Travel Assured Plus

YOUR TRAVEL ASSURED PLUS POLICY

Here is Your Travel Assured Policy. Please examine this insurance Policy, to ensure that You understand the terms and conditions and that the cover You require is being provided. It is important that the documents and any amendments are read together to avoid misunderstanding.

We recommend that You bring the Policy Schedule during Your travel. It has the contact number of Our appointed assistance company when You require assistance during Your Trip.

If You have any questions after reading these documents, please contact Your insurance agent, broker or Us.

If You need to change anything, please contact Us immediately.

HOW YOUR INSURANCE POLICY OPERATES

This policy, the Policy Schedule and any Endorsement or Memoranda thereon shall be considered one document (all of which are hereinafter collectively referred to as the "Policy") and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Whereas:

1) Insured Person(s) by an application form or statements made to Us, including a declaration made to Us, which shall be the basis of and shall form part of this Policy, has applied for insurance; and

2) HL Assurance Pte. Ltd. ("the Company") has agreed to provide such insurance.

We agree only on the basis of the Terms and Conditions contained in this Policy to provide insurance cover to You for those risks insured against to the extent and in the manner stated in this Policy and subject to payment of the relevant premium.

IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information You have provided to Us. Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from the Policy.

IMPORTANT CONDITIONS

(Conditions to be satisfied for this insurance to operate)

The insurance operates only if all of the following conditions are satisfied:

(a) the Trip is a round Trip commencing from and returning to Singapore, each Trip not exceeding one hundred and eighty-two (182) consecutive days except where an Annual Multi-Trip Policy has been taken out in which case each Trip shall not exceed ninety (90) consecutive days;

(b) You are in good health and are not travelling contrary to the advice of any Registered Medical Practitioner or for the purpose of obtaining medical treatment;

(c) You must be a Singapore Citizen, Singapore Permanent Resident, or expatriate or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or long term visit pass and who is ordinarily residing in Singapore;

(d) at the time of arranging the Trip and/or effecting this insurance You are not aware of any event or circumstance which are likely to lead to a claim on the Policy;

(e) You are not travelling to a country, specific area or event when the Singapore government or regulatory authority in a country to/from which you are travelling has advised against travelling;

(f) at the time You submitted Your application for this insurance, none of You had already left Singapore on any Trip meant to be covered by this insurance;

(g) You will only be eligible to be covered under Enhanced Medical Benefits and Enhanced Travel Inconvenience Benefits if You are Fully Vaccinated. Child(ren) aged below twelve (12) years and below are exempted from the vaccination requirement;

(h) any Child(ren) must be accompanied by a parent, who is an Insured Person during the Trip; and

(i) if any of You have ever been refused cover or imposed special terms by any insurer for travel insurance, You must declare at the point of application and be accepted by Us, otherwise, the cover hereunder will be void.

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POLICY DEFINITIONS

"Accident" means a specific event, which is sudden, unforeseen and unexpected and gives rise to a result, which is not intended or anticipated.

"Act of Terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of or by 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, whether or not such purposes or intentions are stated or unstated, or whether such interests are declared or not.

"Adult" means a person aged (at last birthday) eighteen (18) years and above at the date of commencement of this insurance.

"Annual Multi-Trip Policy" means a Policy issued for the selected Travel Insurance Plan where You can make an unlimited number of Trips to the selected Area of Travel as indicated in Your Policy Schedule during the Period of Insurance but each Trip not exceeding ninety (90) consecutive days.

"Benefit Limit" means the Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

"Bodily Injury" means physical bodily injury to You occurring during the Trip caused solely and directly by an Accident and not by sickness, disease or gradual physical or mental wear and tear.

"Child(ren)" means Your unemployed and unmarried dependent child(ren), including step or legally adopted child(ren), above three (3) months old but below eighteen (18) years or up to twenty-five (25) years of age, if studying full time in a recognized institution of higher learning at the commencement of this insurance. Age is calculated as at last birthday.

"Common Carrier" means any land, sea or air transport provided and operated by a carrier or an airline which is duly licensed for the regular transportation of fare-paying passengers, operating on fixed routes and schedules. This excludes private hire/buses/coaches, taxis and all other modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.

"COVID-19 related Medical Expenses" means the charges after deduction of all government subsidies (if any) for diagnostic test or procedure, medical treatment, surgical operation medical supplies, medicine, or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner necessary to treat the medical conditions related to or arising from COVID-19 after You are tested positive for COVID-19. All treatment including Specialist treatment must be prescribed or referred by a Registered 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.

"Curtailment" means abandonment by You of a Trip by returning to Singapore after arrival at the booked destination before the scheduled return date set out in the Policy Schedule.

"Diagnosed" means the diagnosis of Your medical condition from medical testing laboratories that are either recognized by the respective governments Competent Authorities or accredited in the area of molecular microbiology or immunology, excluding any self-testing.

"Extreme Sports" means any sports or activities that present a high level of inherent danger (i.e. involve exceptional speed, height, physical exertion, high level of expertise or highly specialized gear or stunts).

"Flight" means any air transport provided and operated by a carrier or an airline which is duly licensed for the regular transportation of fare-paying passengers, operating on fixed routes and schedules. This excludes all other modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.

"Fully Vaccinated" means You have been vaccinated with any vaccines, including booster dose, approved under the World Health Organisation Emergency Use Listing (WHO EUL) or Singapore's National Vaccination Programme and You have served the respective duration post-vaccination for the vaccine to be fully effective and which the National Immunisation Registry (NIR) reflects Your vaccinated status.

"Home" means Your permanent place of residence in Singapore.

"Home Contents" means any household effects, appliances, decorations, furniture, fixtures and fittings and any personal belongings including jewellery and money owned by You and contained in the premises of Your Home in Singapore.

"Hospital" means an institution lawfully operated for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under Registered Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

"Immediate Family Member" means Your legal spouse, biological Child(ren), step or legally adopted Child(ren), parent, parent-in-law, sibling, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother-in-law or sister-in-law.

"Insured Person(s), You, Your" means the person or persons described as such including Child(ren) in the Policy Schedule, ordinarily residing in Singapore for whom the insurance is arranged.

"Isolation Order" means a legal order, issued to quarantine or isolate an individual who is, or is suspected to be, a carrier of COVID-19, or a contact of a person confirmed to have COVID-19.

"Insolvency" means the inability of an individual or entity to pay its debts when they are due and is deemed to occur, in the case of an individual, upon bankruptcy petition being presented against him and in the case of an entity, upon resolution for winding up being passed or a winding up petition being presented against it.

"Loss of one Eye" means the complete and irrecoverable and irremediable loss of sight in one eye.

"Loss of one Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or permanent and total loss of use of a hand or foot.

"Major Burns" means Third Degree Burns (destruction of the skin to its full depth and damage to the tissues beneath) with burnt areas equal to or greater than twenty percent (20%) of Your total body surface area or five percent (5%) of the surface area of Your head, provided that the assessment of the burns is certified by a Registered Medical Practitioner with medical reports and full diagnosis.

"Medical Expenses" means the charges for diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Bodily Injury only), medicine, physiotherapy or ambulance services received in a Hospital or rendered or recommended or prescribed by a Registered Medical Practitioner. All treatment including Specialist treatment must be prescribed or referred by a Registered 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.

"Mobile Device" means handheld devices like mobile phones, tablets, netbooks and the like equipment, excluding laptop computer.

"Money" means cash, bank notes and coins, cheques, traveller's cheques or money orders.

"Overseas" means any countries beyond the territorial limits of Singapore.

"Period of Insurance" means the period during which the coverage under the Policy is effective, as stated in the Policy Schedule.

Under Section 19, 22, 40 and 41, it means the period commencing on the Issue Date of the Policy Schedule or thirty (30) days before the date of commencement of the scheduled Trip, whichever is later.

"Permanent Total Disablement" means disablement that solely directly and totally renders You unable to pursue, engage in, or attend to any business or occupation of any and every kind for the remainder of Your life as determined in writing by way of a medical report issued by a Registered Medical Practitioner, such medical report to be issued only after You were unfit to work for a period of twelve (12) continuous months from the date of the Bodily Injury as proven by medical certificates to that effect.

"Personal Documents" means passport, visa, identity card, driving license or like documents of identity, credit card, or travelling pass.

"Personal Effects" means items of personal use, worn or carried by You.

"Pre-Existing Medical Condition" means any condition which is in existence within one hundred and eighty-two (182) days prior to the commencement of Your Trip, regardless of whether:

a) You have received medical treatment, diagnosis, consultation or prescribed drugs; or
b) Symptoms or manifestations have existed; or
c) Treatment was actually sought or received; or
d) A reasonable person in the circumstances would be expected to be aware of the condition.

This definition of Pre-Existing Medical Condition shall also apply to Your Immediate Family Member or Travelling Companion or any person upon whose good health Your Trip depends.

"Registered Medical Practitioner" means a person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

"Serious Bodily Injury or Serious Sickness" when applied to You, means Bodily Injury or Sickness as a result of which You require treatment by a Registered Medical Practitioner and that results in You being certified by the Registered Medical Practitioner as being unfit to continue with the Trip. When applied to Your Travel Companion or Immediate Family Member, it means Injury or Sickness that is certified as being life threatening by a Registered Medical Practitioner and which results in cancellation of the scheduled Trip.

"Sickness" means any sudden and unexpected deterioration of Your physical health due to a medical condition contracted, commencing or manifesting during the Trip, which requires the treatment by a Registered Medical Practitioner provided the Sickness is not a Pre-Existing Medical Condition and the nature of the Sickness is not excluded from this Policy.

"Single Return Trip" means a Policy issued for the selected Travel Insurance Plan where You can make a single Trip to the selected Country of Travel or Area of Travel as indicated in Your Policy Schedule during the Period of Insurance but each Trip not exceeding one hundred and eighty-two (182) consecutive days.

"Specialist" means a Registered Medical Practitioner who is a recognized specialist in diagnostic methods, treatment, and prevention in a specific area of medicine, such as neurology, psychiatry, paediatrics, endocrinology,

obstetrics, gynaecology, orthopaedics, optometry, dermatology, or paediatrics.

"Sports Equipment" means an instrument or equipment used to participate in a particular leisure sport.

"Terminal Illness" means the conclusive diagnosis by a Registered Medical Practitioner of an illness that is incurable and expected to lead to Your death within twelve (12) months.

"Theft, Burglary or Robbery" means dishonestly and illegally taken from You against Your Will, whether by stealth, by force or threat of force or by coercion.

"Traditional Chinese Medical Practitioner" means a person qualified by a medical degree/certification (including herbalist, acupuncturist or bonesetter) and duly licensed or registered with the relevant medical board or council to practice Traditional Chinese Medicine in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training. The attending Traditional Chinese Medical Practitioner shall not be You, Your employee, Your spouse or Your relative.

"Travel Alert" means the communication, announcement and/or advisory issued by Singapore authorities recommending postponement of all non-essential travel such as the Ministry of Foreign Affairs (MFA) and/or Ministry of Health (MOH).

"Travel Companion" means an accompanying person without whom the Trip cannot commence or continue but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

"Trip" means a Trip undertaken by You during the Period of Insurance beginning at the time You leave Singapore for the purpose of commencing the travel abroad and after Your return to Singapore or on the expiry date of the Period of Insurance shown in the Policy Schedule, whichever is the earlier, under a Single Return Trip Policy or an Annual Multi-Trip Policy.

"We, Our, Us or Company" refers to HL Assurance Pte. Ltd.

AREA OF TRAVEL

Area 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

Area 2: Australia, China (Excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in **Area 1**

Area 3: Worldwide including countries listed in **Area 1 and 2** (excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Libya, North Korea, Sudan, Somalia and Syria)

POLICY COVERAGE

MEDICAL AND OTHER EXPENSES

Section 1. Overseas Medical Expenses

We will pay You up to the Benefit Limit, for the necessary Overseas Medical Expenses incurred and paid by You, within ninety (90) days from the date of Your Bodily Injury or Sickness sustained during the Trip.

If Traditional Chinese Medical treatment is sought by You, We will pay for treatment by the Traditional Chinese Medicine Practitioner of up to $100 per visit up to a maximum of $500 per Trip.

Exclusions Applicable to Section 1

No benefit will be payable under Section 1 for:

1. Medical treatment or aid obtained in Singapore.
2. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.
3. Cosmetic or plastic surgery.
4. The additional cost of single or private room accommodation at a Hospital.
5. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip.
6. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.
7. The cost of prosthetic devices or visual or hearing aids.

Section 2. Medical Expenses in Singapore

We will pay You up to the Benefit Limit, for the necessary Medical Expenses for medical treatment received when You return to Singapore for:

a) follow-up treatment within thirty (30) days after Your return from the Trip, provided You have sought initial treatment Overseas for Bodily Injury or Sickness during the Trip and such initial treatment is claimable under Section 1; or

b) treatment within three (3) days after Your return from the Trip where initial treatment for Bodily Injury or Sickness was not sought overseas, up to a maximum of thirty (30) days from the date of first treatment in Singapore, subject to a limit of up to $100 per visit.

If Traditional Chinese Medical treatment is sought by You, We will pay for treatment by the Traditional Chinese Medicine Practitioner of up to $100 per visit up to a maximum of $500 per Trip.

For treatment incurred for physiotherapy, We will pay up to a maximum of $500 per Trip.

Exclusions Applicable to Section 2

No benefit will be payable under Section 2 for:

1. Cosmetic or plastic surgery.

2. The additional cost of single or private room accommodation at a Hospital.

3. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip.

4. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.

5. The cost of prosthetic devices or visual or hearing aids.

Section 3. Compassionate Visit

In the event that You sustain Bodily Injury or Sickness while Overseas and is hospitalized for seven (7) consecutive days with no accompanying Adult person and the Registered Medical Practitioner determines that it is medically necessary for You to have an accompanying Adult person with You, We will pay You up to the Benefit Limit, for the necessary travelling (economy airfare) and reasonable accommodation expenses of one (1) Adult Immediate Family Member, relative or friend to be with You.

The Adult Immediate Family Member, relative or friend should not exceed the age of eighty (80) years old.

Section 4. Repatriation of Mortal Remains

In the event of Your death due to Bodily Injury or Sickness sustained while Overseas, Our appointed assistance company will arrange for the transportation of the return of Your mortal remains to Singapore, and We shall pay such expenses incurred up to the Benefit Limit.

This Section is not applicable to Insured Person(s) who are above the age of eighty (80) years old.

Exclusions Applicable to Section 4

No benefit will be payable under Section 4 for:

1. Expenses for a service not approved and arranged by Us or Our appointed assistance company.

Section 5. Overseas Funeral Expenses

In the event of Your death due to Bodily Injury or Sickness sustained while Overseas, We will pay the reasonable charges, up to the Benefit Limit, for the funeral ceremony held in the locality out of Singapore where Your death occurred.

Section 6. Return of Minor Children

In the event that You sustain Bodily Injury or Sickness while Overseas and is hospitalized and Your Child(ren) who is/are on the same Trip, is left unattended, We will pay You up to the Benefit Limit, for the necessary travelling (economy airfare) and accommodation expenses of one (1) Adult Immediate Family Member, relative or friend to accompany the Child(ren) back Home. Provided that if the return ticket of the Child(ren) is not valid for the return, You shall surrender any unused portion of the return ticket to Us.

The Adult Immediate Family Member, relative or friend should not exceed the age of eighty (80) years old.

Section 7. Emergency Medical Evacuation

In the event that You sustain Bodily Injury or Sickness while Overseas and if judged by Our appointed assistance company that it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, Our appointed assistance company shall arrange for the mode of evacuation, based on the medical severity of Your condition and We shall pay such expenses incurred, up to the Benefit Limit.

You and the persons acting on Your behalf will be required to provide details of insurance such as name, identification / passport number, Policy number, etc.

This Section is not applicable to Insured Person(s) who are above the age of eighty (80) years old.

Exclusions Applicable to Section 7

No benefit will be payable under Section 7 for:

1. Evacuation 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.

2. Expenses for a service not approved and arranged by Us or Our appointed assistance company except in the event that You or Your Travel Companions cannot notify Us or Our appointed assistance company during an emergency medical situation for reasons beyond Your control. Such expenses incurred shall be subjected to Our review and reimbursed up to the amount which Our appointed assistance company would have incurred for services provided under the same circumstances.

3. Any treatment performed or ordered by a person who is not a Registered Medical Practitioner.

4. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.

Section 8. Overseas Hospital Cash Benefit

In the event that You sustain Bodily Injury or Sickness while Overseas and is considered medically necessary by a Registered Medical Practitioner that You be hospitalized in a normal ward in an Overseas Hospital to receive in-patient treatment, We will pay You $200 for each continuous twenty-four (24) hour period, up to the Benefit Limit.

Section 9. Hospital Cash Benefit In Singapore

In the event that You sustain Bodily Injury or Sickness while Overseas and is considered medically necessary by a Registered Medical Practitioner that You be hospitalized immediately within twenty-four (24) hours upon Your return to Singapore to receive in-patient treatment, We will pay You $200 for each continuous twenty-four (24) hour period, up to the Benefit Limit.

Exclusions Applicable to Section 9

No benefit will be payable under Section 9 unless:

1. Hospitalization for treatment of Your Bodily Injury or Sickness caused by the Accident occurs within thirty (30) days of the Accident.

PERSONAL ACCIDENT

Section 10. Accidental Death & Permanent Disablement

We shall pay according to the percentage of Benefit Limit as specified hereunder in the event that you sustain a Bodily Injury which within twelve (12) months of its happening is the sole and independent cause of the following Covered Event while You were Overseas during the Trip, provided that only one of Covered Events 1 - 5 is payable.

Covered Event		Percentage of Benefit Limit
1	Death	100%
2	Permanent Total Disablement	100%
3	Loss of two eyes, two limbs or one eye and one limb	100%
4	Loss of one eye or one limb	50%
5	Major Burns	100%

In the event of Your death, the benefits payable for death under this Section will be paid to Your legal personal representative(s).

Exclusions Applicable to Section 10

No benefit will be payable under Section 10:

1. Unless death or loss occurs within twelve (12) months from the date of the relevant Bodily Injury.

2. For more than one (1) Covered Event.

Section 11. Credit Card Outstanding Balance

In the event of Your death due to Bodily Injury or Sickness sustained while Overseas, We will pay up to the Benefit Limit any outstanding balance under Your personal credit card(s) for purchases and services charged to such card(s) while You are Overseas during the Trip. For the avoidance of doubt, this Section is not applicable to Insured Person(s) who are Child(ren).

Exclusions Applicable to Section 11

No benefit will be payable under Section 11:

1. If You are entitled to indemnity under any other insurance policy.
2. For persons under the age of eighteen (18) years.
3. For interest accrued or financial charges or similar charges/fees.

Section 12. Cash Relief for Death Due to Accident

We will pay the Benefit Limit in the event that You suffer death due to Bodily Injury or Sickness sustained while Overseas during the Trip.

Section 13. Child Education Grant

In the event that You sustain a Bodily Injury which within twelve (12) months of its happening is the sole and independent cause of Your death and You have surviving Child(ren), We will pay $5,000 for each Child up to Benefit Limit.

TRAVEL INCONVENIENCE

Section 14. Loss of Baggage and Personal Effects

We shall pay You up to the Benefit Limit for accidental loss or damage due to Theft, Burglary or Robbery to Your baggage, Sports Equipment and/or Personal Effects, including one (1) laptop computer and/or one (1) Mobile Device, which You took along or purchased during the Trip, occurring during the Trip, provided that We shall not be liable for more than $500 in respect of any one article or pair or set of articles.

This Policy will extend to cover accidental loss or damage while in the custody of an airline or other carrier, provided a report is made immediately upon discovery to the airline or other carrier and proof of compensation is obtained or where such compensation is denied, proof of such denial.

We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance for wear and tear and depreciation.

Pair and Sets Clause

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the value of the pair or set.

Exclusions Applicable to Section 14

No benefit will be payable under Section 14 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.

2. Loss or damage to Money, Personal Documents, stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.

3. Breakage or damage to fragile articles (excluding cameras and tape recorders) unless caused by an Accident to the conveyance in which the baggage is being carried.

4. Business goods or samples or equipment of any kind.

5. Perishables such as fruits or food articles and consumable articles such as cosmetics, toiletries, contact or corneal lenses, skincare products and perfume.

6. Any Sports Equipment that is hired, loaned or entrusted to You.

7. Loss or damage to any Sports Equipment during practice or course of play.

8. Any electronic or motorized Sports Equipment.

9. Any accessories or clothing used for the sports.

10. Fishing equipment, musical instruments, dentures or bridges for teeth.

11. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.

12. Loss or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a Property Irregularity Report obtained upon its discovery.

13. Losses due to Theft, Burglary or Robbery unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.

14. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.

15. Loss or damage to personal computers (except for laptop computer) and their standard accessories.

16. Unexplained and mysterious disappearance of Your baggage or Personal Effects.

17. Loss or damage due to Your omission, negligence or carelessness.

18. Animals, motor vehicles (including accessories), motorcycles, boats, motors and any other conveyance.

19. Paintings, antiques, artifacts, objects of art or gemstones.

Section 15. Personal Money

We will pay You up to the Benefit Limit, for the loss of Money belonging to You while in Your care, custody or control while Overseas during the Trip due to Theft, Burglary or Robbery.

Exclusions Applicable to Section 15

No benefit will be payable under Section 15 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.

2. Loss or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.

3. Losses unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a local police report is obtained.

4. Shortage due to error, omission, exchange or depreciation in value; and

5. Travellers' cheques.

6. Unexplained and mysterious disappearance of Your Personal Money.

7. Loss or damage due to Your omission, negligence or carelessness.

8. Losses when the Money is not carried on You or with You at the time of the loss.

9. Money that is left unattended at any time.

10. Losses as a result of Your failure to take precaution or active supervision to ensure security of Your Money.

Section 16. Personal Documents

We will pay You up to the Benefit Limit, for the:

a) actual replacement costs of Personal Documents belonging to You following accidental loss occurring while Overseas during the Trip.

b) additional travelling and accommodation expenses necessarily incurred by You while Overseas for the replacement of passport or procurement of requisite documents of identity to continue Your Trip or return to Singapore following accidental loss of passport or like documents of identity during the Trip.

Exclusions Applicable to Section 16

No benefit will be payable under Section 16 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.

2. Loss or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities or documents of any kind.

3. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.

4. Loss or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained upon its discovery.

5. Losses unless reported to the local police, where the loss occurs, within twenty-four (24) hours of loss and a

local police report is obtained.

6. Unattended properties unless kept inside a locked hotel room, or in the care and custody of an airline, carrier or hotelier.

7. Unexplained and mysterious disappearance of Your Personal Documents.

8. Loss or damage due to Your omission, negligence or carelessness.

Section 17. Emergency Phone Charges

We shall pay up to the Benefit Limit of the telephone charges incurred on Your personal mobile phone used for the sole purpose of engaging the services of Our appointed assistance company during a medical emergency and for which a medical claim has been submitted under Section 1.

The telephone charges incurred must be supported by an itemized bill from Your telecommunication company.

Section 18. Delayed Baggage

In the event that Your checked-in baggage is delayed, temporarily misplaced or misdirected at Your scheduled Overseas destination or upon Your return to Singapore, on a scheduled carrier, We shall pay You up to the Benefit Limit for:

a) $100 for each continuous six (6) hour period if Your checked-in baggage is delayed overseas.

b) a lump sum of $100 if Your checked-in baggage is delayed and not returned for at least six (6) continuous hours upon returning to Singapore.

The delay must be verified in writing by the carrier, operator or their handling agents stating the length and reason(s) for the delay.

Exclusions Applicable to Section 18

No benefit will be payable under Section 18:

1. If the delayed baggage shall prove to be lost or damaged and for which loss or damage a claim has been made and admitted under Section 14.

2. If a baggage tag is not issued by the airline for Your check-in baggage.

Section 19. Travel Cancellation

We shall pay up to the Benefit Limit for loss of and/or forfeiture of transport or accommodation deposits or charges paid in advance or contracted to be paid by You in the event of necessary and unavoidable cancellation of the whole Trip by You arising from:

(a) death of or Serious Bodily Injury or Serious Sickness, suffered by You, Your Travel Companion or Immediate Family Member, during the Period of Insurance;

(b) witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;

(c) compulsory quarantine of You or Your Travel Companion;

(d) serious damage to Your Home in Singapore by a Natural Disaster, fire or burglary occurring within fourteen (14) days from the scheduled departure date of the Trip and during the Period of Insurance. For avoidance of doubt, We will have sole discretion in determining whether the damage sustained to Your Home is “serious damage” such that this clause is applicable;

(e) cancellation of the scheduled Common Carrier services in which You have arranged to travel on to commence the Trip for at least twenty-four (24) hours from the time specified in the travel itinerary, due to strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;

(f) cancellation of Your Flight which You have arranged to travel, due to closure of the airport, runway or airspace or adverse weather conditions which forces Your Flight to be grounded; or

(g) the issuance of Travel Alert for the planned destination.

The effective date of the above cover shall commence after this Policy has been purchased or within thirty (30) days before the date of commencement of the scheduled Trip.

Once You cancel the Trip and a claim is made under Section 19, the Policy will terminate immediately.

N.B. This Policy will only pay for a claim made under either Sections 19 or 22 or 29 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 19

No benefit will be payable under Section 19 for loss arising from:

1. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.

2. Your disinclination to travel or Your financial circumstances.

3. Any unlawful act or criminal proceedings of You or any person on whom the holiday plan depends, other than witness summons, jury service or compulsory quarantine.

4. Any illness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.

5. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

6. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.
7. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

8. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

9. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

Section 20. Travel Curtailment

We shall pay You up to the Benefit limit for:-

1. The unused portion of irrecoverable prepaid tour fares or transport or accommodation costs included in the Trip arising from necessary and unavoidable Curtailment of the planned Trip as a direct result of any of the matters set out in Section 20 (2) (a) to (g) below, provided that if the original return ticket is not valid for the return, You shall surrender any unused portion of the return ticket to Us;

2. Your additional travelling (economy air ticket) and accommodation expenses reasonably incurred to alter Your stay while You are Overseas prior to your immediate return to Singapore as a result of the matters set out as below.
   (a) death, Serious Bodily Injury or Serious Sickness, occurring to You, Your Travel Companion or Immediate Family Member, during the Period of Insurance;

   (b) witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;

   (c) compulsory quarantine of You or Your Travel Companion;

   (d) serious damage to Your Home in Singapore by a Natural Disaster, fire or burglary occurring within fourteen (14) days from the scheduled departure date of the Trip and during the Period of Insurance. For avoidance of doubt, We will have sole discretion in determining whether the damage sustained to Your Home is "serious damage" such that the said clause is applicable;

   (e) cancellation of the scheduled Common Carrier services in which You have arranged to travel on to commence the Trip for at least twenty-four (24) hours from the time specified in the travel itinerary, due to strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;

   (f) cancellation of Your Flight which You have arranged to travel, due to closure of the airport, runway or airspace or adverse weather conditions which forces Your Flight to be grounded; or

   (g) the issuance of Travel Alert for the planned destination.

Exclusions Applicable to Section 20

No benefit will be payable under Section 20 for loss arising from:

1. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.

2. Your disinclination to travel or Your financial circumstances.

3. Any unlawful act or criminal proceedings of any person on whom the holiday plan depends, other than witness summons, jury service or compulsory quarantine of You.

4. Any illness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.

5. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

6. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.

7. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

8. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

9. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

Section 21. Travel Delay

In the event that the Common Carrier in which You have arranged to travel is delayed in departure for at least six (6) hours from the time specified in the travel itinerary, due to any of the following reasons:

1. Strike or other industrial action;

2. Riot or civil commotion not assuming the proportions of or amounting to an uprising, military action or usurped power and was not publicly known or already existing at the time of applying for this insurance;

3. Natural Disasters;

4. Adverse weather conditions; or

5. Mechanical breakdown or derangement or structural defect of that Common Carrier.

We shall pay You $100 for each continuous six (6) hour period, up to the Benefit Limit.

Provided that:
(a) written confirmation from the carriers or the handling agents specifying the duration and cause of the delay is obtained.

However, the benefit is not payable if a claim has already been made and admitted under either Section 19 or 20 for the same event.

Exclusions Applicable to Section 21

No benefit will be payable under Section 21 for loss arising from:

1. Failure to check-in as per the travel itinerary.

2. Failure to obtain written confirmation on the duration and cause of delay from the Common Carrier or the handling agents.

3. Strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack or adverse weather condition that was publicly known or already existing at the time of application for this insurance.

4. Delay due to the Common Carrier operational issues.

5. Your late arrival at the airport or port after check-in or booking-in time (except for late arrival due to strike or other industrial action).

N.B. This Policy will only pay for a claim made under either Section 21, 23, 26 or 44 for the same event but not for more than one of the Sections.

Section 22. Travel Postponement

We will pay You up to the Benefit Limit the reasonable administrative charges which You are legally liable to pay to postpone the Trip in the event of necessary and unavoidable postponement of the whole Trip by You arising from:
(a) death, Serious Bodily Injury or Serious Sickness, occurring to You, Your Travel Companion or Immediate Family Member, during the Period of Insurance;

(b) witness summons issued to You or jury service to be performed by You that are not made known to You before the Trip was booked;

(c) compulsory quarantine of You or Your Travel Companion;

(d) serious damage to Your Home in Singapore by a Natural Disaster, fire or burglary occurring within fourteen (14) days from the scheduled departure date of the Trip and during the Period of Insurance. For avoidance of doubt, We will have sole discretion in determining whether the damage sustained to Your Home is “serious damage” such that the said clause is applicable;

(e) cancellation of the scheduled Common Carrier services in which You have arranged to travel on to commence the Trip for at least twenty-four (24) hours from the time specified in the travel itinerary, due to strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;

(f) cancellation of Your Flight which You have arranged to travel, due to closure of the airport, runway or airspace or adverse weather conditions which forces Your Flight to be grounded; or

(g) the issuance of Travel Alert for the planned destination. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the postponement of Your Trip and within thirty (30) days before the date of commencement of the scheduled Trip.

Once You postpone the Trip and a claim is made under Section 22 for Travel Postponement, the Policy will terminate immediately.

Exclusions Applicable to Section 22

No benefit will be payable under Section 22 for loss arising from:
1. Government regulations or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.

2. Your disinclination to travel or Your financial circumstances.

3. Any unlawful act or criminal proceedings of You or any person on whom the holiday plan depends, other than witness summons, jury service or compulsory quarantine of You.

4. Any illness or disease, Pre-Existing Medical Condition, compulsory quarantine, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.

5. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

6. The covered events if this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.

7. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

8. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore.

9. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

N.B. This Policy will only pay for a claim made under either Sections 19 or 22 or 29 for the same event but not for more than one of the Sections.

Section 23. Travel Misconnections

In the event that You miss Your confirmed onward travel connection at the transfer point due to the late arrival of Your incoming connecting scheduled Common Carrier as a result of:

1. Strike or other industrial action;

2. Riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power;

3. Natural Disasters;

4. Adverse weather conditions; or

5. Mechanical breakdown or derangement or structural defect of that Common Carrier.

and no onward transportation is available for at least six (6) consecutive hours of Your arrival time, We shall pay You $100 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide Us a written verification from the operator(s) of the Common Carrier or their handling agent(s), stating the reason for the travel misconnection, the scheduled time and actual time of arrival and the scheduled time and actual time for departure of the next available Common Carrier.

N.B. This Policy will only pay for a claim made under either Section 21, 23, 26 or 44 for the same event but not for more than one of the Sections.

Section 24. Travel Disruption

We will pay up to the Benefit Limit for:

1. the unused portion of irrecoverable prepaid tour fares or transport or accommodation costs included in the Trip; or

2. additional travelling (economy air ticket) and accommodation expenses reasonably incurred to extend Your stay Overseas which You have to pay, if You unexpectedly and unavoidably have to change any part of the Trip while Overseas so that You can continue with Your Trip due to any of the following reasons:

   (a) Serious Bodily Injury or Serious Sickness, occurring to You or Your Travel Companion during the Trip;

   (b) strike, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power which first occurs during the Trip;

   (c) cancellation of Your Flight which You have arranged to travel, due to closure of the airport, runway or airspace or adverse weather conditions which forces Your Flight to be grounded; or

   (d) the issuance of Travel Alert for the planned destination.

Exclusions Applicable to Section 24

No benefit will be payable under Section 24 for loss arising from:

1. Your disinclination to travel.

2. Any illness or disease, Pre-Existing Medical Condition, strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack, adverse weather condition or Travel Alert existing at the time of application for this insurance.

3. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to change the travel arrangement.

4. Any expenses to upgrade You to a better class or category of transport or accommodation.

5. Extra expenses to extend Your Trip beyond what was originally scheduled, unless medically necessary and asked for in writing by a Registered Medical Practitioner.

6. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

7. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

Section 25. Flight Overbooked

In the event that You are denied from boarding a confirmed scheduled Flight as indicated on the travel ticket due to over-booking and no alternative transportation is made available to You for at least six (6) consecutive hours of the boarding time indicated on the travel ticket, We shall pay You $100 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide to Us a written verification from the operator(s) of the Common Carrier or their handling agent(s), stating that You were denied from boarding a

confirmed scheduled Flight due to over-booking.

Section 26. Flight Diversion

In the event of travelling on a scheduled Flight whereby Your Flight is diverted due to:
(a) adverse weather

(b) emergency medical treatment for a fellow passenger

which prevents You from continuing Your Trip and is delayed from arriving at the planned destination, We shall pay You $100 for each continuous six (6) hour period, up to the Benefit Limit.

You must obtain and provide Us a written verification from the operator(s) of the Common Carrier or their handling agent(s), stating the reason for the Flight diversion, the scheduled time and actual time of arrival and the scheduled time and actual time for departure of the next available Common Carrier.

N.B. This Policy will only pay for a claim made under either Section 21, 23, 26 or 44 for the same event but not for more than one of the Sections.

Section 27. Hijack of Common Carrier

In the event the Common Carrier You are travelling in, is hijacked and You are confined in the Common Carrier, which prevented You from reaching Your scheduled destination, We shall pay You $100 for each continuous six (6) hour period, up to the Benefit Limit.

Exclusions Applicable to Section 27

No benefit will be payable under Section 27:

1. For hijack occurring in countries, territories or areas located in Central or South America, Africa or any country, territory or area in which United Nation security forces are present and active.

2. Unless reported to the local police, where the hijack occurs, within twenty-four (24) hours of Your release and a local police report is obtained.

Section 28. Kidnap & Hostage

In the event You are kidnapped and taken hostage against Your will while Overseas on Your Trip with the intent of obtaining a ransom to secure Your release, We shall pay You $500 for each continuous twenty-four (24) hours period, up to the Benefit Limit.

Exclusions Applicable to Section 28

No benefit will be payable under Section 28:

1. If the kidnap is performed by one of the Insured Person(s), Immediate Family Members, Travelling Companion, business partners/agent, Your employer or employees whether acting alone or colluding with others.

2. For kidnapping occurring in countries, territories or areas located in Central or South America, Africa or any country, territory or area in which United Nation security forces are present and active.

3. Unless reported to the local police, where the kidnap occurs, within twenty-four (24) hours of Your release and a local police report is obtained.

Section 29. Insolvency of Travel Agency

We shall pay up to the Benefit Limit for loss of any irrecoverable travel deposits for transport and/or accommodation costs paid in advance by You in the event of necessary and unavoidable cancellation of the whole Trip by You arising from the Insolvency of a registered NATAS Travel Agent.

Exclusions Applicable to Section 29

No benefit will be payable under Section 29 for loss arising from:

1. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

2. Insolvency that occurred before the purchase of Your Policy.

3. Government regulations or control whether it's caused directly or indirectly.

4. If this Policy is purchased less than three (3) days prior to the commencement of the scheduled Trip.

5. Cancellation by the Common Carrier or any other provider of the travel and/or accommodation.

6. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

7. Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not relating to transport and accommodation.

N.B. This Policy will only pay for a claim made under either Section 19, 22 or 29 for the same event but not for more than one of the Sections.

LIABILITY

Section 30. - Personal Liability

We will indemnify You up to the Benefit Limit against: -

1. Legal liability to a third party arising while You are Overseas on Your Trip as a result of:

   (a) accidental Bodily Injury to a third party; or

   (b) accidental loss of or damage to property belonging to a third party.

2. The third party's costs and expenses recoverable against You in respect of their claim for such Bodily

Injury, loss of or damage to property belonging to the third party; and

3. Your costs and expenses incurred in dealing with such claim in respect of such legal liability with Our prior consent.

The total benefit payable under Section 29 shall not exceed the Benefit Limit.

Exclusions Applicable to Section 30

No claim will be payable under Section 30 for loss or damage or Bodily Injury arising directly or indirectly from, in respect of, or in consequence of:

1. Property belonging to You or in Your care, custody or control.

2. Employers' liability, contractual liability or liability to a member of Your family.

3. Any wilful, malicious or unlawful act.

4. Pursuit of trade, business or profession.

5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).

6. Ownership, possession or use of vehicles, aircraft, watercraft, animals or firearms.

7. Legal costs resulting from any criminal proceedings.

8. The influence of intoxicating liquor or drugs.

9. (a) Asbestos, or

   (b) Any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos in whatever form or quantity.

10. Any activities and/or business conducted and/or transactions via the Internet, Intranet, Extranet and/or via Your own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.

11. (a) Seepage, pollution or contamination, provided always that this paragraph (a) shall not apply to liability for Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the Trip.

    (b) The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the Trip.

    (c) Fines, penalties, punitive, aggravated or exemplary damages.

    This Clause shall not extend this Policy to cover any liability which would not have been covered under this Policy had this Clause not been attached

LIFESTYLE

Section 31. Loss of Home Contents Due to Burglary

We shall pay up to the Benefit Limit for loss of or damage to Home Contents as a result of burglary involving the use of forcible, violent and visible means to enter into or exit from the Home premises in Singapore and occurring while such premises are vacated during Your Trip.
We shall have the right to opt to make payment, reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation.

Exclusions Applicable to Section 31

No benefit will be payable under Section 31 for:

1. Any loss not reported to the police within twenty-four (24) hours of its discovery.

2. Loss due to use of any key or duplicate thereof irrespective of whether such key belongs to You or not.

3. Loss caused or facilitated by the reckless or willful act of You or Your family members.

Section 32. Golfing “Hole in One”

We shall pay up to the Benefit Limit for the cost of food and beverages if You achieve a "Hole in One" while playing golf on any recognized Overseas golf course during the Trip, provided that You are not a professional golfer.

Any claims for reimbursement must be accompanied by a copy of a properly authenticated certificate for the Hole-In-One issued by the golf club and original receipts for the cost of food and beverages on the date of the Hole-In-One at the golf club.

Section 33. Credit Card Protection

If You suffer financial loss as a direct result of the fraudulent use of Your personal credit card(s) issued by a bank operating in Singapore following a robbery, burglary or theft during the Trip. We will pay for any Overseas unauthorized charges made with Your stolen personal credit card(s).

Exclusions Applicable to Section 33

No benefit will be payable under Section 33:

1. any loss or damage if a report is not made within twenty-four (24) hours of Your discovery of the theft and/or fraudulent use of Your personal credit card(s) to the bank or card issuer.

2. any loss or damage if a police report is not made within twenty-four (24) hours of Your discovery of the theft and/or fraudulent use of Your personal credit card(s).

3. any loss or damage if You could claim from the bank or issuer of Your personal credit

4. any loss of damage if You have not followed Your personal credit card issuer's terms and conditions.

5. any cash advance or withdrawal transactions.

Section 34. Rental Car Excess

We shall pay up to the Benefit Limit for any car rental excess payable by You under the rental car agreement in respect of loss or damage to the rental car due to an Accident or theft of the rental car while Overseas for private and leisure use during the Trip.

Exclusions Applicable to Section 34

No benefit will be payable under Section 34:

1. If the rental car is not rented from a licensed rental agency.

2. If You are not the named driver or co-driver of the rental car.

3. If You do not hold a valid license to drive the rental car.

4. If a comprehensive motor insurance against loss or damage to the rental car during the rental period as part of the rental agreement is not taken up.

5. Any loss or damage caused by Your non adherence or violation to the requirements of the rental agreement, laws, rules and regulations of the country.

6. Any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, built-in faults, or faults or damage which are not obvious.

ENHANCED MEDICAL BENEFITS

Section 35. Overseas Medical Expenses due to COVID-19

We will pay You up to the Benefit Limit, for the necessary COVID-19 related Overseas Medical Expenses incurred and paid by You, within thirty (30) days from the date of the first treatment after You are being Diagnosed with COVID-19 during Your Trip.

Exclusions Applicable to Section 35

No benefit will be payable under Section 35:

1. If You have been Diagnosed with COVID-19 with or without displaying any symptoms but may not have required treatment.

2. For any breach or non-adherence to safety measures or guidelines.

3. For any medical treatment or aid obtained in Singapore.

4. For any surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.

5. For any surgery or medical treatment for a Pre-Existing Medical Condition, which is not directly related to or arising from the COVID-19 infection.

6. For claims made for all COVID-19 related Medical Expenses incurred from the period that You are confirmed by a Registered Medical Practitioner as medically fit to be transferred to a quarantined facility but chooses to continue to stay in a Hospital.

7. For the additional cost of single or private room accommodation at a Hospital, where it is not specifically directed by the Registered Medical Practitioner as being necessary to contain any potential spread of COVID-19 infection.

8. For any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.

9. For the cost of prosthetic devices or visual or hearing aids.

10. If You are tested positive for any mandatory pre-departure COVID-19 diagnostic test prior to Your Trip.

11. If You are not Fully Vaccinated.

Section 36. Overseas Hospitalization Cash Benefit due to COVID-19

In the event You are hospitalized after being Diagnosed with COVID-19 during Your Trip and is considered medically necessary by a Registered Medical Practitioner that You be hospitalized in an Overseas Hospital to receive in-patient treatment, We will pay You $100 for each continuous twenty-four (24) hour period, up to the Benefit Limit.

N.B. This Policy will only pay for a claim made under either Sections 36 or 37 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 36

No benefit will be payable under Section 36:

1. If You are not Fully Vaccinated.

Section 37. Overseas Quarantine Allowance due to COVID-19

In the event that You are issued an Isolation Order by the relevant authorities or governing bodies after being Diagnosed with COVID-19 during Your Trip, We will pay You the Per Day Limit as per the following table based on Your Travel Insurance Plan for each continuous twenty-four (24) hour period up to the Benefit Limit.

Travel Insurance Plan	Per Day Limit
Enhanced	$50
Superior	$100
Premier	$150

Exclusions Applicable to Section 37

No benefit will be payable under Section 37:

1. For any quarantine or self-isolation orders that are mandated by the government for all travellers arriving into the country.
2. For any quarantine not within the Trip.
3. If You are tested positive for any mandatory pre-departure COVID-19 diagnostic test prior to Your Trip.
4. If You are not Fully Vaccinated.

N.B. This Policy will only pay for a claim made under either Sections 36 or 37 for the same event but not for more than one of the Sections.

Section 38. Repatriation of Mortal Remains due to COVID-19

In the event of Your death as a direct result of contracting COVID-19 during the Trip, Our appointed assistance company will arrange for the transportation of the return of Your mortal remains to Singapore, and We shall pay such expenses incurred up to the Benefit Limit.

This Section is not applicable to Insured Person(s) who are above the age of eighty (80) years old.

Exclusions Applicable to Section 38

No benefit will be payable under Section 38:

1. For expenses for a service not approved and arranged by Us or Our appointed assistance company.
2. If You are tested positive for any mandatory pre-departure COVID-19 diagnostic test prior to Your Trip.
3. If You are not Fully Vaccinated.

Section 39. Emergency Medical Evacuation due to COVID-19

In the event You are Diagnosed with for COVID-19 and if judged by Our appointed assistance company that it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, Our appointed assistance company shall arrange for the mode of evacuation, based on the medical severity of Your condition and We shall pay such expenses incurred, up to the Benefit Limit.

You and the persons acting on Your behalf will be required to provide details of insurance such as name, identification / passport number, Policy number, etc.

This Section is not applicable to Insured Person(s) who are above the age of eighty (80) years old.

Exclusions Applicable to Section 39

No benefit will be payable under Section 39:

1. For evacuation 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.
2. For expenses for a service not approved and arranged by Us or Our appointed assistance company except in the event that You or Your Travel Companions cannot notify Us or Our appointed assistance company during an emergency medical situation for reasons beyond Your control. Such expenses incurred shall be subjected to Our review and reimbursed up to the amount which Our appointed assistance company would have incurred for services provided under the same circumstances.
3. For any treatment performed or ordered by a person who is not a Registered Medical Practitioner.
4. For any surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.
5. If You are tested positive for any mandatory pre-departure COVID-19 diagnostic test prior to Your Trip.
6. If You are not Fully Vaccinated.

ENHANCED TRAVEL INCONVENIENCE

Section 40. Travel Cancellation due to COVID-19

We shall pay up to the Benefit Limit for loss of and/or forfeiture of deposits or charges paid in advance or contracted to be paid by You in the event of necessary and unavoidable cancellation of the whole Trip by You arising from:

i. You or Your Travel Companion are Diagnosed with COVID-19 and confirmed by a Registered Medical Practitioner; or

ii. Death or hospitalization of Your Immediate Family Member due to COVID-19;

The effective date of the above cover shall commence within thirty (30) days before the date of commencement of the scheduled Trip.

Once You cancel the Trip and a claim is made under Section 40 for Travel Cancellation due to COVID-19, the Policy will terminate immediately.

N.B. This Policy will only pay for a claim made under either Sections 40 or 41 for the same event but not for more than one of the Sections.

Exclusions Applicable to Section 40

No benefit will be payable under Section 40 for loss arising from the following:

1. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

2. Your disinclination to travel, change of mind or fear of travelling.

3. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

4. You, Your Travel Companion and/or Immediate Family Member being diagnosed or suspected to be infected with COVID-19 at the time of application for this insurance.

5. Any airport taxes and administration fees included in the cost of your Flights.

6. Any positive diagnosis of COVID-19 within 3 days of the Issue Date as indicated in the Policy Schedule or Endorsement Letter for the purpose of changing Your Travel Insurance Plan or the addition of Insured Person to Your Policy.

7. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

8. You are not Fully Vaccinated.

Section 41. Travel Postponement due to COVID-19

We will pay up to the Benefit Limit of reasonable administrative charges which You are legally liable to pay to postpone the Trip in the event of necessary and unavoidable postponement of the whole Trip by You arising from:

i. You or Your Travel Companion are Diagnosed with COVID-19 and confirmed by a Registered Medical Practitioner; or

ii. Death or hospitalization of Your Immediate Family Member due to COVID-19;

This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the postponement of Your Trip and within thirty (30) days before the date of commencement of the scheduled Trip.

Once You postpone the Trip and a claim is made under Section 41 for Travel Postponement due to COVID-19, the Policy will terminate immediately.

Exclusions Applicable to Section 41

No benefit will be payable under Benefit 41 for loss arising from the following:

1. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

2. Your disinclination to travel, change of mind or fear of travelling.

3. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

4. You, Your Travel Companion and/or Immediate Family Member being diagnosed or suspected to be infected with COVID-19 at the time of application for this insurance.

5. Any airport taxes and administration fees included in the cost of your Flights.

6. Any positive diagnosis of COVID-19 within 3 days of the Issue Date as indicated in the Policy Schedule or Endorsement Letter for the purpose of changing Your Travel Insurance Plan or the addition of Insured Person to of Your Policy.

7. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

8. You are not Fully Vaccinated.

N.B. This Policy will only pay for a claim made under either Sections 40 or 41 for the same event but not for more than one of the Sections.

Section 42. Travel Curtailment due to COVID-19

We shall pay up to the Benefit Limit for:

a. the unused portion of irrecoverable prepaid tour fares or transport or accommodation costs included in the Trip; or

b. additional travelling (economy air ticket) and accommodation expenses reasonably incurred to alter Your stay outside Singapore prior to Your immediate return to Singapore arising from necessary and unavoidable Curtailment of the planned Trip as a direct result of:

i. You or Your Travel Companion are Diagnosed with COVID-19 during the Trip and confirmed by a Registered Medical Practitioner;

ii. Death or hospitalization of Your Immediate Family Member due to COVID-19.

Provided that if the original return ticket is not valid for the return, You shall surrender any unused portion of the return ticket to Us.

You are only allowed one claim under section 42 and only up to the Benefit Limit.

Exclusions Applicable to Section 42

No benefit will be payable under Section 42 for loss arising from the following:

1. Loss that is covered by any other existing insurance scheme, government program or that it will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

2. Your disinclination to travel, change of mind or fear of travelling.

3. Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangement.

4. You, Your Travel Companion and/or Immediate Family Member being diagnosed or suspected to be infected with COVID-19 at the time of application for this insurance.

5. Any airport taxes and administration fees included in the cost of your Flights.

6. You testing positive for any mandatory pre-departure COVID-19 diagnostic test prior to Your Trip.

7. The use for any air miles, holiday points, membership or credit card redemption You use to pay for all or part of Your Trip.

8. You are not Fully Vaccinated.

OPTIONAL COVERS

Applicable if the section(s) are indicated as covered in the Policy Schedule

Pre-Existing Medical Condition

Section 43a. Overseas Medical Expenses

We will pay You up to the Benefit Limit, for the necessary Overseas Medical Expenses incurred and paid by You, within thirty (30) days from the date of Your first treatment of Your Bodily Injury or Sickness due to a Pre-Existing Medical Condition during the Trip.

This Section is not applicable to Insured Person(s) who are above the age of seventy (70) years old.

Exclusions Applicable to Section 43a
No benefit will be payable under Section 43a for:

1. Medical treatment or aid obtained in Singapore.

2. Surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.

3. Cosmetic or plastic surgery.

4. The additional cost of single or private room accommodation at a Hospital.

5. Dental care other than that necessitated by accidental injuries to sound natural teeth occurring during the Trip.

6. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa, massage parlour, convalescent or nursing home or any rehabilitation centre.

7. The cost of prosthetic devices or visual or hearing aids.

8. Terminal Illness regardless if Pre-Existing Medical Condition Section 43a, Overseas Medical Expenses has been purchased.

9. Traveling against the advice of any Registered Medical Practitioner due to Your Pre-Existing Medical Condition.

10. Any Pre-Existing Medical Condition that has worsened within thirty (30) days prior to the Trip, for which a Registered Medical Practitioner has recommended consulting a Specialist, undergoing diagnostic tests, having surgery, altering prescribed medication or dosage, or changing treatment.

11. Any Trip more than a duration of thirty (30) days.

Section 43b. Emergency Medical Evacuation (Pre-Existing Condition)

In the event that You sustain Bodily Injury or Sickness due to a Pre-Existing Medical Condition while Overseas and if judged by Our appointed assistance company that it is medically appropriate to move You to another location for medical treatment or to return You to Singapore, Our appointed assistance company shall arrange for the mode of evacuation, based on the medical severity of Your condition and We shall pay such expenses incurred, up to the Benefit Limit.

You and the persons acting on Your behalf will be required to provide details of insurance such as name, identification / passport number, Policy number, etc.

This Section is not applicable to Insured Person(s) who are above the age of seventy (70) years old.

Exclusions Applicable to Section 43b

No benefit will be payable under Section 43b:

1. For evacuation 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.

2. For expenses for a service not approved and arranged by Us or Our appointed assistance company except in the event that You or Your Travel Companions cannot notify Us or Our appointed assistance company during an emergency medical situation for reasons beyond Your control. Such expenses incurred shall be subjected to Our review and reimbursed up to the amount which Our appointed assistance company would have incurred for services provided under the same circumstances.

3. For any treatment performed or ordered by a person who is not a Registered Medical Practitioner.

4. For any surgery or medical treatment which, in the opinion of the Registered Medical Practitioner, can be reasonably delayed until Your return to Singapore or arrival in the country of final destination for travellers not returning to Singapore.

5. Terminal Illness regardless if Pre-Existing Medical Condition Section 43b, Emergency Medical Evacuation has been purchased.

6. Traveling against the advice of any Registered Medical Practitioner due to Your Pre-Existing Medical Condition

7. Any Pre-Existing Medical Condition that has worsened within thirty (30) days prior to the Trip, for which a Registered Medical Practitioner has recommended consulting a Specialist, undergoing diagnostic tests, having surgery, altering prescribed medication or dosage, or changing treatment.

8. Any Trip more than a duration of thirty (30) days.

Section 44. Flight Delay

If Your scheduled Flight is delayed for at least three (3) hours from the departure time specified in the travel itinerary, due to any of the following reasons:

1. Strike or other industrial action;

2. Riot or civil commotion not assuming the proportions of or amounting to an uprising, military action, or usurped power and was not publicly known or already existing at the time of applying for this insurance;

3. Natural Disasters;

4. Adverse weather conditions; or

5. Mechanical breakdown or derangement or structural defect of that aircraft.

We shall pay You $100 for each continuous three (3) hour period, up to the Benefit Limit.

Provided that:

(a) written confirmation from the carrier or the handling agent specifying the duration and cause of the delay is obtained.

However, this benefit is not payable if a claim has already been made and admitted under either Section 19, 20 or 21 for the same event.

Exclusions Applicable to Section 44

No benefit will be payable under Section 44 for loss arising from:

1. Failure to check-in as per the travel itinerary.

2. Failure to obtain written confirmation on the duration and cause of the delay from the carrier or the handling agent.

3. Strike or other industrial action, riot or civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power, hijack or adverse weather condition that was publicly known or already existing at the time of application for this insurance.

4. Delay due to the carrier's operational issues.

5. Your late arrival at the airport or port after check-in or booking-in time (except for late arrival due to strike or other industrial action).

N.B. This Policy will only pay for a claim made under either Section 21, 23, 26 or 44 for the same event but not for more than one of the Sections.

Section 45. Loss of Frequent Flyer Miles

In the event Your Trip is cancelled or postponed due to the events covered under:
Section 19 – Travel Cancellation or
Section 22 – Travel Postponement or
Section 40 – Travel Cancellation due to COVID-19 or
Section 41 – Travel Postponement due to COVID-19.

We will reimburse You for the unused, pre-paid, and non-refundable costs of the air ticket You purchased using Your frequent flyer miles, up to the Benefit Limit of the applicable section provided that You are unable to recover Your lost frequent flyer miles from any other source.

You must submit proof of Your frequent flyer miles redemption for Your scheduled Flight at the time of claim.

We will convert the frequent flyer miles into Singapore dollars at a rate to be determined by Us.

Exclusions Applicable to Section 45

No benefit will be payable under Section 45 for:

1. Any amount in excess of the retail price of the air ticket when it was issued.
2. Any complimentary upgrade to a better class or category of Your scheduled Flight ticket.

N.B. This Policy will only pay for a claim made under either Sections 19, 22, 40 or 41 for the same event but not for more than one of the Sections.

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Addition of Insured Person (Applicable to Annual Multi-Trip Policy Only)

No person added to any group in the Policy Schedule shall be covered under this Policy unless such person is specifically named as Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of the Policy.

2. Automatic Extensions

If You are unable to return to Singapore before the expiry date of the Period of Insurance as stated in the Policy Schedule, due to:

a. Your confinement in an overseas Hospital and/or quarantined under the written advice of a Registered Medical Practitioner due to Bodily Injury or Sickness arising from a cause covered under this Policy; or
b. the scheduled Common Carrier in which You are travelling is delayed due to reasons beyond Your control.

Your Policy will be automatically extended by fourteen (14) days from the expiry date without additional premium.

3. Cancellation Refund

(a) For Single Return Trip policy

We may cancel the Policy at any time by giving seven (7) working days notification in writing to You at Your last known address.

You may cancel the Policy before the start of Your Trip and We will refund You the premium You have paid less $25 for administrative charge. We will not refund You if any refund premium is less than $5 or a claim has been made under the Policy.

(b) For Annual Multi-Trip Policy

We may cancel the Policy at any time by giving seven (7) working days notification in writing to You at Your last known address.

You may cancel the Policy at any time by giving seven (7) working days notification in writing to Us provided no claim has been made under the Policy. You will be entitled to a return of premium subject to the short period rates for the period the Policy has been in force as follows:

Period of Coverage (Not Exceeding)	Premium Refund (% of Annual Premium)
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	20%
Exceeding 6 months	0%

If You cancel the Policy before the start of the Period of Insurance, We will refund you the premium You have paid less $25 administrative charge.

4. Currency

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, We will convert the foreign currency amount into Singapore dollars at a foreign currency rate to be determined by Us.

5. Contracts (Rights of Third Parties) Act

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

6. Data Privacy

It is hereby declared that as a condition precedent to Our liability, You have agreed that any personal information in relation to You provided by or on behalf of You to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

(a) process and assess the Insured's application or any matter arising from the Policy Schedule and any other application for insurance cover and/or

(b) provide all services related to this Policy.

7. Declaration

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

a. for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

b. if You have declared that You have breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

i. You have 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 You to Us before cover incepts.

8. Dispute Resolution

Any dispute arising out of or in connection with Your Policy, including any question regarding its existence, validity or termination shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute or any part of the dispute cannot be referred to or dealt with by FIDReC, or if You do not accept the decision of the FIDReC Adjudicator, the dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the
Arbitration Rules of the SIAC ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this condition.
The seat of the arbitration shall be Singapore.

The Tribunal shall consist of one (1) arbitrator.

The language of the arbitration shall be English.

9. Duplication of Cover

We shall not cover You under more than one travel insurance policy underwritten by Us for the same Trip. In the event that You are covered under more than one such policy, We will consider You to be insured under the policy first issued and will refund any duplicate insurance premium payment, which may have been made by or on behalf of You.

10. Duty of Care

You must exercise reasonable care to prevent Accidents, Bodily Injury, Sickness, loss or damage.

11. Family Plan Definition

For Single Trip

Family shall comprise of:

a. One (1) Adult and any number of the Adult's Child(ren) or Grandchild(ren); or

b. Two (2) Adults who need not be related to each other and any number of the Adult's Child(ren) or Grandchild(ren).

Grandchild(ren) must be unemployed and unmarried and above three (3) months old but below eighteen (18) years or up to twenty-five (25) years of age, if studying full time in a recognized institution of higher learning at the commencement of this insurance. Age is calculated as at last birthday.

For Annual Policy
Family shall comprise of:
a. One (1) Adult and any number of the Adult's Child(ren); or

b. Two (2) Adults who are husband and wife and any number of their Child(ren).

For an annual plan for Family, You and the other Adult can travel independently. However, the Child(ren) must always be accompanied by either one (1) of the Adults under the same Policy.

12. Fraud, Misstatement or Concealment
Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

13. Governing Law
Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the Laws of Singapore.

14. Other Insurance
If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of You with other insurance company covering the same loss, damage, expenses or liability, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability. This condition is not applicable to Section 10.

15. Payment Before Cover Warranty
a. The premium due must be paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the effective date ("the effective date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:
   i. Cash or honoured cheque for the premium is handed over to Us or the intermediary;
   ii. A credit or debit card transaction for the premium is approved by the issuing bank;
   iii. A payment through an electronic medium including the internet is approved by the relevant party;
   iv. A credit in favour of Us or the intermediary is made through an electronic medium including the internet.

b. In the event that the total premium due is not paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

c. Premium Payment
   i. The payment of the premium when it is due will ensure the continuance of the Policy in force until the next premium is due;
   ii. This Policy will be renewed upon the payment of the premium when it is due either on a monthly or annual basis as applicable and stated in the Policy Schedule unless prior written notice of cancellation has been given in accordance with General Condition 3 or the Policy has otherwise been terminated.

16. Payments of Benefits
All benefits payable under this Policy shall be paid to You or Your legal representative or Your beneficiary (if any), or otherwise to Your estate in the event of death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

17. Recovery from Other Sources
If at the time any claim arises under this Policy, You are able to seek recovery to be paid or refunded by other sources, including but not limited to government program, a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation, for the same loss, damage, expenses or liability covered under this Policy, We shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, damage, expense or liability.

18. Renewal of Your Policy
(Applicable to Annual Multi-Trip Policy Only)
This Policy will be automatically renewed by Us on the expiry date of the Period of Insurance shown in the Policy Schedule upon satisfaction of the following:

a) Payment of the premium under General Condition 15;

b) There is no prior written notice of cancellation given in accordance with General Condition 3 before the expiry date of the Period of Insurance shown in the Policy Schedule; and

c) The Policy has not been otherwise terminated.

Before renewal of this Policy, You must notify Us of any Sickness, or physical impairment or infirmity of which You have become aware of during the preceding Period of Insurance.

19. Sanction Clause
Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit

would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom, United States of America or Singapore.

20. Subrogation

You shall at Our expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

CLAIMS CONDITIONS

(Applicable to the whole Policy)

1. Written notice of Accidents, or any other events which may give rise to a claim under this Policy shall be given to Us within thirty (30) days of the Accident and/or event. You shall at Your own expense supply Us with full particulars in writing of the loss or damage and give all necessary information, documents, evidence and assistance as We may reasonably require for investigating or verifying a claim.

2. Except with Our written consent, You shall not make any promise, offer, payment or admission of liability to a third party in respect of any third party claim. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name and to instruct solicitors of Our own choice for this purpose. You shall give such information and assistance as We may require from time to time.

3. We shall have full discretion in the conduct, of any proceedings or the settlement of any claim.

4. In the event of Your death, We shall have the right, at Our own expense, to conduct a post mortem.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

Unless otherwise expressly stated or extended in the Policy, this Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any Bodily Injury, illness or disease and death to any person directly or indirectly caused by, or contributed to, or arising from:

1. Any kind of race or sport where You are being engaged in a professional capacity or where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport or racing.

2. Suicide, attempted suicide or self-inflicted injury,

3. Pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation.

4. You being under the influence of intoxicating liquor or the use of drugs or medications (other than taken under a prescription by a Registered Medical Practitioner and not for the treatment of drug addiction), volunteered exposure to needless peril (except in an attempt to save human life).

5. Venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused.

6. You proceeding with the Trip against the advice of a Registered Medical Practitioner.

7. An epidemic or pandemic as declared by the World Health Organisation or the Ministry of Health of Singapore, except for COVID-19 cover under Sections 35, 36, 37, 38, 40, 41 and 42.

8. You engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms.

9. Any Pre-Existing Medical Condition of Yours, except for Pre-Existing Medical Condition cover under Section 43a Overseas Medical Expenses and Section 43b Emergency Medical Evacuation.

10. Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.

11. Any wilful, malicious, criminal or unlawful acts committed by You and/or any person acting on Your behalf.

12. Flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.

13. Rafting or canoeing involving white water rapids, bungee jumping, jet skiing, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, the use of bobsleigh or skeleton, hunting, pot-holing, trekking (including mountain trekking) three thousand (3,000) metres above sea level, mountaineering, rock climbing that ordinarily requires the use of ropes or guides and any other Extreme Sports.

14. Underwater activities involving artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor, if You hold a PADI certification (or equivalent qualification), and the maximum depth of the dive does not exceed the maximum depth limit

under Your certification or thirty (30) metres, whichever is shallower.

15. Manual work of any kind unless You have informed Us when applying for the insurance and it is accepted by Us in writing.

16. Your negligence or Your failure to take due and reasonable care and precautions to safeguard and secure Your properties.

17. Taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.

18. Any event or circumstance that was made know to You at the time of arranging the Trip and/or effecting this insurance, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which threaten Your health, safety or leads to the disruption of Your Trip.

19. (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) any Nuclear, Chemical, Biological Terrorism.

"Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by 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 or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

20. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.

(a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority and/or

(b) permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person

provided that We are not relieved of any liability to You in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy

(c) the destruction of property by order of any public authority

21. In any action suit or other proceeding where We allege that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon You.

22. Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy:

(a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

(b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

The Policy does not insure loss or damage to property, which is already specifically insured under other policies of insurance.

POLICY OWNERS' 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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do: Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:
Chief Executive Officer
HL Assurance Pte. Ltd.
11 Keppel Road #11-01 ABI Plaza
Singapore 089057

We will respond to Your appeal within fourteen (14) working days. If You are still dissatisfied with the CEO's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg
Important – Please remember to quote Your Policy number / reference in Your communication.