
TRAVEL PROTECTOR POLICY WORDING

IMPORTANT NOTICE

THIS POLICY (AND THE SCHEDULE WHICH FORM AN INTEGRAL PART OF THE POLICY) IS A LEGAL CONTRACT. PLEASE EXAMINE IT THOROUGHLY TO ENSURE IT MEETS YOUR REQUIREMENTS. IF IT DOES NOT PLEASE ADVISE YOUR INSURANCE INTERMEDIARY IMMEDIATELY.

PLEASE BE REMINDED THAT YOU ARE REQUIRED TO ENSURE THAT ALL OF THE INFORMATION THAT YOU PROVIDE TO US IS ACCURATE. PRIOR TO THE COMPANY AGREEING TO ISSUE THIS POLICY, YOU HAVE A DUTY TO INFORM US OF ANYTHING THAT YOU KNOW, OR COULD REASONABLY OR BE EXPECTED TO KNOW THAT MAY AFFECT OUR DECISION TO INSURE YOU AND ON WHAT TERMS. THIS IS REFERRED TO AS MATERIAL INFORMATION. THIS DUTY CONTINUES UNTIL WE AGREE TO INSURE YOU. YOU ALSO HAVE THE SAME DUTY BEFORE WE AGREE TO RENEW, VARY OR REINSTATE THIS POLICY.

IF YOU ARE UNCERTAIN WHETHER OR NOT PARTICULAR INFORMATION IS MATERIAL PLEASE DISCLOSE THIS TO US. YOU DO NOT NEED TO DISCLOSE ANYTHING (A) REDUCES THE RISK WE AGREE TO INSURE; OR (B) IS COMMON KNOWLEDGE; OR (C) WE KNOW OR SHOULD KNOW AS AN INSURER; OR (D) WE WAIVE YOUR DUTY TO TELL US.

IF YOU FAIL TO DISCLOSE MATERIAL INFORMATION OR PROVIDE INCORRECT OR UNTRUE INFORMATION THE COMPANY MAY CANCEL, AVOID OR DISCHARGE THE INSURANCE CONTRACT, OR REDUCE OUR LIABILITY UNDER THE CONTRACT IF A CLAIM IS MADE.

IF YOU ARE IN DOUBT AS TO WHETHER A FACT IS MATERIAL OR NOT, PLEASE CONTACT YOUR INSURANCE INTERMEDIARY.

Allied World Assurance Company, Ltd (Singapore Branch) (herein called the Company) and the Insured (as detailed in the schedule) agree that this Policy, the Schedule (including any Schedule issued in substitution) and any Memoranda or Endorsement shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears. For the purpose of this Policy and where the context permits, words importing the singular number shall include the plural and vice versa and words importing the masculine gender shall include the feminine gender and vice versa.

The Proposal or any information supplied by the Insured shall be incorporated in this contract of insurance.

No change to this Policy shall be valid unless approved by the Company and evidenced by an Endorsement reflecting the amendment of the Policy by the Company.

The Company will provide the insurance described in this Policy subject to the Terms, Conditions and Exclusions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium.

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



PART I - PLAN LIMITS

The limits stated below are the applicable limits for each benefit of the Selected Plan. If a different limit is stated in the Schedule, the one shown in the Schedule shall prevail.

SUMMARY OF BENEFIT		PLAN 1	PLAN 2	PLAN 3
PERSONAL ACCIDENT BENEFITS				
1	Personal Accident			
	Insured Adult Person (under age 75 years)	150,000	250,000	500,000
	Insured Adult Person (from age 75 years to age 80 years)	37,500	62,500	125,000
	Insured Child	75,000	125,000	250,000
2	Personal Accident on Public Conveyance			
	Insured Adult Person (under age 75 years)	300,000	500,000	1,000,000
	Insured Adult Person (from age 75 years to age 80 years)	75,000	125,000	250,000
	Insured Child	150,000	250,000	500,000
3	Child Education Benefit	5,000	5,000	5,000
MEDICAL AND TRAVEL BENEFITS				
4	Overseas Medical Expenses			
	Insured Adult Person (under age 75 years)	200,000	500,000	500,000
	Insured Adult Person (from age 75 years to age 80 years)	50,000	125,000	125,000
	Insured Child	100,000	250,000	250,000
5	Post Journey Medical Expenses			
	Insured Adult Person (under age 75 years)	10,000	30,000	50,000
	Insured Adult Person (from age 75 years to age 80 years)	2,500	7,500	12,500
	Insured Child	5,000	15,000	25,000
6	Traditional Chinese Medicine and Physician	100	300	500
7	Hospitalisation Allowance	10,000	30,000	50,000
8	Post Journey Hospitalisation Allowance	500	1,000	1,000
9	Emergency Medical Evacuation	Unlimited	Unlimited	Unlimited
10	Repatriation	Unlimited	Unlimited	Unlimited
11	Emergency Travel Expenses	3,000	5,000	10,000
12	Compassionate Visit	3,000	5,000	10,000
13	Child Protector	3,000	5,000	10,000
14	Emergency Telephone Charges	100	100	250
15	Automatic Extension Of Coverage	Yes	Yes	Yes
16	Credit Card Indemnity	5,000	5,000	5,000
17	Rehabilitation Counselling	2,500	2,500	2,500
TRAVEL INCONVENIENCE BENEFITS				
18	Travel Cancellation	5,000	10,000	15,000
19	Travel Postponement And Rearrangement	500	1,000	2,000
20	Travel Curtailment	5,000	10,000	15,000
21	Travel Delay	1,000	1,000	1,000
22	Flight Diversion	1,000	1,000	1,000
23	Travel Misconnection	200	200	500



24	Overbooked Flight, Voyage Or Train	100	100	100
25	Baggage	3,000	5,000	5,000
26	Jewellery Coverage	250	500	750
27	Delayed Baggage	1,000	1,000	1,000
28	Money And Credit Cards	1,000	1,000	1,000
29	Travel Document	3,000	5,000	5,000
30	Hijack, Kidnap And Detention	3,000	5,000	10,000
31	Personal Liability	500,000	1,000,000	1,000,000
BONUS BENEFITS				
32	Golf Benefit	50	150	250
	- Hole In One - Loss Of Use for green fees, hire fees of equipment or tuition fees for coaching	50	150	250
33	Home Protection	3,000	5,000	5,000
34	Rental Vehicle Excess	250	500	750
35	Pet Care	100	250	500
36	Loss Of Use Of Entertainment Ticket	100	250	300
37	Quarantine Allowance (outside of Singapore) (S\$50 each day)	No	300	500
38	Quarantine Allowance (in of Singapore) (S\$50 each day)	No	300	500
39	Travel Cancellation Due To Insolvency Of Licenced Travel Agent	1,000	3,000	5,000

PART II – GENERAL DEFINITIONS

Accident or Accidental means a sudden, unintended, fortuitous, unforeseen and identifiable Incident

Adult means Insured Person between the age of 18 and 80 years old

Age means the age of next birthday

Annual Policy means a Policy where the Period of Insurance is for 12 months or as otherwise stated on the Schedule and begins from the Commencement Date and ends on the Expiry Date. The Insured Person(s) will be covered for each Trip and there is no limit on the number of Trips during the Period of Insurance

ASEAN means Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

Asia Pacific means ASEAN countries and Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Macau, Maldives, Mongolia, Nepal, New Zealand, North Korea, Pakistan, South Korea, Sri Lanka, Taiwan and Tibet.

Baggage means the personal effects belonging to or in the custody or control of the Insured Person at the time of the loss

Biological Agent means any pathogenic micro-organism or biologically produced toxin(s) including genetically modified organisms and chemically synthesized toxins

Bomb Threat is generally defined as a threat which is known publicly, to detonate an explosive or incendiary device to cause property damage, death, or injuries, whether or not such a device actually exists at the Insured Person's planned destination



Civil Unrest, Riot or Commotion means a gathering of persons (organised or unorganised) to promote their views and in disturbance of the public peace and there is violence or threats of violence or the action of any lawfully constituted authority in suppressing or attempting to suppress any such gathering and disturbance or minimising the consequences of such disturbance. These terms shall include any war, invasion or other acts of foreign powers or warlike operations (whether or not war is declared), civil war or mutiny, civil commotion amounting to a popular uprising, military uprising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by Terrorism or violence. These terms do not include an individual act of violence.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on humans

Chinese Physician means a registered and qualified acupuncturist, herbalist, chiropractor or bonesetter licensed under any applicable laws and acting within the scope of his/her license. The attending Chinese Physician shall not be an Insured Person, an employee of the Insured, a business partner of the Insured, or a person who is related to the Insured Person in any way.

Child(ren) means any legal child(ren), including step child(ren) and legally adopted child(ren) of an Insured Person who is

- a. unmarried, and
- b. between 6 months and 18 years of age or up to 25 years of age if in full-time education or has been accepted and is awaiting enrolment as a full time student in a recognized tertiary institution, and not engaged or serving in full-time national service

Commencement Date means the date of departure which is the first date stated in Period of Insurance of the Schedule as the date which the Policy commences

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

Company means Allied World Assurance Company, Ltd (Singapore Branch)

Dental Treatment means necessary treatment to restore sound and natural teeth due to an Injury sustained during a Trip

Depreciation means the accounting process the Company use to work out the reduction in the value of the item because of its age and condition

Economically Repaired means that the repair cost is less than the cost for replacement

Endorsement means written evidence from the Company of an agreed change to the Policy and is deemed to form part of the Policy

Expiry Date means the last date stated in the Period of Insurance in the Schedule or the date the Insured Person returns to Singapore, whichever is earlier



Family means the Insured Person, Spouse and/or Child(ren)

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

Guardian means any person who is legally responsible for the care and management of the Child/Children

Golf Equipment means golf clubs and golf bags owned by the Insured Person

Home Country means the country of which the Insured Person holds a valid passport

Hijack/Kidnap/Detention means the unlawful seizure of an Insured Person

Hospital means any institution duly registered with the government authorities to operate primarily for the care and treatment of sick or injured persons and

- a. has a staff of one or more Medical Practitioners available at all times, and
- b. provides 24 hours nursing service and has at least one registered nurse on duty at all times, and
- c. has organized diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a Medical Practitioner, and
- d. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre

Hospitalised/Hospitalisation means being confined/confinement in a Hospital for at least consecutive 24 hours as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner

Household Contents means household furniture and furnishing, fixtures and fittings, clothing and personal effects belonging to the Insured Person or Family or domestic servants permanently residing with the Insured Person not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes

Incident means all individual losses arising out of and directly occasioned by one sudden unexpected specific event occurring at an identifiable time and place

Infectious Disease means any contagious disease which upon outbreak, is classified by World Health Organisation as an epidemic or a pandemic

Injury means physical bodily Injury caused solely and directly by an Accident and which does not result from sickness

Insured means the person/entity named in the Schedule who will be charged for the premiums due on the Policy

Insured Person means

- a. in respect of an Individual Plan under a Single Trip Policy or an Annual Policy, a travelling Adult or Child named in the Schedule
- b. in respect of a Family Plan under a Single Trip Policy, a maximum of 2 travelling Adults named in the Schedule and any number of Child(ren). The adults need not be related but the Child(ren) must be the legal child or ward (as in the case of guardian), grandchild, brother, sister, nephew, niece or cousin of either of the Adult.
- c. in respect of a Family Plan under an Annual Policy, a maximum of 2 travelling Adults who are related as spouses and who are named in the Schedule and any number of travelling Child(ren) each legally related to the 2 Adults insured under the Policy.



Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, 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.

Loss of Eye means physical loss of an eye or permanent and total loss of sight, which will be considered as having occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet as confirmed by a fully qualified ophthalmic Specialist)

Loss of Hearing means permanent, irrecoverable and total loss of hearing, as determined by a Medical Practitioner

Loss of Limb means

- a. in the case of a leg, loss by permanent physical severance at or above the ankle, or permanent and total loss of use of a complete foot or leg
- b. in the case of an arm, loss by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand), or permanent and total loss of use of a complete arm or hand

Loss of Speech means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a Medical Practitioner

Medical Expenses means the cost of medical, surgical or other remedial attention, treatment or appliances given or prescribed by a Medical Practitioner and all Hospital, nursing home and ambulance charges. Medical Expenses includes Dental Treatment.

Medical Practitioner means a legally registered and qualified by a medical degree in western medicine and duly licensed and registered with the relevant medical board or council to provide medical and surgical treatment and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner shall not be an Insured Person, an employee of the Insured, a business partner of the Insured, or a person who is related to the Insured Person in any way.

Money and Credit Cards means Coins, bank and currency notes, cheques, postal and money orders, travellers cheques, travel tickets and other coupons which have current monetary value and any credit/debit charge bankers card issued in the Insured Person's country of residence to the Insured Person, provided that such Money and Credit Cards had been obtained for travel, accommodation, meals and personal spending during the Trip and belonged to or was in the custody and control of the Insured Person at the time of the loss

Natural Disasters means catastrophic fires, catastrophic floods, typhoons, hurricanes, cyclones, tornados, tsunamis or other storms of catastrophic dimensions, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above occurring at the planned destination within 7 days before the date of departure

Passive War means war outside of the Home Country and country of residence of the Insured Person whilst the Insured Person is undertaking any external Journey

Period of Insurance means the Period of Insurance shown in the Schedule

Permanent Disablement means disablement described in Category B of the Compensation Scale under Part VI Section 1 – Personal Accident that is solely caused by an Accident which must continue for 12 months from the date of Injury and continue with no likelihood of improvement



Permanent Total Disablement means state of incapacity resulting from the Insured Person suffering Injury as the result of an Accident which will entirely prevent the Insured Person from attending to any part of his ordinary business, profession or occupation for the remainder of his/her life provided:

- a. such disablement occurs within three hundred and sixty five days (365) from the date of the Accident giving rise to the Injury;
- b. the disablement has lasted for at least a period of three hundred and sixty five (365) consecutive days; and
- c. Medical Practitioner certifies that the disablement will entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his/her life

Physician means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws

Pre-existing Medical Condition means

- a. For Single Trip Policy, any condition for which the Insured Person has prior knowledge of or has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 12 months preceding the Commencement Date of the Policy
- b. For Annual Plan Policy, any condition for which the Insured Person has prior knowledge of or has received medical advice, treatment, diagnosis, consultation or prescribed drugs within 12 months preceding the Trip, or any conditions for which a claim is payable under the Policy in respect of a previous Trip within 12 months preceding the Trip

Proposal means the Proposal or Statement of Fact including any renewal declaration and information supplied by or on behalf of the Insured in addition to or in connection with or in substitution thereof

Quarantine means compulsory isolation to contain the spread of an Infectious Disease.

Relative means the Insured Person's spouse, Child, Parent, Parent-in-law, Grandparent, Grandparent-in-law, Great-grandparent, Great-grandparent-in-law, Grandchild, Brother, Sister, Brother-in-law, Sister-in-law, Niece, Nephew, Aunt or Uncle

Residence means the usual place of residence or the last place at which the Insured Person is residing for a period of more than 120 days and as declared to the Company at the start of the Policy period

Schedule means the typed sheet attaching to this Policy, which forms part of and should be read in conjunction with the Policy

Selected Plan means the choice of plan which the Insured or the Insured Person or his/her representative selected at the time of application as set out in the Schedule

Serious Injury or Serious Sickness whenever applied to the Insured Person or member of a Family Plan means Injury or Sickness which requires treatment by a Medical Practitioner and which results in the Insured Person or any Insured Person in member of the Family Plan being certified by that Medical Practitioner as unfit to travel or continue with the scheduled Trip. Where applied to the Insured Person's Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in discontinuation or cancellation of the scheduled Trip.

Sick/Sickness means any noticeable change in the Insured Person's physical health due to a medical condition contracted, commencing or manifesting during the Period of Insurance while on a Trip in which medical treatment is necessary for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy



Single Trip Policy means a Policy where the Period of Insurance for a specified Trip begins from the Commencement Date and ends on the Expiry Date

Spouse means the legally married spouse or civil or cohabiting partner of an Insured Person whom the Insured consents to be covered by this Policy

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

Terrorism means any act including but not limited to the use of force or violence or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and/or to put the public or any section of the public in fear

Traditional Chinese Medicine means treatment or medicine prescribed by a Chinese Physician who is a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board
Travel Companion means a person who has travel bookings to accompany the Insured Person on the Trip that is either

- a. a close family Relative, or
- b. a travelling friend, or
- c. a person which the Insured Person is in a de facto relationship with

Trip means an intended and scheduled journey that is insured by the Company from the place of embarkation in Singapore to the scheduled destination(s) overseas and ends on the earlier of the following events:

- a. the Insured Person's arrival back in Singapore, or
- b. after expiration of the Period of Insurance stated on the Schedule

Worldwide means travel to or through any destinations in the world (refer to Policy PART III GENERAL POLICY CONDITIONS – SANCTION CLAUSE)

PART III - GENERAL POLICY CONDITIONS

Age

The benefits under this Policy in respect of the Insured or the Insured Adult Person shall change immediately following the Insured Adult Person's attainment of age seventy five (75)

Aggregate Limit

Unless otherwise specified in the Schedule, the total liability payable in respect of Accidental Death or Permanent Disablement occurring whilst a number of Insured Persons are together shall not exceed \$3,000,000.00 per event. In the event the maximum liability should exceed \$3,000,000.00 per event limit (or the limit stated in the Schedule) amount will be apportioned among the Insured Persons, but the sum will not be greater than the maximum sum insured of each Insured Person.

Awareness of Circumstances

At the time of purchasing this Policy the Insured must not be aware of any circumstances, facts or risks which are known or ought to be known by the Insured and which may give rise to a claim under this Policy



Contracts (Rights of Third Parties) Act 2001

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to endorse any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from this Act

Currency

All premium and benefits payable under this Policy will be payable in Singapore Dollars

Duty of Disclosure

The accuracy of the information provided to the Company will form the basis and be part of the insurance contract. Before entering into this insurance contract, the Insured must inform the Company everything known or could reasonably be expected to be known to the Insured which may affect the Company's decision to provide cover and determine the terms of this insurance.

Failure to do so may invalidate this Policy or result in certain covers not operating fully.

Extension of Policy

A Single Trip Policy may be extended before the expiry of the Policy. However, if by circumstances beyond the Insured's control, the Insured is unable to contact the Company to notify that the Trip is extended beyond the period stated in the Policy and to request an extension of the Policy, the Company will extend the Period of Insurance for up to 72 hours

Family Plan

In respect of a Family Plan under a Single Trip Policy, all Insured Person(s) must depart from and return to Singapore together at the same time. In respect of a Family Plan under an Annual Policy, Child(ren) making a Trip must be accompanied by at least one Insured Person unless the Child(ren) is age eighteen (18) or above.

Health of Insured Person

At the time of commencement of a Trip, the Insured Person must be fit to travel and is not travelling against the advice of a Medical Practitioner

Law and Jurisdiction

Unless the parties have agreed otherwise in writing, any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with Singapore law and shall be resolved within the non exclusive jurisdiction of the courts of Singapore

Length of Trip

Single Trip Policy shall not exceed 182 consecutive days for any one Trip. Each Trip in an Annual Travel Policy must not exceed 90 consecutive days from the departure date to the date of return to Singapore.

Multiple Policies

The Insured Person may only be covered under one travel insurance Policy issued by the Company at any given point in time

Other refund or reimbursement

In the event the Insured or an Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Policy, the Company will only be liable for the excess of the amount recoverable from such other source or insurance



Policy Cancellation and Refund

This Policy may be cancelled by either the Insured or the Company by giving 7 days written notice to the Company or the Insured at their last known registered address. The Company will not allow any refund of premium for Single Trip Policy; in respect of Annual Travel Policy, a proportionate amount of the premium for the unexpired period will be returned, subject to a premium of S\$25 to be retained by the Company and provided no claims have been paid or are outstanding.

Payment before Cover Warranty

1. Notwithstanding anything herein contained but subject to Clauses 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this policy was effected) on or before the commencement date of the coverage under the Policy, renewal certificate, or endorsement
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this policy was effected) on or before the commencement date referred to above, then the Policy, renewal certificate and endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate and endorsement.

Premium Payment Warranty (applicable to corporate only)

1. Notwithstanding anything herein contained but subject to Clauses 3 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by the Company (or intermediary through whom this Policy was effected) within 60 days of the
 - i. inception date of the coverage under the Policy, renewal certificate or cover note or
 - ii. effective date of each endorsement, if any, issued under the Policy, renewal certificate or cover note
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy or bond was effected) within 60 day period referred to above, then
 - i. the cover under the Policy, renewal certificate, cover note or endorsement is automatically terminated immediately after the expiry of the said 60 day period
 - ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period
 - iii. the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25
3. If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by the company (or the intermediary through whom this Policy is effected) within the Period of Insurance

Premium Payment Condition Precedent (For New Policies Only)

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

1. for the risk insured, the named insured has never had any insurance terminated in the last 12 months due solely or in part to a breach of any premium payment condition
2. if the named insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last 12 months
 - i. the named insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to the Company before cover incept

Purchase of Travel Insurance

Insurance must be purchased before departing Singapore

**Sanction Clause**

The Insurer shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART IV - GENERAL CLAIMS SETTLEMENT CONDITIONS**Arbitration**

Any dispute or difference arising between the Company and the Insured as to the amount payable by the Company upon the happening of any event shall be referred for Arbitration to a sole Arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an Arbitrator and the Arbitrators shall be at liberty to appoint an Umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the Arbitration shall be a condition precedent to any right of action against the Company under this Policy.

Assignment

The Company will not be bound to accept or be affected by any trust, charge, lien, assignment or other dealing with or relating to this Policy

Claims Notification

The Insured must provide notification to the Company within 90 days of the occurrence of any Accident, Incident, event or circumstance which may give rise to a loss which is covered under this Policy except as provided herein or within 30 days after the end of the Trip during which the loss occurs (whichever occurs first)

Claims Settlement

The Company has sole discretion and option, make payment or reinstate or repair, subject to due allowance for wear and tear and depreciation

Evidence Required

The Insured must produce for the Company, at the Insured's own expense, all the detailed particulars and evidence relating to the cause and amount of the loss, damage or expenses within 60 days after Claims Notification. If the Company considers it necessary, each Insured Person must also agree to have a medical examination which the Company will pay for as often as the Company may require in connection with any claim. The incident/loss (where necessary) must be reported to the police or relevant authority such as hotel and transport provider having jurisdiction at the place of the incident within 24 hours of discovery.

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange on the day nearest to the date of the loss or as otherwise paid via documented credit card transaction or as agreed in advance in writing with the Company

Fraudulent Claims

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured, the Insured Person(s) or any person acting on their behalf to obtain benefits under this Policy, the Company shall be under no liability in respect of such claim

Interest

Interest will not be added to any amount paid



Other Insurances

If any loss, damage or expense covered by this Policy under the travel sections is also covered by any other insurance, the Company will not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected. (Not applicable to Policy Part VI Section 1, 2 and 3).

Other Interests

The Insured's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. If the Insured comprises more than one party having an interest in the Insured Person or the property insured, the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy.

Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any injury, loss, damage or expense and must also make every reasonable effort to recover any property which has been lost or stolen

Right of Recovery

In the event authorization of payment and /or payment is made by the Company or the Company's authorized representative for a medical claim whereby the Policy is not engaged, the Company or the Company's authorized representative reserves the right to recover against the Insured Person for the full sum which the Company or the Company's representative is liable to the medical institute which the Insured Person was admitted to

Subrogation

The Company is entitled to take over and conduct the defence or settlement of any third party claims at the Company's discretion. The Company is also entitled to use the Insured's name to endorse recovery rights against any other person or company after the Company has paid a claim

To Whom Benefits Are Payable

All indemnities and benefits payable shall be paid to the Insured for the benefit of the Insured Person, except for:

- a. emergency assistance services provided by the Company's authorized representatives,
- b. medical expenses where funds are guaranteed to the provider of healthcare, where by indemnities shall be payable directly to the healthcare providers
- c. benefits under Section 31, whereby such benefits shall be payable directly to which the Insured Person is legally liable

PART V - GENERAL POLICY EXCLUSIONS

The Company will not pay any claim arising from loss

1. (for Single Trip policy) after the Insured Person is age above 80 years or
2. (for Annual policy) after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years
3. resulting from intentional self-inflicted injury, suicide or attempted suicide
4. resulting from illegal and unlawful acts or any act or event arising, directly or indirectly, in connection with your collaboration or provocation
5. resulting from HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations
6. resulting from the effect of the consumption of any alcohol, intoxicant or drug, unless the drug is taken on proper medical advice and is not for the treatment of drug addiction
7. resulting from any Pre-Existing Medical Condition including congenital anomalies



8. resulting from war, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not), mutiny, military rising, civil war, rebellion, revolution, insurrection, military or usurped power or the theft of property as a result of any of these (other than Passive War)
9. resulting from nuclear weapons material or ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this General Exclusion, combustion shall include any self-sustaining process of nuclear fission
10. resulting from any confiscation, detention or destruction by customs or other authorities
11. resulting from pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation
12. resulting from infection with a venereal disease
13. resulting from any naturally occurring condition or degenerative process or gradually operating cause
14. due to mysterious disappearance or unexplained loss
15. resulting from the Insured Person's participation in the following activities
 - a. any kind of aerial activities or as a tour guide/ leader on duty or as a flight crew member other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft
 - b. underwater activities requiring the use of artificial breathing apparatus except recreational scuba diving, diving required as part of the Insured Person's occupation, diving alone or diving without holding adequate certification
 - c. hiking/trekking in remote areas, mountaineering requiring the use of ropes or guides, cliff or rock climbing
 - d. any kind of racing other than on foot
 - e. participation in any professional sports or in any sport whereby the Insured Person could earn or receive remuneration, donation, sponsorship or award of any kind
16. resulting from the Insured Person's proceeding with the Trip against the advice of a Medical Practitioner
17. related to, directly or indirectly, an Insured Person travelling to or through a place that is the subject of a prohibition or warning against travel, issued by any relevant intergovernmental agency, body or authority, any relevant agency, body or authority of the government of Singapore, on or before the date of either the Trip (for Annual Policies) or purchasing this insurance (for Single Trip Policies)
18. resulting from the Insured Person's employment:
 - a. in manual nature, site working, stunt work, aerial photography
 - b. as an actor, actress or engaging in any entertainment business
 - c. working on merchant vessels, as a worker with any involvement in offshore or underground activities, in mining, on dangerous assignment or handling of explosives
19. resulting from the Insured Person's involvement in any naval, military, air force, law enforcement or civil defence service or operations
20. resulting from the Insured Person's failure to take all reasonable efforts to safeguard his/her belongings or to avoid Injury or to minimise any loss under the Policy
21. for any amounts recoverable from any other party, any other source or under any other insurance policy
22. caused directly or indirectly by government regulations or control
23. caused by cancellation by the airline company or any other provider of the travel and/or accommodation
24. in relation to any of the following
 - a. medical expenses incurred for continuing treatment, including any medication the Insured Person began taking before this insurance is purchased
 - b. medical expenses incurred for the purpose of seeking treatment overseas
 - c. medical expenses incurred after return to Singapore or for any Injury or Sickness that recurs after the Policy expires except as payable under PART VI Section 5 – Post Journey Medical Expenses or PART VI Section 6 – Traditional Chinese Medicine (TCM) expenses in respect of treatment or operation undertaken as a preventative measure e.g. vaccination, circumcision, inoculations and the like
 - d. any treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder except as payable under PART VI Section 17 – Rehabilitation Counseling
 - e. any treatment for obesity, weight reduction or weight improvement



25. for consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered by this Policy
26. on any liability for Injury arising, directly or indirectly, out of the inhalation of, or fears of the consequences of exposure to, or inhalation of, asbestos, asbestos fibres or derivatives of asbestos. This Insurance does not cover that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos
27. related to, directly or indirectly, an Insured Person travelling to or through a place which an event, incident or circumstance has occurred, or is occurring, which is known, or ought to be known, to that Insured Person, on or before the date of either the Trip (for Annual Policies) or purchasing this insurance (for Single Trip Policies), to increase the likelihood of a loss otherwise covered by this insurance. Such event, incident or circumstance might, but need not, be the subject of a declaration by any relevant agency, body or authority of the government of Singapore, or an announcement by an intergovernmental body (including any alert given by the World Health Organisation)
28. related to, directly or indirectly, severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or coronavirus disease (COVID-19), any mutation or variation of SARS-Cov-2, or any fear or threat of any of the aforementioned diseases and, or viruses

PART VI - POLICY BENEFITS

SECTION 1 PERSONAL ACCIDENT

If during the Trip the Insured Person sustains Injury following an Accident which within 12 months is the sole and independent cause of death or Permanent Disablement, the Company will pay to the Insured the Benefit subject to the specified limit applicable to the Selected Plan and the Table of Benefits:

Conditions applying to this Section

1. The Company will not pay more than 100 percent of the specified limit applicable to the Selected Plan in respect of any one Insured Person in connection with the same Accident

Category	Benefit	Contingency	% of Benefit
A	1	Accidental Death	100%
B		Permanent Disablement	
	2	Permanent Total Disablement	100%
	3	Loss of or Total Permanent Loss of use of two limbs	100%
	4	Loss of or Total Permanent Loss of use of one limb	100%
	5	Permanent Loss of both eyes	100%
	6	Permanent Loss of one eye	100%
	7	Loss of or Total Permanent Loss of use of one limb and loss of one eye	100%
	8	Permanent and independent Loss of Speech and Hearing	100%
	9	Permanent and incurable insanity	100%
	10	Permanent Loss of Hearing	
		a) Both ears	100%
		b) One ear	30%
	11	Permanent Loss of Speech	75%
	12	Permanent total loss of the lens of one eye	75%
	13	Loss of or Permanent total loss of use of four fingers and thumb of	
		a) Right Hand	85%
		b) Left Hand	65%
	14	Loss of or Permanent total loss of use of four fingers of	
		a) Right Hand	55%
		b) Left Hand	45%



	15	Loss of or Permanent total loss of use of one thumb	
		a) Both right phalanges	40%
		b) One right phalanx	25%
		c) Both left phalanges	30%
		d) One left phalanx	20%
	16	Loss of or Permanent total loss of use of fingers	
		a) Three right phalanges	20%
		b) Two right phalanges	15%
		c) One right phalanx	10%
		d) Three left phalanges	15%
		e) Two left phalanges	10%
		f) One left phalanx	5%
	17	Loss of or Permanent total loss of use of toes	
		a) All-one foot	25%
		b) Great toe-two phalanges	10%
		c) Great toe-one phalanges	10%
		d) Other than great toe, each toe	2%
	18	Fractured leg or patella with established non-union	20%
	19	Shortening of leg by at least 5 cm	10%
C		Accidental Burns	
	20	Third Degree Burns of 20% or more of the total head surface area	100%
	21	Second Degree Burns of 10% or more of the total head surface area	50%
	22	Third Degree Burns of 40% or more of the total body surface area	100%
	23	Second Degree Burns of 40% or more of the total body surface area	50%
	24	Third Degree Burns of 25% or more, but less than 40% of the total body surface area	80%
	25	Second Degree Burns of 25% or more, but less than 40% of the total body surface area	40%
	26	Third Degree Burns of 15% or more, but less than 25% of the total body surface area	60%
	27	Second Degree Burns of 15% or more, but less than 25% of the total body surface area	30%
D		Other Fractures	
	28	Neck, skull or spine (full back)	Flat \$3,000
	29	Hip	Flat \$2,250
	30	Jaw, Pelvis, leg, ankle or knee	Flat \$1,500
	31	Cheekbone, shoulder or hairline fracture of skull or spine	Flat \$1,000
	32	Arm, elbow, wrist or ribs	Flat \$750

2. Any Disablement under Category B must be proved to the reasonable satisfaction of the Company to be permanent and without expectation of recovery before the Company will pay the Benefit
3. An Insured Person cannot claim under more than 1 Benefit under Category A, B and C in respect of the same Accident
4. The Company shall have absolute discretion in determining the percentage payable for any Disablement not otherwise provided for in the Table of Benefits
5. In case where the Insured person is left-handed, the compensation percentage in Benefit 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof



SECTION 2 – PERSONAL ACCIDENT ON PUBLIC CONVEYANCE

In the event of an Accident resulting in the Insured Person's death during the Trip while travelling as a fare-paying passenger in a Common Carrier, the Company will pay the amount stated in the Schedule under this section, instead of the amount under Section 1 Personal Accident. The Policy will only pay for any claim under Section 1 or 2 for the same event.

SECTION 3 – CHILD EDUCATION BENEFIT

If the Adult Insured Person sustains Injury as a direct result of an Accident during the Trip which within 1 year is the sole and independent cause of Death or Permanent Total Disablement and at the date of Accident, the Insured Person has Child(ren), the Company will pay an additional benefit of the specified limit applicable to the Selected Plan for each child

SECTION 4 – OVERSEAS MEDICAL EXPENSES

If during the Trip an Insured Person solely and independently of any other cause sustains Injury or falls Sick, the Company will reimburse the Insured on behalf of the Insured Person in respect of Medical Expenses which are necessarily incurred as a direct result up to the specified limit applicable to the Selected Plan

SECTION 5 – POST JOURNEY MEDICAL EXPENSES

The Company will pay up to the specified limit applicable to the Selected Plan for medical treatment or follow-up medical treatment which are necessarily incurred after returning to Singapore from a Trip as a direct result of Accident or Sickness during the Trip. The time limit for seeking such medical treatment is as follows

1. If medical treatment had already been sought during the Trip, the Insured Person has up to a maximum of 30 days from the date of return to continue medical treatment necessitated in Singapore up to the specified limit applicable to the Selected Plan
2. If prior treatment has not been sought during the Trip, the Insured Person must seek treatment within 7 days upon return to Singapore. From the date of the first medical treatment in Singapore, the Insured Person has up to a maximum of 30 days to continue medical treatment necessitated in Singapore up to the specified limit applicable to the Selected Plan

SECTION 6 – TRADITIONAL CHINESE MEDICINE (TCM) AND PHYSICIAN

The Company will reimburse up to the specified limit applicable to the Selected Plan for TCM expenses or expenses incurred in relation to treatment by a Physician which are necessarily as a direct result of Accident or Sickness during the Trip. If such expenses are incurred after returning to Singapore from a Trip, the time limit for seeking such medical treatment is as follows:

1. If medical treatment had already been sought during the Trip, the Insured Person has up to a maximum of 30 days from the date of return to continue medical treatment necessitated in Singapore up to the specified limit applicable to the Selected Plan
2. If prior treatment has not been sought during the Trip, the Insured Person must seek treatment within 7 days upon return to Singapore. From the date of the first medical treatment in Singapore, the Insured Person has up to a maximum of 30 days to continue medical treatment necessitated in Singapore up to the specified limit applicable to the Selected Plan.

SECTION 7 – HOSPITALISATION ALLOWANCE

If during the course of an Insured Journey the Insured Person is admitted to a hospital on the recommendation of a Medical Practitioner, the Company will pay S\$250 per full 24 hours up to the specified limit applicable while the Insured Person is a Hospital in-patient

SECTION 8 – POST JOURNEY HOSPITALISATION ALLOWANCE

The Company will pay S\$100 per full 24 hours up to the specified limit applicable to the Selected Plan if the Insured Person is admitted to a hospital in Singapore following medical treatment due to Injury or Sickness sustained whilst overseas and on the recommendation of a Medical Practitioner.



SECTION 9 – EMERGENCY MEDICAL EVACUATION

If an Insured Person suffers Injury or Sickness while on a Trip, and if in the opinion of our authorized representative is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to his/her normal country of Residence or normal place of business, the Company will organize and pay for the medically necessary expense of air/surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the Insured Person to the nearest hospital where appropriate medical care is available.

SECTION 10 – REPATRIATION

The Company will pay the necessary cost of transporting the mortal remains and Baggage to the normal country of Residence or Home Country in the event of the Insured Person's death during the Trip. The company will reimburse estate expenses actually incurred for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation.

SECTION 11 – EMERGENCY TRAVEL EXPENSES

The Company will pay up to the specified limit applicable to the Selected Plan of reasonable travel (economy air travel or first class rail travel) and accommodation expenses necessarily and reasonably incurred by any Relatives, friends or Travel Companions who necessarily have to travel to or remain with or escort the Insured Person in the event that the Insured Person is Hospitalised for more than 5 full consecutive days during the Trip, less any saving by or recovery available to the Insured or Insured Person concerned.

SECTION 12 – COMPASSIONATE VISIT

In the event of the Insured Person's death due to an Accident or Sickness during the Trip, the Company will reimburse up to the specified limit applicable to the Selected Plan for reasonable travel (economy air travel or first class rail travel) and accommodation expenses necessarily and reasonably incurred by any Relatives or friends of the Insured Person to assist in the final arrangement at the destination of the deceased Insured Person.

SECTION 13 – CHILD PROTECTOR (APPLICABLE TO FAMILY PLAN ONLY)

In the event the Adult Insured Person is Hospitalised during the Trip where there is no adult to accompany the child(ren) who is below 18 years old, the Company will pay up to the specified limit applicable to the Selected Plan of reasonable travel (economy air travel or first class rail travel) and accommodation expenses necessarily and reasonably incurred for a Relative or friend to accompany the child(ren) back to Singapore

SECTION 14 – EMERGENCY TELEPHONE CHARGES

The Company will reimburse up to the specified limit applicable to the Selected Plan for the cost of actual telephone charges incurred for the sole purpose of engaging the services of our authorized representative during a medical emergency during the Trip

SECTION 15 – AUTOMATIC EXTENSION OF COVERAGE

If the Insured Person is unable to return to Singapore before the expiry date stated in the Schedule, cover will be automatically extended without payment of any additional premium for up to

1. 30 days if the intended return journey is prevented due to Insured Person's Injury or Sickness as advised by a Medical Practitioner
2. 14 days if any Public Transport in which that Insured Person is travelling as a ticket holding passenger is delayed

SECTION 16 – CREDIT CARD INDEMNITY

If an Insured Person suffers an Accidental Death or Permanent Total Disablement as a direct result of an Accident sustained during the Trip, the Company will pay for the outstanding credit card expenses (less any arrear payments from the previous credit card statements) incurred by the Insured Person during the Trip subject to the specified limit applicable to the Selected Plan



SECTION 17 – REHABILITATION COUNSELING

If during the Trip, the Insured Person sustains Injury as a direct result of an Accident which within 1 year is the sole and independent cause of Death or Permanent Disablement, the Company will reimburse necessary expenses up to the specified limit applicable to the Selected Plan with the Company's prior written consent for

1. telephone counseling
2. face to face counseling
3. cognitive behavioural therapy

SECTION 18 – TRAVEL CANCELLATION

If before the departure, the Trip is cancelled due to the following events occurring within 60 days before the date of departure (except item (5))

1. Natural Disasters occurring at the planned destination
2. Strike, Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel or any event leading to airspace or multiple airport closures
3. Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, Relative or Travel Companion
4. witness summons or jury service during the intended Trip that requires the Insured Person's attendance
5. serious damage to the Insured Person's permanent place of residence in Singapore arising from fire or flood occurring within 7 days before the date of departure and which requires the Insured Person to be present at the permanent place of residence during the intended Trip

The Company will pay up to the specified limit applicable to the Selected Plan

1. for claim arising from loss of travel and/or accommodation expenses paid in advance (includes redemption from any personal loyalty or rewards programmes) by the Insured and not recoverable from any other sources
2. for claim arising from loss related to travel and/or accommodation expenses which the Insured or Insured Person is legally liable

In a Single Trip Plan policy, once an Insured Person under the Individual Plan or a Family Plan cancels the Trip and a claim is made for Travel Cancellation under Section 18, his/her insurance coverage under the Policy immediately terminates upon such cancellation of the Trip. The Policy continues to have force and effect with regards to other Insured Persons in a Single Trip Family Plan who continue with the Trip.

Alternatively, if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within 60 days before the date of departure of the Trip and as a result, an Insured Person is unable to travel, the Company will pay any replacement administrative expenses incurred in respect of the change of traveler made before the commencement of the Trip subject to the limits specified in the Selected Plan under Section 18. Such replacement administrative expenses are paid by the Company as an alternative to the above and there will be no further payment by the Company for any other claim arising from losses of travel and/or accommodation expenses. The respective Insured Person's insurance coverage under the Policy immediately terminates upon such replacement.

SECTION 19 - TRAVEL POSTPONEMENT OR REARRANGEMENT

If the Trip is postponed or rearranged due to the following events occurring within 60 days before the date of departure (except item (5))

1. Natural Disasters occurring at the planned destination
2. Strike, Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel or any event leading to airspace or multiple airport closures
3. Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, Relative or Travel Companion witness summons or jury service during the intended Trip that requires the Insured attendance



4. witness summons or jury service during the intended Trip that requires the Insured Person's attendance
5. serious damage to the Insured Person's permanent place of residence in Singapore arising from fire or flood occurring within 7 days before the date of departure and which requires the Insured Person to be present at the permanent place of residence during the intended Trip

The Company will pay up to the specified limit applicable to the Selected Plan, for the resulting administrative charges to postpone or rearrange the Trip

1. which full payment was made by the Insured (includes redemption from any personal loyalty or rewards programmes) and not recoverable from any other sources
2. for which the Insured or Insured Person is legally liable
3. which are not recoverable from any other source

In a Single Trip Plan policy, once an Insured Person under the Individual Plan or a Family Plan postpones the Trip and a claim is made for Travel Postponement under Section 19, his/her insurance coverage under the Policy immediately terminates upon such postponement or rearrangement of the Trip. The Policy continues to have force and effect with regards to other Insured Persons in a Single Trip Family Plan who continue with the Trip.

Claims Settlement Condition applicable to Sections 18 and 19 of the Policy

The Company will not pay for any claim

1. under any one of Sections 18 or 19 for the same event but not for more than one of the two Sections
2. should this insurance be purchased within 3 days before the date of departure excluding the date of departure (with the exception of Insured Person death or the death of Insured Person's Relative or Travel Companion caused by an Accident)
3. as a result of Natural Disasters, Strike, Civil Unrest, Riot or Commotion which was publicly known at the time the Trip was arranged or purchase of this insurance, whichever occurs last
4. any other circumstances that the insured or Insured Person is aware of before this Policy was purchased

SECTION 20 - TRAVEL CURTAILMENT

If the Insured Person has to return directly to Singapore from overseas during a Trip

1. Natural Disasters occurring at the planned destination
2. Strike, Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel or any event leading to airspace or multiple airport closures
3. because the aircraft on which the Insured Person is on board as a passenger is hijacked
4. due to the unexpected death or Serious Injury or Serious Sickness of the Insured Person or Insured Person's Relative or Travel Companion
5. due to the Insured Person or Travel Companion being under Hospitalisation during a Trip for more than 5 consecutive days or where such Hospitalisation is for less than 5 days, upon medical advice against travelling thus resulting in the Insured Person being unable to continue with the Trip
6. due to quarantine upon medical advice

The Company will pay up to the specified limit applicable to the Selected Plan for claims arising from

1. any additional air, land or sea travel (economy class fare whenever possible) or accommodation expenses incurred as a result
2. any loss of travel and/or accommodation expenses paid in advance by or forfeited from the Insured after the commencement of the Trip as a result of any of the above stated reasons

SECTION 21 - TRAVEL DELAY

If the departure of the Common Carrier on which an Insured Person is booked to travel on a Trip is delayed from the scheduled departure date and time due to

1. Natural Disasters occurring at the planned destination



2. Strike, Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel or any event leading to airspace or multiple airport closures
3. Inclement weather condition
4. Actual or suspected mechanical breakdown/derangement and structural defect of the air conveyance

The Company will pay S\$100 for the first full 6 consecutive hours of delay and \$20 for subsequent each and every full hour thereafter up to the specified limit applicable to the Selected Plan. Where the delay occurred in Singapore, the Company will pay a maximum of S\$100 per Trip provided a minimum period of 6 full consecutive hours of delay has lapsed.

SECTION 22 - FLIGHT DIVERSION

The Company will pay S\$100 for first full 6 consecutive hours of delay and \$20 for subsequent each and every full hour thereafter up to the specified limit applicable to the Selected Plan in the event of the Insured Person whilst traveling on a scheduled flight during a Trip is prevented from continuing the Trip and is delayed from arriving at the planned destination by at least 6 consecutive hours due to

1. Natural Disasters occurring at the planned destination
2. Strike, Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel or any event leading to airspace or multiple airport closures
3. Inclement weather condition
4. Actual or suspected mechanical breakdown/derangement and structural defect of the air conveyance

SECTION 23 - TRAVEL MISCONNECTION

In the event of the Insured Person's confirmed onward travel connection during a Trip is missed at the transfer point due to the late arrival of the Insured Person's incoming connecting scheduled conveyance, and no onward conveyance is available to the Insured Persons for at least 6 full consecutive hours, the Company will pay a benefit applicable to the Selected Plan and only once for each Trip out of Singapore

SECTION 24 - OVERBOOKED FLIGHT, VOYAGE OR TRAIN

In the event that the Insured Person is denied boarding of the aircraft, sea vessel or train in which confirmation reservation had been received from the travel agent or operator of the airline, sea vessel or train and no alternative transportation is made available to him/her within 6 hours, the Company will pay a benefit of the specified limit applicable to the Selected Plan

SECTION 25 – BAGGAGE

If during a Trip an Insured Person's Baggage is lost, damaged, stolen, or destroyed, the Company will pay the cost for repair or the cost for replacement except for items that can be Economically Repaired. The cost of replacement or repair will be paid up to the specified limit applicable to the Selected Plan in respect of any one Insured Person less any amount recoverable from any transport provider, subject to the following sub limits

1. Limit per item or set or pair of items S\$1,000
2. Sporting equipment S\$500

The Company will not pay for any claims arising from

1. loss, damage, theft or destruction of Money and Credit Cards, bonds, negotiable instruments, or securities of any kind
2. mechanical or electrical breakdown or derangement
3. any Baggage that is lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading
4. any Baggage left unattended in a public place or an unlocked vehicle
5. any sporting equipment whilst actually in the course of play or practice
6. any claim involving contact lenses, hearing aids or bridges for a tooth or teeth



7. loss or damage to any Jewellery
8. loss or damage to works of art, antiques, curios, or musical instruments
9. loss or damage to business goods or samples or equipment of any kind
10. loss of data on tapes, cards, discs or other data storage equipment or media
11. any scratches or breakage of glass, china, marble or other brittle substances
12. loss or damage covered by any other insurance policy
13. any wear and tear including scratches, degeneration, deterioration, discoloration, stains, tears, or dents to the surface of the item which does not affect how it works
14. animals, foodstuff, perishables and consumables

SECTION 26 - JEWELLERY COVERAGE

The Company will pay up to the limit specified in the Selected Plan for loss of Jewellery due to robbery, theft, or burglary at the planned destination. All Jewellery must be owned by the Insured Person and not hired by, loaned or entrusted to him/her. The robbery, burglary or theft must be reported to the police or relevant authority where the incident occurred within 24 hours of the incident. Any claim must be accompanied by written documentation from the police or such other authorities. The company will not pay any claim should the Insured or Insured Person fail to take all reasonable steps and precautions to ensure safety of the Jewellery or the Jewellery is left unattended in a Public Place.

SECTION 27 – DELAYED BAGGAGE

In the event the checked-in baggage has been delayed, misdirected or temporarily misplaced by the carrier, the Company will pay \$250 for the first full 6 consecutive hours of delay and \$20 for subsequent each and every full hour thereafter after the Insured Person's arrival at the baggage pick-up point in the scheduled destination overseas up to specified limit applicable to the Selected Plan per Trip. If such luggage is delayed, misdirected or temporarily misplaced by the carrier after the Insured Person's arrival at the baggage pick-up point in Singapore, the Company will only pay a maximum sum of \$250 provided a minimum period of 6 full consecutive hours of delay has lapsed. For the avoidance of doubt, the amount of \$250 stated under this Section is based on each claim and not on each piece of baggage.

SECTION 28 – MONEY AND CREDIT CARDS

The Company will indemnify the Insured up to the specified limit applicable to the Selected Plan if during a Trip an Insured Person

1. loses Money
2. suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any unauthorized person other than the Insured Person or a member of the Insured Person's Relative

Claims Settlement Condition

In the event of stolen or loss of Money and Credit Cards, the incident must be reported to the police or relevant authority such as hotel and transport provider having jurisdiction at the place of the incident within 24 hours of discovery of such loss . Any claim must be accompanied by written documentation from such authorities.

The Company will not pay any claim arising from loss

1. in excess of S\$300 for loss of Money
2. as a result of shortages or loss due to error, omissions, Depreciation in value or exchange rate fluctuations
3. following confiscation or detention by customs or other lawful officials or authorities
4. of a Credit Card unless the Insured or the Insured Person has complied with all the terms and conditions under which the card was issued where reasonably able to do so



SECTION 29 – TRAVEL DOCUMENT

If during a Trip the Insured Person loses or damages their passport, visa, travel tickets or other essential travel documents, the Company will reimburse the Insured up to the specified limit applicable to the Selected Plan for the necessary additional cost of travel and accommodation and other costs necessarily incurred overseas to enable the Insured Person to obtain replacement documents. If the loss is due to robbery, burglary or theft, the Company will pay up to the specified limit applicable to the Selected Plan for the necessary cost on rearrangement of conveyance (economy air travel or first class rail travel). The Company will not pay any claim if the loss has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery of the loss.

SECTION 30 – HIJACK, KIDNAP AND DETENTION

If in the course of a Trip an Insured Person is unlawfully seized, the Company will pay the Insured on behalf of the Insured

Person concerned as detailed below

1. S\$250 for each 24 hour period
2. the additional cost of travel and accommodation necessarily incurred as a direct result of the unlawful seizure of the Insured Person up to the specified limit applicable to the Selected Plan per Insured Person

SECTION 31 – PERSONAL LIABILITY

The Company will indemnify the Insured in respect of legal liability for damages arising from accidental injury to any person

and/or loss of or damage to material property during a Trip

The Company will pay up to the specified limit applicable to the Selected Plan

1. for damages in respect of any one Event
2. claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to the claim
3. all other costs and expenses incurred with the written consent of the Company

Claims Settlement Condition

The Company shall be entitled to take over the defence or settlement of any claim or to prosecute any claim in the name of the Insured Person for the Company's own benefit and shall have full discretion in the conduct of any proceedings and the settlement of any claim

The Company will not pay for indemnity to legal liability

1. arising out of
 - a. the Insured Person's profession trade or business including any Employers liability, Contractual liability or liability to a member of the Insured Person's Family
 - b. the ownership, possession or use by or on behalf of the Insured Person of any caravan, mechanically propelled vehicle, aircraft or other aerial device, hovercraft or water-borne craft
 - c. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore and any punitive aggravated or exemplary damages
 - d. acts of animals or property belonging, or in care, custody or control of the Insured Person
2. in respect of loss of or damage to any property giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured, the Insured's employee(s) or Director(s), or the Insured Person. This exclusion shall not apply to loss or damage to premises including their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement.

SECTION 32 – GOLF BENEFIT

1. Hole-in-One

If the Insured Person completes a hole-in-one on any recognised 18-hole golf course during a Trip, the Company will reimburse up to the specified limit of the Selected Plan to cover the cost of celebratory club bills. The Company



must be provided with authenticated certificate issued by the golf club where the hole-in-one was achieved and the receipts for the club bills on the date of accomplishment at the golf club.

2. Green Fees

The Company will pay up to the specified limit of the Selected Plan for the cost of green fees, hire fees of Golfing Equipment or tuition fees for golf coaching paid in advance if the Insured Person is

- a. robbed or burgled of documents (evidencing advance payment of golf course fees, Golfing Equipment and tuition services)
- b. not able to use the related services as a result of Injury or Sickness

SECTION 33 – HOME PROTECTION

The Company has the sole discretion and option, either to indemnify or reinstate or repair, up to the specified limit of the Selected Plan against physical loss or damage to the Household Contents, Jewellery, stamp, coin and/or medal collections, works of art stored within the Insured Person's permanent place of residence in Singapore that was left vacant for the full duration of the Trip and which loss or damage was caused by fire or theft by forcible entry during the Period of Insurance but which occurred only after departure from Singapore for the Trip.

SECTION 34 - RENTAL VEHICLE EXCESS

The Company will reimburse up to the limit specified in the Selected Plan for any excess or deductible which the Insured Person becomes legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle during a Trip provided that

1. the rental vehicle must be rented from a licensed rental agency
2. the Insured Person must be either a named driver or co-driver of the rental vehicle
3. as part of the hiring arrangement, the Insured Person must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period
4. the Insured and/or Insured Person complies with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country

The Company will not pay for loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country

SECTION 35 - PET CARE

The Company will pay up to S\$50 for every full 6 consecutive hours of delay, subject to the limit applicable to the Selected Plan, being compensation for such sums which the Insured Person becomes legally liable to pay for placing his/ her cat or dog in a kennel/ cattery or pet hotel by reason of the Trip and unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, and this is solely due to

1. the delay of the final inbound flight, rail, coach or sea vessel to Singapore
2. involuntarily postponement of returning to Singapore

The Insured Person is required to provide written confirmation from

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

SECTION 36 - LOSS OF USE OF ENTERTAINMENT TICKET

The Company will pay up to the limit specified in the Selected Plan for the cost of any unused portion of entertainment ticket to be used during a Trip which is purchased in advance and not able to use due to

1. Natural Disasters which prevents the use of the entertainment ticket
2. Strike, Civil Unrest, Riot or Commotion which prevents the use of the entertainment ticket
3. Serious Injury or Serious Sickness of the Insured Person;
4. Unexpected death or Serious Injury or Serious Sickness of the Insured Person's Relative or Travel Companion;



5. quarantine upon medical advice
6. Bomb Threat

For the purpose of this Section, “entertainment tickets” shall refer to admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events and hotel accommodation (includes redemption from any personal loyalty or rewards programmes)

The Company will not pay for any claim arising from loss as a result of Natural Disasters, Strike, Civil Unrest, Riot or Commotion existing on the date policy was purchased

SECTION 37 - QUARANTINE ALLOWANCE (OUTSIDE OF SINGAPORE)

If the Insured Person, while on a Trip is placed under Quarantine by the government or relevant health authority as a result of close contact with confirmed cases of an Infectious Disease or in the event the Insured Person is identified by the relevant health authority as a carrier of the Infectious Disease, the Company will pay up to the specified limit applicable to the Selected Plan subject to the terms and conditions of this policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine and up to a maximum specified limit applicable to the Selected Plan, and for this purpose, every day of Quarantine, shall be counted towards the total number of days of Quarantine, notwithstanding that such days do not run consecutively.

SECTION 38 - QUARANTINE ALLOWANCE (IN SINGAPORE)

If the Insured Person, while on a Trip and upon return to Singapore is immediately placed under Quarantine (as defined in Section 38) by the Ministry of Health as a result of close contact with confirmed cases of an Infectious Disease (as defined in Section 38) or in the event the Insured Person is identified by the Ministry of Health as a carrier of the Infectious Disease, the Company will pay up to the specified limit applicable to the Selected Plan subject to the terms and conditions of this policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine and up to a maximum specified limit applicable to the Selected Plan, and for this purpose, every day of Quarantine, shall be counted towards the total number of days of Quarantine, notwithstanding that such days do not run consecutively.

SECTION 39 - TRAVEL CANCELLATION DUE TO INSOLVENCY OF LICENCED TRAVEL AGENT

The Company will pay up to the limit specified in the Selected Plan under Section 39, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a NATAS (National Association of Travel Agent Singapore) registered travel agent from which the Insured Person purchased the Trip.

EXCLUSIONS

The Company will not pay for any loss:

1. caused directly or indirectly by government regulations or control;
2. that is covered by any other existing insurance scheme or government program;
3. which will be paid or refunded by any person, organisation including but not limited to a hotel, airline, travel agent or any other provider of travel and/or accommodation;
4. where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and / or
5. should this insurance be purchased less than 7 days before the date of departure (date of departure inclusive.)

The Company will only pay for any claim under any one of Sections 18, 19 or 39 for the same event but not for more than one of the Sections.



PART VII - CLAIMS HANDLING PROCESS

Conditions that apply to the Policy and in the event of a claim are set out in this policy wording. It is important that the Insured and Insured Person comply with all policy conditions and should be familiar with any requirements. Directions for claim notification are included under PART IV - General Claims Settlement Conditions applying to each Section. Please be aware that events that may give rise to a claim under the insurance must be notified to the Company as soon as reasonably possible. Further guidance is contained in this policy wording.

Claims Conditions require the Insured and Insured Person to provide the Company with any reasonable assistance and evidence that the Company requires concerning the cause and value of any claim. Ideally, as part of the initial notification, the Insured and Insured Person will provide:

1. Name, address, home and mobile telephone numbers
2. Personal details necessary to confirm the Insured and Insured Person's identity
3. Policy number
4. The date of the incident
5. The cause of the loss, damage or injury
6. Details of the loss, damage or injury together with the claim value, if known
7. Names and addresses of any other parties involved or responsible for the incident
8. Written letter or confirmation from authorities, such as immigrations, police or transportation providers where such evidence is relevant as proof of loss

This information will enable the Company to make an initial evaluation on policy liability and claim value. The Company may, however, request additional information depending upon circumstances and value which may include but not limited to the following:

1. Original purchase receipts, invoices, instruction booklets or photographs
2. Purchase dates and location of lost or damaged property
3. For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes the Company, or someone acting on the Company's behalf, may wish to meet with the Insured and Insured Person to discuss the circumstances of the claim, or to undertake further investigations.

The Company may refuse to pay a claim for:

1. failure to advise the Company of anything that is expected under the Insured and Insured Person duty of disclosure; or
2. any untruthful statement intentionally; or
3. committing a fraud against the Company; or
4. not taking reasonable precautions to protect the Insured and Insured Person property; or
5. failure to make available to the Company the documents and information the Company need to help decide on any amount the Company may pay; or
6. any offer of settlement or payment, or in any other way admit liability without the company's agreement

PART VIII - COMMUNICATION

The Company takes pride in our commitment to provide excellent customer service to You and will respond to all queries or complaints fairly and promptly. If You would like further clarification on the Company's policy or are not satisfied with the service received and wish to lodge a complaint, please contact the Customer Service Centre at telephone (65) 6423 0505 or fax to (65) 6423 0798; or via email to sg.customerservice@awac.com (our office hours are Mondays to Fridays 9am to 5pm).

The Company will acknowledge receipt of all formal written complaints. Should the Company require additional information to facilitate its investigations into the complaint, the Company will contact You. If the complaint takes time to resolve, the Company will update You progressively of the status. If the outcome of your complaint is not



handled to your satisfaction, you can write to the Chief Executive Officer at the below address to appeal. The Company will respond to your appeal within 15 business days.

If you are still dissatisfied with the Chief Executive's response, we will refer you to the following independent dispute resolution organisation:

Financial Industry Disputes Resolution Centre Ltd (FIDReC)
36 Robinson Road #15-01
City House
Singapore 068877
Telephone: +65 6327 8878
Fax: +65 6327 8488/+65 6327 1089
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

The Company would like to advise the Insured Person that Allied World Assurance Company, Ltd follows the General Insurance Association's Code of Practice and is committed to upholding the service standards prescribed by the Code. A copy of this Code can be found at the GIA website at www.gia.org.sg.

For all matters relating to the Policy, please direct correspondence to:
Allied World Assurance Company, Ltd (Singapore Branch)
2 Central Boulevard
West Tower #36-01, IOI Central Boulevard Towers
Singapore 018916
Telephone: (65) 6423 0505
Fax: (65) 6423 0798
Email: sg.customerservice@awac.com
Website: www.awac.com

For medical advice, or worldwide emergency assistance, please call our 24-hr Emergency hotline (65) 6423 0503.

PART IX - DATA PROTECTION

Allied World holds data in accordance with the Personal Data Protection Act 2012 (Statutes of Singapore). It may be necessary to pass data to other organisations that supply services or products associated with this Policy. In order to verify information, or to prevent or detect fraud, information provided might be shared with other organisations and public bodies, including law enforcement agencies. If you have any questions about the way in which Allied World uses or holds your personal information, you can write to:

The Data Protection Officer
Allied World Assurance Company Ltd (Singapore Branch)
2 Central Boulevard
West Tower #36-01, IOI Central Boulevard Towers
Singapore 018916
Telephone: +(65)642 0888
Fax: +(65) 6423 0798
Email: sg.customerservice@awac.com

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