

i-FLY INSURANCE POLICY

INDIA INTERNATIONAL INSURANCE PTE LTD welcomes you as a policyholder and we take this opportunity to recommend that you thoroughly examine this Policy Document which sets out the benefits and limitations of the insurance. This should be read in conjunction with the General Conditions and Exclusions set out at the end of the Policy.

Should you have any query, please contact your Registered Agent/Broker or our office, especially if the insurance is not completely in accordance with your intentions.

“WE WOULD REMIND YOU THAT YOU MUST DISCLOSE TO US, FULLY AND FAITHFULLY, THE FACTS YOU KNOW OR OUGHT TO KNOW, OTHERWISE YOU MAY NOT RECEIVE ANY BENEFIT FROM THE POLICY”

The Insured by a proposal and declaration shall be the basis of this contract and is deemed to be incorporated herein has applied and paid the premium as consideration to India International Insurance Pte Ltd (hereinafter called “the Company”) for the insurance hereinafter contained.

Now this Policy witnesseth that in respect of events occurring during the period of insurance and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy) the Company will indemnify the Insured in accordance with the Terms stated in the various Sections of this Policy.

SECTION	BENEFITS	EXECUTIVE		CLASSIC	
		Individual	Family	Individual	Family
1	Accidental Death and Permanent Disablement				
	Adult below 70 years	\$200,000	\$500,000	\$100,000	\$250,000
	Adult 70 years and above	\$50,000	(aggregate)	\$50,000	(aggregate)
	Child	\$50,000		\$25,000	
2	Double Indemnity in Public Transport				
	Adult below 70 years	\$400,000	\$1,000,000	Not Covered	Not Covered
	Adult 70 years and above	Not Covered	(aggregate)	Not Covered	Not Covered
	Child	\$100,000			
3	Medical Expenses (Overseas)				
	Adult below 70 years	\$350,000	\$875,000	\$175,000	\$437,500
	Adult 70 years and above	\$50,000	(aggregate)	\$50,000	(aggregate)
	Child	\$75,000		\$50,000	
4	Medical Expenses (follow-up treatment in Singapore)				
	Adult below 70 years	\$30,000	\$75,000	\$20,000	\$50,000
	Adult 70 years and above	\$5,000	(aggregate)	\$5,000	(aggregate)
	Child	\$7,500		\$5,000	
5	Traditional Chinese Medical Expenses	\$500 (\$50 per visit)	\$1,000 (\$50 per visit)	\$200 (\$50 per visit)	\$400 (\$50 per visit)
6	Overseas Hospital Confinement Benefit	\$200 per day (max \$20,000)	\$200 per day (max \$50,000)	\$200 per day (max \$10,000)	\$200 per day (max \$25,000)
7	Alternative Employees' Expenses (Business Trip Only)	\$10,000	N.A.	\$5,000	N.A.
8	Emergency Medical Evacuation	\$1,000,000		\$500,000	
9	Repatriation to Singapore	\$30,000	\$75,000	\$15,000	\$37,500
10	Repatriation of Mortal Remains	\$20,000	\$50,000	\$10,000	\$30,000
11	Compassionate Visit	\$10,000	\$25,000	\$5,000	\$12,500

SECTION	BENEFITS	EXECUTIVE		CLASSIC	
12	Child Protection	\$10,000	\$25,000	\$5,000	\$12,500
13	Baggage & Personal Effects	\$5,000	\$10,000	\$3,000	\$6,000
		(Limit \$500 per article, pair or set and \$1,000 for one unit laptop)			
14	Loss of Travel Documents and Passport	\$3,000	\$6,000	\$1,500	\$3,000
15	Baggage Delay (every 6 hours delay)	\$250 (max \$500)	\$250 (max \$1,000)	\$150 (max \$300)	\$150 (max \$600)
16	Travel Delay (every 6 hours delay)	\$250 (max \$1,000)	\$200 (max \$2,000)	\$150 (max \$500)	\$100 (max \$1,000)
17	Missed Connection/Overbooked Flight (every 6 hours)	\$200 (max \$1,000)	\$200 (max \$2,000)	\$100 (max \$500)	\$100 (max \$1,000)
18	Closure of Transportation Terminal (every 6 hours)	\$250 (max \$500)	\$250 (max \$1,000)	\$150 (max \$300)	\$150 (max \$600)
19	Personal Money	\$500		\$250	
20	Loss of Deposits/Cancellation Charges/Trip Curtailment	\$15,000	\$30,000	\$10,000	\$20,000
21	Hijack of Public Conveyance (exceeding 12 consecutive hours)	\$200 (max \$4,000)	\$100 (max \$10,000)	\$100 (max 2,000)	\$100 (max \$5,000)
22	Kidnap and/or Hostage Benefit (every 6 hours)	\$200 (max \$4,000)	\$200 (max \$10,000)	\$100 (max \$2,000)	\$100 (max \$5,000)
23	Rental Vehicle Excess	\$500		N.A.	
24	Personal Liability	\$1,000,000		\$500,000	\$500,000
25	Legal Expenses for Wrongful Arrest/Detention	\$5,000		N.A.	
26	Home Contents	\$7,500		\$5,000	\$5,000
27	Terrorism (excluding biological, chemical and nuclear weapons) Applicable to Item 1 to 22				
	Adult below 70 years	\$200,000	\$500,000 (aggregate)	\$100,000	\$250,000 (aggregate)
	Adult 70 years and above	\$50,000		\$50,000	
	Child	\$50,000		\$25,000	
28	Automatic Extension of Cover	Up to 5 days	Up to 5 days	Up to 3 days	Up to 3 days

PART I – POLICY DEFINITIONS

- 1) **Accident** or **Accidental** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **Adult** means a person aged sixteen (16) years and above at the commencement of any Trip/effective date of annual policy.
- 3) **Appointed Assistance Company** means the company appointed by Us to provide the Insured Person with various emergency assistance services.
- 4) **Baggage** means any articles, items, luggage or bags belonging to and owned by an Insured Person.
- 5) **Certificate Of Insurance** means the document containing details of Insured, Insured Person(s), region of travel, plan type selected and Period of Insurance. The Certificate Of Insurance forms part of the Policy.
- 6) **Child / Children** is a person who is unemployed and unmarried, aged above three (3) month old and below sixteen (16) years or below twenty-five (25) years of age if studying full-time in a recognised institution of higher learning at the commencement of any Trip/effective date of annual policy.
- 7) **Common Carrier** means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It does not mean taxis or private cars, nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.
- 8) **Contents** means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your Family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding furs, deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations), cash, currency notes contained in the premises of Your Home in Singapore
- 9) **Country Of Origin/Home Country** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 10) **Family** under Single Trip Policy, Family shall mean:
 - a) an Adult and/or his/her spouse and two (2) biological or legally adopted Children OR

- b) one (1) or two (2) Adults who are not related by marriage and a maximum of two (2) Children who must be at least Family related (i.e. biological or legally adopted Child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the Adults.
- c) All Insured Persons under the Single Trip Family Policy must depart from and return back to Singapore together at the same time as a Family.

Under Annual Multi-Trip Policy, Family shall mean an Adult and/or his/her spouse and **two (2) biological or legally adopted Children**.

For an Annual Multi-Trip Policy, the Insured Persons under the Family Cover are not required to travel together on a Journey. However, any Child Insured Person under the age of twelve (12) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance.

- 11) **Home** means the permanent place of residence of the Insured and/or an Insured Person in Singapore.
- 12) **Hospital** means an institution lawfully operated for the care and treatment of injured or sick persons as bed-paying patients with organised facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under one or more Medical Practitioners at all times, but not including any institution used primarily as a clinic, nursing, rest, rehabilitative, convalescent home, extended care facility, home for the aged, a place of rest, a health hydro or natural cure clinic, a geriatric care facility, a mental institution, a hospital institution for mental or behavioural disorder, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts or similar establishment.
- 13) **Hospital Confinement** means confined in a Hospital due to Sickness or Injury suffered for at least one (1) day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner. Day shall mean a continuous twenty-four (24) hour period for which the Hospital charges for room and/or board.
- 14) **Hostage** means You (except a minor held hostage by his or her parents) being taken and held prisoner by another person by force or against Your will.
- 15) **Insured Person(s)** means the person or persons described as such including Child(ren) in the Schedule and/or Certificate of Insurance, ordinarily residing in Singapore for whom the insurance is arranged.
- 16) **Injury** means bodily Injury sustained by an Insured Person and is caused by an Accident solely and independently of any other cause and not by sickness, disease or gradual physical wear and tear or mental disorder within ninety (90) days from the date of such Accident.
- 17) **Illness / Sickness** means any sudden and unexpected deterioration of physical health of an Insured Person, not caused by an Accident but is due to a medical condition contracted, commencing or manifesting during the Trip outside Singapore which requires the treatment by a Medical Practitioner, provided the Illness / Sickness is not a Pre-Existing

Medical Condition and the nature of the Illness / Sickness is not excluded from this Policy.

- 18) **Kidnap** means any event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.
- 19) **Major Travel Event** means events that were publicised by the mass media or through travel advisory issued by any authority on:
- Natural Disaster;
 - epidemic or pandemic;
 - major industrial accident;
 - strike, riot, civil unrest or civil commotion not assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power resulting in cancellation of scheduled Public Transport services or in a relevant government warning against non-essential travel;
 - strike resulting in cancellation of scheduled Public Transport service; or
 - any event leading to airspace or multiple airport closures.
- 20) **Medical Practitioner** means a person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The Medical Practitioner cannot be the Insured Person, the Insured Person's spouse, the Insured Person's business partner, the Insured Person's employer, the Insured Person's employee, the Insured Person's agent, a person booked to accompany the Insured Person on the Trip or a person who is related to the Insured Person or in any way by blood, marriage or adoption or a person related to any Insured Person in any way.
- 21) **Natural Disasters** means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 22) **Overseas** means anywhere outside the territorial limits of Singapore.
- 23) **Period of Insurance / Policy Period** means the Period of Insurance specified in the Schedule.
- 24) **Permanent** means lasting 12 consecutive calendar months from the date of the Accident and at the expiry of that period being beyond hope of improvement.
- 25) **Physician** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws of the country in which the practice is granted including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You or in any way by blood, marriage or adoption or a person related to any Insured Person in any way.
- 26) **Pre-Existing Medical Condition** means
- any condition, illness, disease, disability or defect for which the Insured Person has sought medical advice, been

- investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time; or
- b) any signs and symptoms manifested in the last twelve (12) months prior to the commencement of a Trip which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.
- 27) **Proposer** means the person who apply for this insurance on behalf of the Insured Person(s) and named in the Schedule and/or Certificate Of Insurance.
- 28) **Public Transport** means any bus, coach, ferry, hovercraft, hydrofoil, ship, taxi and any regularly scheduled airport limousine, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports operating on fixed routes and schedules.
It excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour even if such services are regularly scheduled.
- 29) **Relative** means the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, sibling, brother / sister-in-law or daughter / son-in-law.
- 30) **Replacement Expenses** means all reasonable and necessary expenses incurred in sending a substitute employee to complete that part of the original Insured Person's Journey which relates to the official business of the Insured Person or that of his/ her employer. Such expenses shall be limited to economy return air flight and other essential travelling expenses incurred by the substitute employee for travelling to the location at which the Insured Person has sustained an Injury or contracted an Illness rendering him/her being totally disabled to complete the Journey and which such condition has lasted or likely to last for more than seven (7) days as certified in writing by a Medical Practitioner or where he has died following Injury or Illness.
- 31) **Selected Plan** means the choice of Executive or Classic Plan which You or Your representative made at the time of application.
- 32) **Serious Injury or Serious Sickness** means when applied to the Insured Person it shall mean Injury or Sickness which requires treatment by a Medical Practitioner and which results in the Insured Person being certified by that Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the Relative or Travel Companion, it shall mean the Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in the Insured Person's disruption or cancellation of his/her original Trip.
- 33) **Total Disablement** means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 34) **Travel Agent** means a travel agent registered in Singapore that is a member of the National Association of Travel Agents Singapore, or any subsidiary of such travel agent.
- 35) **Travel Companion** means an accompanying person without whom the Journey cannot commence or continue but excluding any tour leader or group leader who is travelling together as part of a tour group and receiving remuneration in monetary form or in kind.
- 36) **Treatment** means the surgical or medical procedures for which the sole purpose is the cure or relief of Injury or Sickness.
- 37) **Trip / Journey** means a pre-booked and pre-planned travel beginning at the time the Insured Person leaves his/her Home or workplace within Singapore for the sole purpose of commencing the travel abroad and after the Insured Person's return to his/her Home or workplace in Singapore or three (3) hours upon return to Singapore or on the expiry date of the Period of Insurance shown in the Schedule and/or Certificate Of Insurance, whichever is the earlier.
- 38) **Valuables** means gold, silver or other precious metals, jewellery, watches, furs and including precious and semi-precious gemstones, stamp, coin or medal collections, pictures and other works of art.
- 39) **We, Our or Us** means India International Pte. Ltd.
- 40) **You or Your** means the Insured Person(s) named in the Policy Schedule and/or Certificate of Insurance.
- 41) **Area** means –
- Area 1:** Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, and Vietnam.
- Area 2:** Australia, Republic of China, Hong Kong, India, Japan, South Korea, Macau, New Zealand, Sri Lanka, Taiwan, Timor-Leste and Area 1
- Area 3:** Worldwide including Area 1 and Area 2, excluding Afghanistan, Cuba, Iran, Iraq, Liberia, North Korea, Russia, Somalia, Sudan, Syria, The Democratic Republic of Congo, Ukraine, Venezuela, Yemen, Zimba.

PART II – COVERAGE (MEDICAL AND TRAVEL BENEFITS)

Section 1 – Accidental Death and Permanent Total Disablement

We will pay compensation with respect to Injury sustained by the Insured Person during the Journey, provided such Injury results in death or Permanent Disablement or permanent loss as set out in the Schedule of Compensation below within ninety (90) days from the date of Accident. The compensation payable under this Section shall not exceed the Sum Insured applicable to the Selected Plan as specified in the Schedule of Benefits.

We will not pay compensation for any event as set out in the Schedule of Compensation under listed events 1 to 3 above that arises from or is caused by any sickness or infectious disease.

Results	Capital sum as stated in Plan Type, Schedule/Certificate (in aggregate)
Accidental Death	100%
Accidental Permanent Disability	
The following percentages of the	
Loss of both hands above the wrist joint	100%
Loss of both feet above the ankle joint	100%
Total and irrecoverable loss of sight in both eyes	100%
Total and permanent paralysis of both arms and/or both legs	100%
Loss of one arm above the elbow joint	75%
Loss of one leg above the knee joint	75%
Loss of one foot above the ankle joint	60%
Total and irrecoverable loss of sight in one eye	60%
Loss of the whole of four fingers and thumb of one hand	60%
Loss of the whole of four fingers	50%
Loss of thumb	both phalanges 25%
	one phalanx 10%
Loss of index finger	three phalanges 10%
	two phalanges 8%
	one phalanx 4%
Loss of middle finger	three phalanges 6%
	two phalanges 4%
	one phalanx 2%
Loss of ring finger	three phalanges 5%
	two phalanges 4%
	one phalanx 2%
Loss of little finger	three phalanges 4%
	two phalanges 3%
	one phalanx 2%
Loss of metacarpals	first or second (additional) 3%
	third, fourth or fifth (additional) 2%
Loss of toes	all 15%
	great, both phalanges 5%
	great, one phalanx 2%
	other than great, if more than one too lost, each 1%
Total and Irrecoverable loss of hearing	both ears 75%
	one ear 15%
Total and irrecoverable loss of speech	50%

Where a claim under Section 1 or 2 results from the same occurrence, this Policy shall only pay for the claim either under Section 1 or 2 but not both.

Section 2 – Double Indemnity in Public Transport

The benefits payable under this Section are only payable if there is Injury resulting in death of the Insured Person, arising from an Accident happening whilst the Insured Person is a fare-paying passenger in a Public Transport during the Journey. The compensation payable under this Section shall not exceed the Sum Insured applicable to the Selected Plan as specified in the Schedule of Benefits.

Where a claim under Section 1 or 2 results from the same occurrence, this Policy shall only pay for the claim either under Section 1 or 2 but not both.

Section 3 – Medical Expenses (Overseas)

We will reimburse the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the Medical Expenses incurred whilst Overseas up to a maximum of ninety (90) days for Injury or Sickness suffered by the Insured Person solely and independently of any other cause whilst Overseas.

This Section 3 shall not cover nursing care or charges and expenses that are non-medical related.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses (Overseas).

Section 4 – Medical Expenses (follow-up treatment in Singapore)

We will reimburse the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the Medical Expenses incurred for Treatment or follow-up Treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst Overseas, subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The time limit for seeking such Treatment is as follows:

- (a) The Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue the Treatment by a Medical Practitioner in Singapore if such Treatment has already been sought Overseas;
- (b) If the Treatment has not been sought Overseas, the Insured Person must seek Treatment from a Medical Practitioner within twenty-four (24) hours upon return to Singapore. The Insured Person has up to a maximum of thirty (30) days to continue the Treatment from the date of first Treatment in Singapore.

This Section 4 shall not cover nursing care or charges and expenses that are non-medical related.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses (Overseas).

Section 5 – Traditional Chinese Medical Expenses

We will reimburse the expenses incurred for Treatment by a Physician for Injury or Sickness which the Insured Person suffered solely and independently of any other causes whilst Overseas, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. This benefit also covers expenses incurred for Treatment or follow-up Treatment in Singapore by a Physician for Injury or Sickness which the Insured Person had sustained whilst Overseas. The time limit for seeking such Treatment by a Physician is as follows:

- (a) The Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue the Treatment by a Physician in Singapore if such Treatment has already been sought Overseas;
- (b) If the Treatment has not been sought Overseas, the Insured Person must seek Treatment by a Physician within seventy-two (72) hours upon return to Singapore. The Insured Person has up to a maximum of thirty (30) days to continue Treatment from the date of first Treatment in Singapore.

If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the applicable limits.

The maximum limit payable under Sections 3 to 5 shall be aggregated and shall not exceed the maximum limit applicable under Section 3 – Medical Expenses (Overseas).

Section 6 – Overseas Hospitalisation Confinement Benefit

If You suffer Injury or Sickness whilst Overseas and are Hospitalised for more than twenty four (24) hours, We will pay You the limit stated per day for each continuous twenty-four (24) hour period of such Hospital Confinement, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Section 7 – Alternative Employees Expenses (Applicable to Business Travel only)

If You suffer Injury or Sickness or suffer death following an Injury or Sickness whilst Overseas, We will pay the Replacement Expenses up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

The benefits under this Section do not apply to a Child Insured Person.

Section 8 – Emergency Medical Evacuation

We will pay for all expenses of emergency medical evacuation up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits as a result of Injury or Sickness (in accordance with Section 1, 2 and 3) sustained by the Insured Person whilst Overseas and if in the opinion of the Appointed Assistance Company or their authorized representative(s) is judged medically appropriate to move/evacuate the Insured Person to another location for Treatment, or return to Singapore.

The Appointed Assistance Company shall arrange and make all decisions as to the means of evacuation and the final destination which is best suited, based on the medical severity of the Insured Person's condition. We will also pay for expenses, which are medically necessary and unavoidably incurred to return the Insured Person to Singapore, following an emergency medical evacuation to a place outside Singapore.

Covered expenses are expenses for services provided and/or arranged by the Appointed Assistance Company for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and repatriation of the Insured Person subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 8 to 12 shall be aggregated and shall not exceed the maximum limit applicable under Section 8 – Emergency Medical Evacuation.

Section 9 – Repatriation to Singapore

In the event that the Insured Person suffer death within thirty (30) days from the date of the Injury or commencement of Sickness in which such Injury or Sickness (in accordance with Section 1, 2 and 3) is sustained whilst Overseas, We will pay up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the expenses necessary for transporting the Insured Person's mortal remains from the place of death to Singapore. The Appointed Assistance Company shall arrange and make all decisions for such repatriation unless making such arrangements through the Appointed Assistance Company were not possible in the circumstances due to reasons beyond the Insured Person estate's control and any alternative arrangements are deemed reasonable by Us.

We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 8 to 12 shall be aggregated and shall not exceed the maximum limit applicable under Section 8 – Emergency Medical Evacuation.

Section 10 – Repatriation of Mortal Remains

In the event that the Insured Person suffer death within thirty (30) days from the date of the Injury or commencement of Sickness in which such Injury or Sickness (in accordance with Section 1, 2 and 3) is sustained whilst Overseas, We will pay up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the expenses necessary for transporting the Insured Person's mortal remains from the place of death to Your Country of Origin/ Home Country. The Appointed Assistance Company shall arrange and make all decisions for such repatriation unless making such arrangements through the Appointed Assistance Company were not possible in the circumstances due to reasons beyond the Insured Person estate's control and any alternative arrangements are deemed reasonable by Us.

We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 8 to 12 shall be aggregated and shall not exceed the maximum limit applicable under Section 8 – Emergency Medical Evacuation.

Section 11 – Compassionate Visit

We will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one (1) Relative or friend of the Insured Person, up to a maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, to:

- (a) visit and stay with the Insured Person until the Insured Person can return to Singapore or able to resume his/her Trip or until completion of the Policy Period, whichever occurs first in the event that the Insured Person is hospitalised Overseas for more than five (5) days due to Injury or Sickness sustained Overseas and his/her medical condition forbids evacuation and no Adult member of his/her Family is with him/her.
- (b) assist in the final arrangement at the place of death of the Insured Person in the event that the Insured Person dies due to Injury or Sickness whilst Overseas and no Adult member of his/her Family are with him/her.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 8 to 12 shall be aggregated and shall not exceed the maximum limit applicable under Section 8 – Emergency Medical Evacuation.

Section 12 – Child Protection

In the event that the Insured Person is hospitalised Overseas and there is no other Adult to accompany the Child/Children who is/are below the age of sixteen (16) years old, We will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one (1) Relative or friend of the Insured Person, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, to accompany the Child/Children back to Singapore.

The maximum limit payable for each Insured Person for any one (1) Period of Insurance regardless of the number of events involved under Sections 8 to 12 shall be aggregated and shall not exceed the maximum limit applicable under Section 8 – Emergency Medical Evacuation.

Section 13 – Baggage and Personal Effects

We will indemnify the Insured Person for Accidental physical loss of or damage sustained whilst Overseas to Baggage taken or purchased during the Trip (including clothing and personal effects worn or carried on the Insured Person, in trunks, suitcases and like receptacles, and including those that were in the Insured Person's custody or which is loaned or entrusted to the Insured Person) where such loss or damage is due to circumstances beyond Insured Person's control at the planned destination including Natural Disasters and occurs during the Policy Period subject to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits. The amount payable shall not exceed the original price paid, up to a limit of:

- (a) S\$500 for any one article or a pair or a set of articles (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands), excluding item (b) and (c) below.
- (b) S\$1,000 in the aggregate for laptop computer, netbook and tablet including accessories and batteries but excluding software.
- (c) S\$500 in the aggregate for hand phones and spectacles.

We may, at Our sole discretion and option, make payment, replace or repair any damaged article subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section 13 as if the article had been lost.

Such losses must be reported to the local police at the place of the loss or the carriers of the air or sea Public Transport concerned within twenty-four (24) hours of the incident and a written statement from the police or the carriers of the air or sea Public Transport must be obtained to substantiate the claim.

A pair or a set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

The maximum limit payable under Sections 13 and 14 shall be aggregated and shall not exceed the maximum limit applicable under Section 13 – Baggage and Personal Effects.

Section 14 – Loss of Travel Documents and Passport

We will pay the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost including additional travel expenses and hotel accommodation expenses necessarily and reasonably incurred to replace the lost travel documents (excluding those that were in the Insured Person's care, custody or control) where such loss has arisen out of robbery, burglary, theft or Natural Disasters whilst Overseas.

Travel documents shall exclude identity cards, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations.

The maximum limit payable under Sections 13 and 14 shall be aggregated and shall not exceed the maximum limit applicable under Section 13 – Baggage and Personal Effects.

Section 15 – Baggage Delay

We will pay the amount as specified in the Schedule of Benefits if the checked-in Baggage accompanying the Insured Person (excluding those that were in the Insured Person's care, custody or control) has been delayed, misdirected or temporarily misplaced by the air or sea Public Transport for every full six (6) consecutive hours of delay after the Insured Person's arrival at the Baggage pick-up point of the scheduled destination Overseas up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Such losses must be reported to the carriers of the air or sea Public Transport concerned within twenty-four (24) hours of the incident.

A written confirmation from the carriers of air or sea Public Transport confirming the duration and the cause of the delay is required to substantiate the claim.

Any such payment shall be deducted from the amount payable under Section 13 if the Baggage later proves to be permanently lost.

Section 16 – Travel Delay

In the event that, whilst Overseas or departing from Singapore, the departure of the air or sea Public Transport in which the Insured Person is scheduled to travel or the arrival of the air or sea Public Transport in which the Insured Person had travelled in is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to the Insured Person due to adverse weather conditions, mechanical breakdown or derangement of the Public Transport or strike or other industrial action by the employees of the air or sea Public Transport or airport or seaport, We will pay for every full six (6) consecutive hours of delay in departure or arrival up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Where the delay occurs in Singapore for full six (6) consecutive hours, We will pay up to a maximum of S\$100.

A written confirmation from the carriers of air or sea Public Transport confirming the duration and the cause of the delay is required to substantiate the claim before We pay the benefit under this Section.

This Policy will only pay for a claim under any one of the Sections 16, 17, 18 or 21 arising from the same occurrence.

Exclusions

We will not be liable to pay for any delay:

1. If the Insured Person fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; or
2. Which was publicly known at the time the Insured Person booked the Trip or purchased this Policy, whichever occurs last.

Section 17 – Missed Connection/Overbooked Flight

We will pay the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) consecutive hours of the actual arrival time of the incoming flight as a result of the Insured Person missing the confirmed connecting flight due to delay of the Insured Person's confirmed incoming flight or the Insured Person failing to board the aircraft due to overbooking of the flight in which a confirmed reservation had been received from the Travel Agent or the airline.

The failure to board the aircraft must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

This Policy will only pay for a claim under any one of the Sections 16, 17, 18 or 21 arising from the same occurrence.

Section 18 – Closure of Transportation Terminal

In the event of closure of depots, interchange, terminal on the advisory of the relevant government authorities in which the Insured Person is travelling from, We will pay as the amount as specified in the Schedule of Benefits for every six (6) hours that the Insured Person is prevented from reaching his/her scheduled destination, up to the maximum limit applicable to the Selected Plan.

This Policy will only pay for a claim under any one of the Sections 16, 17, 18 or 21 arising from the same occurrence.

Exclusions

We will not be liable to pay for any delay a direct result of:-

1. Major Travel Event which was publicly known at the time the Insured Person booked the Trip or purchased this Policy, whichever occurs last.

Section 19 – Personal Money

We will pay the Insured Person whilst Overseas suffers a loss of cash, travellers' cheques or banknotes belonging to him/her (excluding those that were in the Insured Person's care, custody or control) due to robbery, burglary, theft or Natural Disasters, We will pay for the actual loss up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Provided such loss is reported to the police having jurisdiction at the place of the loss not more than twenty-four (24) hours after the incident and reported immediately to the local branch or agent of the issuing authority for loss of travellers' cheques. Any claim must be accompanied by written documentation from the police or such other authorities.

Section 20 – Loss of Deposits/Cancellation Charges/Trip Curtailment

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits for irrecoverable travel, accommodation expenses and/or cost of entertainment tickets, that were paid in advance consequent upon the cancellation or postponement of the Trip occurring within thirty (30) days (except for item (d) below) before the commencement of the Trip as a direct result of:

- (a) Death, compulsory quarantine ordered by a government or local authority or Serious Injury or Serious Sickness of the Insured Person or his/her Relative or Travel Companion provided that a written confirmation of the nature of such Serious Injury or Serious Sickness is received from a Medical Practitioner.
- (b) Major Travel Event which prevents the Insured Person from travelling and is forced to cancel the Trip.
- (c) Insolvency of the Travel Agent which the Insured Person has booked his/her travel and accommodation package, provided We will only pay for any deposit for which the Insured Person is unable to seek reimbursement or the cost of travel tickets issued to the Insured Person, whichever is the lesser.
- (d) Serious damage to the Insured Person's residence in Singapore from fire, flood or similar Natural Disaster occurring within one (1) week before the departure date and which requires the Insured Person to be present at the premises on the departure date.
- (e) The Insured Person being summoned by the Court of Law in Singapore to be a witness.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

We will not reimburse any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

Section 21– Hijack of Public Conveyance (exceeding 12 consecutive hours)

In the event of the hijack of the Public Transport in which the Insured Person is travelling on, We will pay as the amount as specified in the Schedule of Benefits for every twelve (12) hours that the Insured Person is prevented from reaching his/her scheduled destination, up to the maximum limit applicable to the Selected Plan. We will not make any payment in respect of hijack when the intended destination of the Public Transport is to, or by way of, a country in a state of war.

This Policy will only pay for a claim under any one of the Sections 16, 17, 18 or 21 arising from the same occurrence.

Section 22 – Kidnap and Hostage

We will pay the amount as specified in the Schedule of Benefits for every continuous six (6)-hour period that the Insured Person are held Hostage following a Kidnap, which occurs during a Trip. The maximum benefit payable will be up to the limit specified in the Selected Plan.

As a condition precedent to Our liability, We must:

- (a) have satisfactory proof that the event has actually occurred;
- (b) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- (c) if it is in the Insured Person's best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Exclusions

We will not pay any benefit under this Section due to the following:

1. Events which take place in the Insured Person's country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.
2. Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
3. Any loss or damage suffered not in accordance with the definition of a Trip.

Section 23 – Rental Vehicle Excess

If during a Journey outside Singapore, an Adult Insured Person rents or hires a car or campervan:

- (a) from a licensed rental agency, and
- (b) the rental agreement includes an excess (or deductible or similar condition) which makes the Insured Person liable for loss or damage to the rental vehicle.

We will pay the excess up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits if the Insured Person becomes legally liable to pay this amount provided that:

- (i) it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in the Insured Person's control,
- (ii) the Insured Person has complied with all requirements of the rental agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country,
- (iii) the Insured Person was at the time of the accident duly licensed to drive the vehicle and was not taking part in or practicing for speed or time trials of any kind, and
- (iv) no payment shall be made for any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage

The benefits under this Section do not apply to a Child Insured Person.

Section 24 – Personal Liability

We will indemnify the Insured Person against his/her legal liability up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits whilst Overseas, due to:

- (a) Death or accidental bodily injury to third party; and/or
- (b) Accidental loss or damage to third party's property.

We will also pay for legal costs and expenses awarded against or incurred by the Insured Persons with Our written consent provided that Our total liability shall not exceed the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Regardless of the number of Insured Persons involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in the aggregate for all occurrences in any one (1) Period of Insurance including any legal costs and expenses awarded against or incurred by the Insured Persons with Our written consent shall be limited to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits.

Exclusions

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

1. Employer's liability, contractual liability or liability to a member of an Insured Person's Family.
2. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person.
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, water craft or firearms.

7. Legal costs resulting from any criminal proceedings.
8. The Insured Person's participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
10. Punitive, aggravated or exemplary damages.
11. Seepage, pollution or contamination.
12. The Insured Person's employment, trade, business or profession.
13. Asbestos, or 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.

Section 25 – Legal Expenses for Wrongful Arrest/Detention

We will reimburse the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits against the legal costs and expenses which the Insured Person becomes legally liable to pay due to wrongful arrest or detention by any government or local authority occurring during the Journey outside Singapore.

Exclusions

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

1. Employer's liability, contractual liability or liability to a member of an Insured Person's Family.
2. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person.
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, water craft or firearms.
7. Legal costs resulting from any criminal proceedings.
8. The Insured Person's participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
10. Punitive, aggravated or exemplary damages.
11. Seepage, pollution or contamination.
12. The Insured Person's employment, trade, business or profession.
13. Asbestos, or 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.

Section 26 – Home Contents

We will, by payment or at Our option by reinstatement or repair, indemnify the Insured Person up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefits, against physical loss or damage to the Contents and Valuables based within the residence of the Insured Person in Singapore that was left vacant because of Insured Person's Trip, caused by fire during the Period of Insurance, but only after the Insured Person has legally left Singapore.

We may, at Our sole discretion and option, make payment, replace or repair any damaged article subject to due allowance of wear and tear and depreciation. If any article is proven to be beyond economical repair, a claim will be dealt with under this Section as if the article had been lost.

The benefits under this Section do not apply to a Child Insured Person.

Exclusions

We will not pay for:

1. Shortage due to error, omission, exchange, wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any articles, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
2. Electrical or mechanical breakdown;
3. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation;
4. Business or professional use in respect of photographic and sports equipment, accessories and musical instruments;
5. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

Section 27 – Terrorism

This Policy is extended under Sections 1 to 22 to cover against terrorism, up to the maximum limit applicable to the Selected Plan as specified in the Schedule of Benefit but excluding injury or losses resulting directly or indirectly from,

attributed to or accelerated by the utilization of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

Section 28 – Automatic Extension of Cover

The Policy will be automatically extended without payment of any additional premium for:

- (a) Up to the maximum number of days applicable to the Selected Plan as specified in the Schedule of Benefits if the Insured Person is hospitalised and quarantined Overseas as advised by the attending Medical Practitioner.
- (b) Up to the maximum number of days applicable to the Selected Plan as specified in the Schedule of Benefits if:
 - (i) The conveyance in which the Insured Person is travelling is delayed through no act or omission of the Insured Person.
 - (ii) The airport or seaport is closed due to adverse weather conditions, strike, riot or civil commotion not assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power with the result that the Trip is not completed when the Period of Insurance ceases.

PART III – EXCLUSIONS

Exclusions Applicable to Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, and 28

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. Pre-Existing Medical Conditions or illnesses, anomalies or deformities.
2. Cosmetic or beauty treatment of any kind, services and supplies not recommended or approved and performed by a Registered Medical Practitioner or for services which are not necessary for the treatment of an Illness or Injury, or which are for preventive care or routine physical check-up purposes including vaccination or inoculation.
3. Treatment at health spa or nature care clinics.
4. The effect or influence of alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol.
5. Sexually transmitted diseases, AIDS, HIV or any Injury or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
6. The Insured Person travelling contrary to Medical Practitioner's advice or any travel undertaken for the purpose of obtaining medical care or treatment of any kind.

Exclusions Applicable to Sections 13, 14, 15 and 19

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under this Policy.
2. The cost of any lost or damaged items which are covered by any other insurance policies or third parties.
3. Contact lenses, stamps of any kind, fruits, foodstuffs or perishable or consumable goods, household effects, dentures, prosthesis, cosmetics and skincare products
4. Any form of medication, health supplement, tonic and herbs with medicinal properties.
5. Cash, bank or currency notes, postal or money order, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards/documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations), travellers' cheques or travel documents.
6. Medals, coins, antiques, precious metal and jewellery.
7. Camping equipment, skiing apparatus, surfing equipment, fishing equipment and diving equipment.
8. Golf clubs and balls whilst in the course of play or practice.
9. Crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
11. Data recorded on tapes, cards, discs or otherwise, business goods or samples and any items used in connection with the Insured Person's employment or occupation.
12. Any articles sent by freight contract.
13. Wear and tear, scratches and nicks to Baggage, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
14. Consequence of confiscation, nationalization, requisition or wilful destruction by any government, public or municipal local or customs authority.
15. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

16. Loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of the loss.
17. Any unattended Baggage or any misplacement or mysterious disappearance of personal property.
18. Unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
19. Property insured under any insurance policy or otherwise reimbursed by the air or sea Public Transport, hotel or any third party.
20. Your wilful act, omission, negligence or carelessness.

PART IV – GENERAL EXCLUSIONS (Applicable to the whole Policy)

This Policy does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, ionizing, radiation, toxic or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion on nuclear fuel.
2. Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as provided in the Terrorism Extension).
3. Any events where warnings or statements have been issued by the government or any relevant authorities through or by the general mass media of any intended strike, riot or civil commotion, health threatening situations or impending Natural Disasters.
4. Detention, confiscation or destruction by customs or other officials or authorities.
5. Any illegal or unlawful act committed by the Insured Person or any claims arising from any government intervention, prohibition or regulation.
6. Mental and nervous disorders, including but not limited to insanity, depression and anxiety.
7. Intentional self-inflicted Injury or suicide or attempted suicide (whether felonious or not), whether sane or insane, wilful exposure to danger or the committing of any criminal acts.
8. Dental surgery or treatment unless caused by Accident.
9. Pregnancy, or childbirth, and any Injury, sickness or complications associated with pregnancy or childbirth.
10. Air or sea travel other than as a passenger on a fully licensed passenger carrying airline or shipping line and not as a member of the crew or taking part in expeditions or for the purpose of undertaking any trade or technical operation therein or thereon.
11. The Insured Person being engaged in naval, military, air force, civil defence or police training, duties, services or operations.
12. Travel in relation to the Insured Person's trade or occupation as a licensed tour guide or staff of a travel agency.
13. Participating, practicing, training or engaging in any sport which could provide earnings or receive remuneration, financial rewards, donation or sponsorship of any kind.
14. Participating, practicing, training or engaging in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or any organised team football, Extreme Sports and Sporting Activities, rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, the use of bobsleigh or skeleton, expeditions, hunting trips, ocean yachting or pot holing, mountaineering, rock climbing or trekking activities, scuba diving, hunting, riding or driving in any kind of race or all-terrain vehicles (ATV), motor sports, any sports activity involving the Insured Person being airborne (whether suspended or not).
15. Motorcycling, unless The Insured Person holds a motorcycle license recognised by the country the Insured Person is travelling in and provided that the Insured Person wears a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always excluding motorcycle racing.
16. Manual Work or hazardous work of any nature, or the use of machineries and/or tools, testing of any kind of conveyance or whilst engaged in off-shore activities, shipyard activities, work on-board vessel, mining, aerial photography or handling of explosives, ammunition or firearms.
17. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
18. Professional Sportsman/woman;
19. Consequential loss or damage of any kind;
20. Loss or damage insured under any other insurance policy, or reimbursed by any other party.

21. Any loss or damage occasioned through the wilful act, omission, fraudulent, dishonest or criminal acts of the Insured Person or with the connivance of the Insured Person;

PART V – GENERAL CONDITIONS

1. Interpretations

This Policy and Schedule and/or Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate and the Schedule shall bear such meaning wherever it may appear.

2. Observance

Our liability under this Policy shall be strictly conditional upon the observance by the Insured Person of the terms, provisions, conditions and endorsements of this Policy. Failure to comply with any of the terms, provisions, conditions and endorsements contained in this Policy shall invalidate all claims hereunder.

3. Fitness For Travel

At the time of effecting this insurance, the Insured Person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.

4. Awareness of Circumstances

Before the Policy is taken up (in the case of a Single Trip Policy) or before the Insured Person make the booking for the Trip (in the case of an Annual Multi-Trip Policy), the Insured Person must not be aware of any circumstances, facts or risks related to the planned destination(s) / event(s) which are known or ought to know by the Insured Person and which may give rise to a claim under this Policy.

5. Purchase of Travel Insurance

The Insured Person must purchase this insurance before departing from Singapore.

6. Duplication of Cover

In the event that an Insured Person is covered under more than one travel policy for the same Trip underwritten by Us, We will consider the person to be insured only under the policy with the highest benefit limits.

7. Determination of Age

In the event of a claim, the age of the Insured Person will be determined as at the date of Inception of the cover with reference to the date of birth.

8. Currency

All amounts shown are in Singapore dollars.

9. Reasonable Care

The Insured Person shall take all reasonable care and precautions for the safety of the lives and property insured.

10. Disclaimer

We shall make every effort to see that only high quality services are offered by the Appointed Assistance Company to the Insured Person. However, We are not the supplier of the services and does not accept any liability whatsoever in respect of the services provided by the Appointed Assistance Company or for any of the consequences arising thereof.

11. Other Insurance (Not applicable to Section 1 and 2)

If at the time of a claim under this Policy there shall be any other insurance covering the same loss, damage or liability, this Policy will not be liable to pay except for any excess beyond the amount which would have been payable under such other insurance had this Policy not been effected.

12. Cancellation

(a) Cancellation for Single Trip Policy

The Policyholder may cancel this Policy at any time prior to thirty (30) days to commencement of the trip and the cancellation will apply from the date We receive the notice of cancellation.

We will refund the premium paid less S\$25 administrative charge. However, there will be no refund if We receive the notice of cancellation thirty (30) days prior commencement of the trip.

Cancellation Period from commencement of the Trip	Amount Refunded (Subject to additional administrative charge of S\$25)
Commencement to 30 Days	No Refund
31 to 60 Days	20% of Premium
61 days to 90 days	45% of Premium
91 and above days	55% of Premium

(b) Cancellation for Annual Multi-Trip Policy

If this Policy is issued as an Annual Multi-Trip Policy, it may be terminated by either party by giving one (1) month's written notice. If this Policy is terminated by Us, a pro-rata refund of premium will be granted to the Insured for the remaining part of the Policy Period. If the Insured terminates this Policy the refund of premium will be based on the following scale less \$25 administrative fee and provided that no claim(s) have been paid or are payable under the Policy.

Cancellation Period	Amount Refunded (subject to no claim under the Policy and additional administrative fee S\$25 to be charged)
Within 60 Days	100% of Premium
61 days to 90 days	50% of Premium
91 days to 180 days	20% of Premium
After 180 days	No Refund

13. Data Use

Any information collected or held by Us whether contained in the Insured Person's application or otherwise obtained may be used and disclosed to Our associated individuals / companies or any independent third parties (within or outside Singapore) for any matters in the normal course of arranging and administering the Insured Person's insurance Policy and claims.

14. Exclusion of the Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

15. Governing Law

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

PART VI – CLAIM CONDITIONS (Applicable to the whole Policy)

1. Written Notice

Written notice shall be given to Us as soon as practicable and in any case within thirty (30) days after the occurrence of any one event giving rise or likely to give rise to a claim under this Policy. If the property insured under Sections 12, 13, 14 or 17 is lost or damaged, the Insured Person shall notify the police, hotel, and transportation company or transportation terminal authorities within twenty-four (24) hours and take all reasonable measures to protect, save and recover it.

2. Proof of Loss

Written proof of loss including original Policy / Schedule / Certificate of Insurance, original receipts, invoices and all other relevant documents must be furnished to Us at within sixty (60) days after the date of such loss.

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

All such proof, information and Certificate required shall be furnished at the expense of the Insured Person or his/her legal representatives.

3. Payment of Benefits

All indemnities, reimbursements or compensation of this Policy are payable to the named Insured Person or his/her legal representatives except the following:

- (a) In the case of death of the Insured Person, the benefit will be paid to the estate or legal personal representative of the Insured Person.
- (b) Benefits under Sections 8, 9 and 10 will be paid directly to the Appointed Assistance Company.
- (c) Benefits under Section 24 shall be paid directly to whom the Insured Person is legally liable.

4. Conduct of Proceedings

No person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them unless with Our written consent. We shall be entitled to conduct all proceedings arising out of or in connection with claims in the name of the Insured Person and to instruct solicitors of their own choice for this purpose. The Insured Person shall give all such information and assistance as We may require.

5. Medical Examination

We at Our own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably be required during the pendency of claim and to make autopsy in case of death where it is not forbidden by law.

6. Fraud

If any claim under this Policy is false or fraudulent or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, We will not pay the claim and all benefits under the Policy shall be forfeited (including the premium).

7. Rights of Recovery

We reserve Our right to recover against the Insured Person or his/her legal representatives for the full sum which We or the Appointed Assistance Company has paid for any claim under this Policy for which We and the Appointed Assistance Company are not liable to pay under this Policy.

8. Subrogation

We shall be subrogated to all the Insured Person's rights of recovery against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

9. Arbitration

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause.

The Tribunal shall consist of three (3) arbitrator(s).

The language of the arbitration shall be in English.

PART VII – PREMIUM WARRANTY

Payment Before Cover Warranty (For Non-Corporate Insured)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us (or the Intermediary through whom this Policy was effected) on or before the inception date (the “Inception Date”) of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
2. In the event that the total premium due is not paid and actually received in full by Us (or the Intermediary through whom this Policy was effected) on or before the Inception Date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.

Premium Payment Warranty (For Corporate Insured)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by Us (or the Intermediary through whom this Policy was effected) within sixty (60) days of the:
 - (a) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - (b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by Us (or the Intermediary through whom this Policy was effected) within the sixty (60) day period referred to above, then:
 - (a) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said sixty (60) day period;
 - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
3. We shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by Us (or the Intermediary through whom this Policy was effected) before the inception of the Policy.

Condition Precedent (For Corporate Insured)

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

- (a) for the risk insured, the Insured has 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 the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months;
- (c) the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
- (d) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Corporation before cover incept.