMMARY OF COVERAGE	PRINCIPAL SUM INSURED (S\$)
1	Accidental Death and Permanent Disablement - Insured Person under age of 70 years - Insured Person age 70 years or older	\$50,000 \$15,000
2	Medical Expenses Incurred Overseas for Sickness or Injury - Insured Person under age of 70 years - Insured Person age 70 years or older	\$20,000 \$10,000
3	Post Trip Medical Expenses Incurred in Singapore including Treatment by Physician	\$250
4	Emergency Medical Evacuation	\$20,000
5	Repatriation	\$5,000
6	Travel Delay (\$100 every consecutive 6 hours)	\$400
7	Baggage Delay (\$100 every consecutive 6 hours)	\$400
8	Baggage Loss (\$100 per article)	\$500
9	Loss of Travel Documents (max. of \$200 for loss of cash)	\$500
10	Personal Liability	\$250,000

Note: Please refer to Policy for specific terms, conditions and exclusions.

All amounts shown in Singapore dollars

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

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

PART I – POLICY DEFINITIONS

- 1) **Accident or Accidental** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **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 sickness in the presence of a sero-positive test for HIV.
 - a) **Opportunistic Infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) **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.
- 3) **Act of Terrorism** shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 4) **Act of War** is an incident directed or carried out by a member or members of an armed force in the prosecution of War.
- 5) **AIG Travel** means AIG Travel Asia Pacific Pte. Ltd., a company which provides emergency assistance services.
- 6) **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 unlawfully constituted authority to suppress or attempt to suppress any such gathering.
- 7) **Common Carrier** means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It does not mean taxis or 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.
- 8) **Country of Origin/Home Country** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 9) **Expedition** means any journey to remote, 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 similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in the Policy), provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.
- 10) **Extreme Sports and Sporting Activities** mean 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, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. 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 but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
- 11) **Hospital** means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons as paying bed patients and which:
 - a) has full facilities for diagnosis and surgical procedures;

- b) provides 24-hour a day nursing services by registered graduate nurses;
c) is supervised by a staff of Medical Practitioners; and
d) is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism and drug addiction or an institution for mental or behavioural disorder.
- 12) **Injury** means a physical bodily injury sustained by You within 90 days from the date of an Accident which is caused by an Accident occurring during Your Trip solely, directly and independently of any other cause or causes.
- 13) **Insured Person(s)** means the person(s) named in the Policy Schedule as the Insured(s).
- 14) **Jewellery** mean 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 with precious stone or semi-precious stones.
- 15) **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.
- 16) **Loss of Hearing** means Permanent irrecoverable loss of hearing where
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
 $1/6$ of (a+2b+2c+d) is above 80 dB
- 17) **Loss of Limb** means Permanent and irrecoverable total loss of use or permanent loss by physical severance (separation) of a hand at or above the wrist or of a foot at or above the ankle.
- 18) **Loss of Sight** means the entire and Permanent irrecoverable loss of sight.
- 19) **Loss of Speech** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
- 20) **Major Travel Event** means
a) Natural Disaster;
b) epidemic or pandemic as declared by the World Health Organisation;
c) major industrial accident;
d) Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
e) Strike resulting in cancellation of scheduled Common Carrier services; or
f) any event leading to airspace or multiple airport closures.
- 21) **Manual Work** means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:
a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three metres in heights;
b) work that involves heavy machinery, explosives or hazardous materials
c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch ride or delivery person;
d) 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;
e) work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery;
but does not mean a person who undertakes voluntary work for a charitable organisation unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.
- 22) **Medical Expenses** means expenses incurred within 90 days of sustaining Injury or Sickness 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 and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for

expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

- 23) **Medical Practitioner** means a licensed, 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, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.
- 24) **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.
- 25) **Natural Disasters** means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 26) **Overseas** means beyond the territorial limits of Singapore.
- 27) **Permanent** means lasting 12 consecutive calendar months from the date of Accident and at the expiry of that period being beyond hope of improvement.
- 28) **Physician** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.
- 29) **Pre-existing Medical Condition** means any condition for which:
- You received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement of a Trip; or
 - Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period preceding the commencement of a Trip; or
 - A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period preceding the commencement of a Trip.
- 30) **Public Place** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving range, public buildings and like places.
- 31) **Serious Injury or Serious Sickness** whenever applied to You means Injury or Sickness which requires treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your original Trip and whenever applied to Your Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in Your discontinuation or cancellation of Your Trip.
- 32) **Sickness** 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 in which You seek the care of a Medical Practitioner to treat the sickness for which the claim is made provided that the sickness is not a Pre-existing Medical Condition and the nature of the sickness is not excluded from this Policy.
- 33) **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.
- 34) **Total Disablement** means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 35) **Travel Companion** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 36) **Trip** means an Overseas journey undertaken by You on a ferry operated by Bintan Resort Ferries to Bintan islands (Indonesia), Batam islands (Indonesia) and West Malaysia only, that does not exceed 7 consecutive days and for which cover shall commence from:
- the departure date shown on the Policy Schedule or the time of departure from Singapore to travel to the intended destination(s) Overseas; and
 - shall continue until the earlier of:
 - Your arrival in Singapore;
 - the expiry date shown in Your Policy Schedule; or

- iii. 7 consecutive days following the commencement date of Your journey. However, if the expiry date specified in the Policy Schedule is the 7th consecutive day from the commencement of the journey (commencement date inclusive) and You commence Your return journey directly to Singapore before 23:59 on the 7th consecutive day, cover may be extended to the time You return to Singapore the next day.

- 37) **War** is 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.
- 38) **We or Our or Us** means AIG Asia Pacific Insurance Pte. Ltd.
- 39) **You or Your** means the Insured Person.

PART II – COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence suffer Injury or death within 90 days of the date of the Accident, We will pay compensation for the specific event suffered as set out in the Schedule of Compensation under listed events 1 to 9. The maximum amount We will pay is the principal sum insured.

Principal Sum Insured Per Insured Person (\$\$)	
Insured Person under age of 70 years	\$50,000
Insured Person age 70 years or older	\$15,000

Schedule of Compensation

Percentage of Principal Sum Insured		
1	Death	100%
2	Total Disablement	100%
3	Permanent and incurable paralysis of all limbs	100%
4	Permanent Loss of Sight – both eyes	100%
5	Permanent Loss of Limb – two or more	100%
6	Permanent Loss of Speech and Loss of Hearing	100%
7	Permanent Loss of Hearing in	
	(a) both Ears	75%
	(b) one Ear	15%
8	Permanent Loss of Sight – one eye	50%
9	Permanent Loss of Limb – one limb	50%

For the purpose of this Section, cover commences 3 consecutive hours before the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) Overseas and ceases on whichever of the following occurs first:

- a) the expiry of the period of insurance specified in the Policy;
- b) Your return to Your permanent place of residence; or
- c) Within 3 hours of the time of arrival in Singapore.

EXCLUSIONS

We will not pay compensation for any event as set out in the Schedule of Compensation under listed events 1 to 9 above that arises from or is caused by any sickness to infectious disease.

SECTION 2 – MEDICAL EXPENSES INCURRED OVERSEAS FOR SICKNESS OR INJURY

We will reimburse You, up to the Principal Sum Insured specified under Section 2, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred Overseas exceed the limit specified under Section 2.

If You are entitled to a refund of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

SECTION 3 – POST TRIP MEDICAL EXPENSES INCURRED IN SINGAPORE INCLUDING TREATMENT BY PHYSICIAN

We will reimburse You, up to the Principal Sum Insured specified under Section 3, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. This benefit also covers expenses incurred for medical treatment or follow-up medical treatment in Singapore by a Physician for Injury or Sickness which You had sustained whilst Overseas.

The time limit for seeking such medical treatment is as follows:

- a) if prior medical treatment has not been sought Overseas, You must seek medical treatment in Singapore within 2 days from the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore up to limit specified under Section 3, or
- b) if prior medical treatment has not been sought Overseas, and the Sickness is H1N1 flu, dengue fever, Severe Acute Respiratory Syndrome (SARS), Avian flu or any Sickness which a Medical Practitioner certifies was sustained while Overseas but symptoms would not manifest within 2 days from the date of return to Singapore, You must seek medical treatment in Singapore within 7 days from the date of return to Singapore. You have up to a maximum of 30 days to continue medical treatment in Singapore up to the Principal Sum Insured specified under Section 3; or
- c) if medical treatment had already been sought Overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue medical treatment in Singapore up to the Principal Sum Insured specified under Section 3.

In no event will the total of the Medical Expenses and/or total expenses incurred for medical treatment by a Physician incurred in Singapore exceed the limit specified under Section 3.

If You are entitled to a refund of all or part of the Medical Expenses and/or expenses incurred for medical treatment by a Physician from any person or any other source, We will only pay the balance amount of the Medical Expenses that is not refunded subject to the applicable limits.

SECTION 4 – EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are Overseas and if in the opinion of AIG Travel, or an authorised representative of AIG Travel, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, AIG Travel, or the authorised representative, will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. We will pay AIG Travel directly the covered expenses for such evacuation up to the Principal Sum Insured specified under Section 4.

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

Covered expenses are expenses for services provided and/or arranged by AIG Travel for Your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

EXCLUSIONS

We will not pay for:

- a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; including but not limited to the utilised portion of the return air ticket for the scheduled Trip; and/or
- b) any expenses for a service not approved and arranged by AIG Travel, or an authorised representative of AIG Travel, unless We decide that such expenses were necessarily incurred and for reasons beyond the control of You, Your Relative or Travel Companion AIG Travel could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which AIG Travel would have provided under the same circumstances and up to the Principal Sum Insured specified under Section 4.

SECTION 5 – REPATRIATION

When as the result of Injury or Sickness commencing whilst Overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, AIG Travel or an authorised representative of AIG Travel will make the necessary arrangements for the return of Your mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic basket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AIG Travel unless making such arrangements through AIG Travel was not possible in the circumstances due to reasons beyond Your estate's control and any alternative arrangements are deemed reasonable by Us.

EXCLUSIONS

We will not pay for:

- a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilised portion of the return air ticket for the scheduled Trip; and/or

b) any expenses incurred for the transportation of the Your remains not approved and arranged by AIG Travel, or an authorised representative of AIG Travel.

SECTION 6 – TRAVEL DELAY

In the event that the Common Carrier, or any land, water or air conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), on which You had arranged to travel in Overseas and in Singapore is delayed for at least 6 consecutive hours from the departure time as specified in the itinerary supplied to You due to a Major Travel Event, Civil Unrest, Riot or Commotion, Strike, adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Common Carrier, or any land, water or air conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), We will pay \$100 for every full 6 consecutive hours of delay up to a maximum of \$400 during the Policy period. Where the delay occurred in Singapore, We will only pay a maximum sum of \$100 provided a minimum period of 6 hours of delay has lapsed.

EXCLUSIONS

We will not pay for any delay:

- a) arising from Your failure to check in as accordingly to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or
- b) that results from a Major Travel Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Common Carrier which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

SECTION 7 – BAGGAGE DELAY

If the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay \$100 for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point in the scheduled destination Overseas up to a maximum of \$400 during the Policy period. If such luggage is delayed, misdirected or temporarily misplaced by the carrier after Your arrival at the baggage pick-up point in Singapore, We will only pay a maximum sum of \$100 provided a minimum period of 6 hours of delay has lapsed. For the avoidance of doubt, the amount of \$100 stated under this Section is based on each claim and not on each piece of baggage. A property irregularity report (PIR) or equivalent report issued by the Common Carrier is required indicating the date and time of loss and date and time the baggage was delivered to you.

N.B. This Policy will only pay for any claim under any one of the Sections 7 or 8 for the same event but not for more than one of the Sections.

SECTION 8 – BAGGAGE LOSS

We will pay You, up to the Principal Sum Insured specified under Section 8, for loss or damage sustained Overseas to personal baggage taken or purchased where such loss or damage is due to circumstances beyond Your control at the planned destination including Natural Disasters. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

In the event any of Your article of personal baggage is proved to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will not be liable for more than \$100, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$500 and only for one Laptop Computer for every policy. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal belonging.

All claim settlements will be subject to due allowances for wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

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 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:-

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline and 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.

EXCLUSIONS

We will not be liable for:

- a) the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, Jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- b) loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- c) loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- d) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- e) loss or damage to Your baggage sent in advance, mailed or shipped separately;
- f) loss or damage to Your baggage left unattended in any Public Place;
- g) loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- h) loss or damage resulting from Your wilful act, omission, negligence or carelessness;
- i) loss or damage arising from confiscation or retention by customs or other officials;
- j) loss or damage of business goods or samples or equipment of any kind;
- k) loss or damage to data recorded on tapes, cards, discs or otherwise;
- l) loss or damage of cash or cash equivalent, bank notes, casino chips, vouchers, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 9;
- m) loss or damage of derangement or breakage of fragile or brittle articles; and/or
- n) loss or damage resulting from mysterious disappearance of such property.

N.B. This Policy will only pay for any claim under any one of the Sections 7 or 8 for the same event but not for more than one of the Sections.

SECTION 9 – LOSS OF TRAVEL DOCUMENTS

We will pay You, up to the Principal Sum Insured specified under Section 9, for the cost of obtaining whilst Overseas replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst Overseas to replace such lost travel documents. Such loss must be due robbery, burglary or theft or Natural Disasters whilst Overseas.

Where replacement passports which have been lost whilst Overseas are to be obtained upon Your return to Singapore, We will pay You, up to the Principal Sum Insured specified under Section 9, only for the cost of obtaining such passports excluding any transport or any other incidental costs incurred in Singapore.

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travellers' cheques or banknotes which were on You, or properly secured in a locked safe or strongroom or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to \$200, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

EXCLUSIONS

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

SECTION 10 – PERSONAL LIABILITY ABROAD

We will indemnify You, up to the Principal Sum Insured specified under Section 10, for legal liability to a third party arising during the Trip as a result of:

- a) death or Injury to any third party; or
- b) Accidental loss of or damage to property of any third party.

EXCLUSIONS

No benefits will be provided for:

- a) property belonging to a member of Your family or employer or deemed by law to be your employee;
- b) liability to any person who is a member of Your family or employer or deemed by law to be your employee;
- c) property belonging to You or in your care, custody or control;
- d) any liability assumed under contract;
- e) liability arising directly or indirectly from, in respect of, or due to Your wilful, malicious or unlawful acts;

- f) liability arising directly or indirectly from, in respect of, due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- g) liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- h) liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
- i) liability arising directly or indirectly from, in respect of, or due to any criminal acts;
- j) legal costs resulting from any criminal proceedings;
- k) Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
- l) judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
- m) punitive, aggravated or exemplary damages.

PART III – GENERAL EXCLUSIONS

A. THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
 - b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation;
- 3) Your failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Travel Event through or by general mass media;
- 4) Any prohibition or regulations by any government;
- 5) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;
- 6) You participating in:
 - a) Extreme Sports and Sporting Activities;
 - b) any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - c) racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded);
 - d) Expeditions;
 - e) private hunting trips;
 - f) off-piste skiing;
 - g) private white water rafting grade 4 or above;
 - h) ocean yachting or pot holing;
 - i) scuba diving unless You hold a PADI certification (or similar recognised qualification) or You are diving with a qualified instructor. In these situations the maximum depth that We will cover is as specified under Your PADI certification (or similar recognised qualification) but no deeper than 30 meters and You must not be diving alone;
 - j) motorcycling (unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing);
 - k) Mountaineering;
 - l) outdoor rock climbing or abseiling or
 - m) trekking (including mountain trekking) above 3000 meters, save that exclusions (l) and (m) shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
 - available to the general public without restriction (other than general health and fitness warnings); and
 - provided by a recognised commercial local tour operator or activity provider; and
 - provided that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors; and
 - the activity takes place below 6,000 meters.
- 7) You travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Carrier;
- 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
- 9) The effect or influence of alcohol or of non-prescription drugs or medications;
- 10) Any Pre-existing Medical Conditions;
- 11) Pregnancy or childbirth, and/ or any injury or sickness associated with pregnancy or childbirth (except for coverage under Section 4);
- 12) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 13) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or

depression;

- 14) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in Manual Work during the Trip, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 15) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- 16) Mysterious disappearance;
- 17) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 18) When You are travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;
- 19) Medical services or treatments referred to AIG Travel which in the opinion of both the Medical Practitioner in attendance and AIG Travel can wait until You return to Singapore;
- 20) Any claim that results from the tour operator, airline or any other company, firm or person wilfully refusing to carry out any part of their obligation to You;
- 21) Any indirect losses which are not covered by the terms and conditions of this Policy;
- 22) The costs of any lost or damaged item which is covered by any other insurance policy;
- 23) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and / or
- 24) Declared or undeclared War, or any declared or undeclared Act of War.

B. THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:

- 1) a terrorist;
- 2) a member of a terrorist organisation;
- 3) a narcotics trafficker; and/or
- 4) a purveyor of nuclear, chemical or biological weapons.

PART IV – GENERAL CONDITIONS

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.
- 2) **AWARENESS OF CIRCUMSTANCES:** At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such a case, no claim will be payable.
- 3) **AIG TRAVEL NOTIFICATION REQUIREMENTS:** If You require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, You must contact AIG Travel and obtain approval before arrangements are made. You must follow the advice and instruction of AIG Travel failing which Your claim may not be payable.
- 4) **OFFSET CLAUSE:** We will not cover You for loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Sections 1 of the Policy.
- 5) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore. If insurance is purchased after your departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.
- 6) **DUPLICATION OF COVER:** In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.
- 7) **EXTENSION OF POLICY:** Subject to Our prior approval, the Policy may be extended before the expiry of the Policy. If however because of circumstances beyond Your control You are unable to contact AIG Travel to notify Us that the Trip is extended beyond the period stated in the Policy Schedule, We will extend the period of insurance without charge for 72 hours.
- 8) **CURRENCY:** All amounts shown are in Singapore dollars.
- 9) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.

- 10) COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 11) LENGTH OF TRIP:** In no event will a Policy exceed 7 consecutive days for any one covered Trip.
- 12) TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst Overseas and You are likely to be in Hospital for more than 24 hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim.
- 13) NOTIFY AUTHORITIES:** If the property insured under Sections 8 and 9 of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a property irregularity report (PIR) and any other official written report from the airline or transport company or other service provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other service provider within 24 hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, We reserve the right not to pay Your claim.
- 14) SUBROGATION:** In the event of any payment under any one or more Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.
- 15) FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement. Any reimbursement of any claim for travel delay, flight diversion, flight overbooking, travel misconnection, baggage delay shall only be upon production of reports from the carrier documenting such event and the period of delay or time taken for alternative transportation to be made available. Any reimbursement of the Medical Expenses or claim arising from Injury or Sickness suffered under this Policy shall only be upon production of a medical certificate, report or note from the treating Medical Practitioner or Physician or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given or with reasons for quarantine and any bills You have paid.
- 16) MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 17) ARBITRATION:**
- Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore laws will apply thereto.
 - The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act (Cap. 10) or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre for the time being in force.
- 18) TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 4 and 5. Under Sections 2 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by AIG Travel or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 2 and 3 which You incur directly will be payable to You. Under Sections 4 and 5 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore.
- 19) CLAIMS PAYABLE:** We will not pay any claim if and where the laws of Your Country of Origin/Home Country prevent Us from making such payments or We will make payments of Your claim in Singapore if We, in Our sole discretion, deem fit and We are legally able to do so.
- 20) RULE OF REFUND:** We will not allow any refund of premium once the Policy is issued.

- 21) CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
- 22) ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Cover provided under a one-way Trip Policy is only limited to Sections 1, 6, 7, 8, 9 and 10 of this Policy. Cover for one-way Trip commences 3 hours before You leave Singapore and ceases on whichever of the following occurs first (except for cover under Section 1):
- a) the expiry of the period specified in the insurance; or
 - b) Your arrival at Your first Overseas destination.
- Cover for one-way Trip under Section 1 commences 3 hours before You leave Singapore and ceases on whichever of the following occurs first:
- a) the expiry of the period specified in the insurance; or
 - b) within 3 hours of the time of arrival at Your first Overseas destination.
- 23) RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or AIG Travel or an authorised representative of AIG Travel for a medical claim for which Policy liability is not engaged, We or AIG Travel or an authorised representative of AIG Travel reserve the right to recover against You for the full sum which We or AIG Travel or an authorised representative of AIG Travel is liable to the medical institution to which You were admitted.
- 24) ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by Our executive officer and such approval has been endorsed into the Policy.
- 25) REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of premium by Us will reinstate this Policy, but only to cover Injury or Sickness sustained after such acceptance of premium.
- 26) INTEREST:** No indemnity from Us will carry any interest.
- 27) GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.
- 28) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
- 29) PAYMENT BEFORE COVER WARRANTY:** Notwithstanding anything contained in this Policy but subject to sub-clause below:
- a) You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy; and
 - b) in the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.
- 30) 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 this 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 http://www.aig.com.sg/sq-privacy_1030_237853.html.

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.

- 31) INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this Policy to be treated as a Singapore policy, You should be ordinarily resident in Singapore at the date of Your application for this Policy. The Act provides that You are treated as being ordinarily resident in Singapore if
- a) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the Policy and are not currently residing in Singapore;
 - b) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the Policy;
 - c) 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 183 days in the 12 months preceding the application date of the Policy; or
 - d) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the Policy.

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

- 32) POLICY OWNER'S PROTECTION SCHEME:** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.AIG.com.sg or www.gia.org.sg or www.sdic.org.sg).