中国太平 CHINA TAIPING

Inter Partner ASSISTANCE

Emergency Hotlines

(852) 2851 1990
(COLLECT CALL)

TRAVEL SAFE POLICY WORDINGS

(For purchase on and after 1 April 2019)

Benefits Summary Table

		Sum insured Per Insured Person (Per Trip)		
PERSONAL ACCIDENT		First (S$)	Business (S$)	Economy (S$)
1	Accidental Death & Permanent Disablement - Adult up to age 70 years old - Adult above 70 years old - Child	500,000 200,000 200,000	250,000 100,000 100,000	150,000 50,000 50,000
2	Public Transport Double Cover - Adult up to age 70 years old - Adult above 70 years old - Child	1,000,000 400,000 400,000	500,000 200,000 200,000	300,000 100,000 100,000
3	Child Education Grant Each Child, up to 4 Children	8,000	5,000	3,000
4	Compassionate Visit	8,000	5,000	3,000
MEDICAL EXPENSES				
5	Medical & Accidental Dental Expenses Incurred Overseas - Adult up to age 70 years old - Adult above 70 years old - Child	600,000 100,000 500,000	400,000 75,000 300,000	250,000 50,000 200,000
6	Post-Trip Medical Expenses Incurred in Singapore - Adult up to age 70 years old - Adult above 70 years old - Child	60,000 10,000 50,000	50,000 7,500 30,000	25,000 5,000 20,000
7	Overseas Hospitalisation Allowance S$200 for each complete day of Hospitalisation	50,000	30,000	10,000
8	Hospitalisation Allowance in Singapore S$100 for each complete day of Hospitalisation	1,500	1,000	500
9	Double Hospitalisation Allowance whilst Overseas in ICU arising from an Accident S$400 for each complete day in an ICU due to an Injury	6,000	4,000	2,000
10	Quarantine Allowance whilst Overseas or in Singapore S$50 for each complete day of Quarantine	1,000	500	250
11	Hospital Visit	15,000	10,000	5,000
12	Mobility Aid	5,000	3,000	1,000
13	Return of Minor	10,000	7,500	5,000
24 - HOURS EMERGENCY ASSISTANCE - EVACUATION AND REPATRIATION				
14	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
15	Repatriation of Mortal Remain / Local Burial	Unlimited	Unlimited	Unlimited
16	Emergency Personal Mobile Phone Charges	300	200	100

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TRAVEL INCONVENIENCE				
17	Travel Cancellation	15,000	10,000	5,000
18	Travel Postponement	2,500	1,000	500
19	Travel Curtailment & Interruption	15,000	10,000	5,000
20	Travel Delay a) S$100 for every 6 hours of delay whilst overseas b) S$100 if delay is at least 6 hours in Singapore	3,000	2,000	1,000
21	Hijack of Public Transport S$500 for each complete day of detention	6,000	4,000	2,000
22	Travel Diversion S$100 for every 6 hours of delay due to the diversion	1,500	1,000	800
23	Travel Misconnection	500	300	200
24	Travel Overbooking	300	200	100
25	Baggage & Personal Effects including Valuables and Mobile Devices	8,000	5,000	4,000
26	Baggage Delay a) S$200 for every 6 hours of delay whilst overseas b) S$200 if delay is at least 6 hours in Singapore	2,000	1,200	1,000
27	Purchase of Essential Items	500	300	200
28	Travel Documents and Personal Money	5,000	4,000	3,000
29	Fraudulent Credit Card Usage	2,000	1,500	1,000
30	Kidnap and Hostage S$500 for each complete day being held captive	10,000	5,000	3,000
31	Insolvency of Travel Agent	12,000	8,000	5,000
32	Personal Liability	1,000,000	1,000,000	500,000
33	Legal Expenses for Wrongful Arrest and Detention	10,000	5,000	3,000
EXTENTED BENEFITS				
34	Entertainment Ticket Protection	1,000	500	250
35	Golfer's Benefits (A) Loss/Damage to Golf Equipment (B) Hired Golf Equipment (C) Hole-in-One Celebration	 1,000 500 500	 750 300 300	 500 250 250
36	Sports Equipment	2,000	1,500	1,000
37	Home Protection	10,000	7,500	5,000
38	Rental Car Excess	1,500	1,000	500
39	Pet Care S$50 for every 6 hours of delay	1,000	750	500
40	Terrorism Cover Act of terrorism (excluding nuclear, chemical and biological event.)	YES	YES	YES

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INTRODUCTION

Please read Your TRAVEL SAFE INSURANCE Policy carefully issued by Us to ensure that You understand the terms and conditions as it sets out the terms of a legal contract between You and Us.

The Policy, Schedule, Certificate of Insurance and any Endorsements shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

The application form, declaration form, supplementary questionnaires and any correspondences relating to the application shall form the basis of this contract. It is important that You have fully and faithfully declared to Us everything You know or could reasonably be expected to know that is relevant to Our decision to give You the insurance, otherwise You may receive no benefit from this Policy.

Having received and accepted Your premium, We will provide the cover shown in the relevant sections of the Policy, up to the Sum Insured or limits of indemnity stated in the Schedule.

If there is any change that may affect the insurance provided, please notify Us immediately.

DEFINITIONS

TERM	MEANING
Accident / Accidental	A sudden, unforeseen and fortuitous event, external to the body.
Act of Terrorism	An actual and threatened use of force or violence, causing damage, Injury or disruption or commission of an act dangerous to human life and property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism also includes any act that is verified or recognised by the (relevant) government as an Act of Terrorism.
Appointed Emergency Assistance Company	Inter Partner Assistance Hong Kong Limited.
Child(ren)	An unmarried and unemployed person who is below 18 years of age or up to 25 years of age if enrolled or still studying full-time in an accredited institution of higher learning.
Chinese Physician	A registered practitioner in Chinese medicine who is licensed and practising within the scope of his or her license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be You, any of Your Family Member or Your Travel Companion.
Chiropractor	A registered practitioner in Chiropractic medicine who is licensed and practising within the scope of his or her license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be You, any of Your Family Member or Your Travel Companion.
Civil Unrest, Riot and Commotion	A gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.
Congenital Conditions	Congenital anomalies as well as neo-natal physicial abnormalities developing within 6 months of birth.
Dental Treatment	A treatment that is medically necessarily as a result of an Injury to natural tooth/teeth and is carried out by a Dentist.
Dentist	A registered practitioner in dentistry who is licensed and practising within the scope of his or her license according to the laws of the country in which such practice is maintained. The Dentist cannot be You, any of Your Family Member or Your Travel Companion.
Doctor	A medical practitioner qualified by a medical degree in western medicine and duly licensed and registered with the relevant statutory medical board or council to provide medical and surgical treatment and who in rendering treatment, is practising within the scope of his or her licensing and training in the geographical area of practice. The Doctor cannot be You, any of Your Family Member or Your Travel Companion.
Entertainment Ticket	A ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events.

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Epidemic	A sudden severe outbreak of disease that spread rapidly and affects, within a very short period, an inordinately large number of people within a geographical region.
Extreme Sports	Activities that presents a high level of inherent danger which involves exceptional speed and height, exception physical exertion, high level of expertise or highly specialised gear or stunts, including but not limited to big wave surfing, cliff jumping, horse jumping, potholing, ultra-marathons, biathlons, triathlons and stunt riding.
Family Member	Your legal spouse, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law or sister-in-law.
Golf Equipment	Golf clubs and golf bags.
Hijack / Hijacked	An unlawful seizure or the exercise of control by force of a Public Transport.
Hospital	An establishment duly constituted and registered subject to the applicable national laws and regulations as a Hospital for the care and treatment of sick and injured persons as bed-paying patients, and which: a) provides organised facilities for diagnosis, treatment and major surgery; b) provides twenty-four (24) hours nursing services by registered graduate nurses and under the supervision of one or more Doctors at all time; and c) is not primarily a clinic, a mental Hospital, a place for providing care or treatment of alcoholics or drug addicts, a nursing , rest or convalescent home or a home for the aged or similar establishment.
Hospitalised / Hospitalisation	Being confined for reason of Illness or Injury to a Hospital bed or ward for a continuous period of at least twenty-four (24) hours for purposes of treatment or surgery and for which the Hospital levies a room and board charge.
Household Contents	Household furniture and furnishings, clothing and personal effects belonging to You or Your Family Member(s) who are permanently residing with You. Household Contents do not include motorised vehicles and its accessories, money and any kind of securities.
Illness	Any sudden and unexpected pathological deviation from the normal healthy state, marked by interruption, cessation or disorder of body functions, systems or organs as confirmed by a Doctor.
Infectious Disease	Any contagious disease which is classified to have Epidemic or Pandemic risks.
Injury	Damage or harm to the body resulting from an Accident which is not an illness and which occurs at an identifiable time and place during the Period of Insurance.
Insolvent	The inability of an entity to pay its debts when due and is deemed to occur upon a winding up petition being filed against it in any competent court of law.
Insured Event	a) Natural Disaster; b) Epidemic or Pandemic as declared by the World Health Organisation (WHO) or for which a warning against non-essential travel is issued by the Singapore government or the government of the country You are travelling to; c) Major industrial accident; d) Civil Unrest, Riot or Commotion resulting in the cancellation of Your Public Transport or in a relevant government warning against non-essential travel; e) Strike resulting in the cancellation of Your Public Transport; f) Any event leading to airspace or multiple airport closures.
Intensive Care Unit	A section within a Hospital which is designated as an Intensive Care Unit by the Hospital and which is maintained on a twenty-four (24) hours basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.
Kidnap / Kidnapped / Kidnapping	You being seized by force or fraud by another person(s) against Your will for the purpose of demanding a ransom except for kidnapping ordered or carried out by Your Family Member, Travel Companion, business partner or agent, Your employer or employee or any person related to You.
Loss of Hearing	Total and irrecoverable Loss of Hearing which is beyond remedy by surgical or other treatment as confirmed by a Doctor.
Loss of Sight	Total and irrecoverable Loss of Sight rendering You absolutely blind beyond remedy by surgical or other treatment as confirmed by a Doctor.
Loss of Speech	Total Loss of vocal cord or damage of speech centre in the brain resulting in Aphasia or the disability in articulating any three of the four sounds which contribute to the speech such as the Labial, Alveololabial, Palatal and Velar sounds as confirmed by a Doctor.

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Medical Expenses	a) Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness or Dental Treatment covered under this Policy. b) Treatment by a specialist which must be referred by the attending Doctor and shall 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. c) Medical equipment and aids (such as prostheses, crutches), prescribed by the attending Doctor.
Mobile Devices	Laptop computers with the standard accessories, mobile phones, PDAs or other wireless handheld devices, excluding software and gaming devices.
Mobility Aids	A non-electric device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.
Money	Legal tender currency notes.
Natural Disasters	An event such as earthquakes, tsunamis, flood, typhoons, hurricanes, cyclones, tornadoes, volcanic eruption and such force of nature that have catastrophic consequences.
Overseas	Beyond the territorial limits of Singapore.
Pair or Set of Articles	1 single article inclusive of its standard accessories, batteries, lenses and the like even if purchased separately or of different brands.
Pandemic	An outbreak of infectious disease which meets the following criteria set by World Health Organisation (WHO) that spreads through the population across a large region or worldwide.
Period of Insurance	The period during which the coverage under this Policy is effective, as stated in the Policy Schedule or Certificate of Insurance.
Permanent Disablement	An Injury which: a) falls into one of the categories listed in the Schedule of Compensation under Section 1; and b) having lasted for a continuous period of 365 days from the date of Accident and at the expiry of that period, beyond hope of improvement.
Permanent Total Disablement	An Injury which: a) entirely prevent You from engaging in gainful employment of any and every kind for the reminder of Your life; and b) having lasted for a continuous period of 365 days from the date of Accident and at the expiry of that period, beyond hope of improvement.
Policy	Your Policy Wording, Schedule and Certificate of Insurance describing the insurance contract between You and Us.
Pre-existing Medical Condition	A condition which: a) You have received medical treatment, diagnosis, consultation or prescribed drug; or b) symptoms or manifestations have existed, whether treatment was actually received; or c) medical advice or treatment was recommended by a Doctor; or d) You should reasonably be aware of; within twelve (12) months prior to the commencement of Your Trip.
Public Place	Any place to which the general public has access, for example but not limited to airports, shops, restaurants, hotel foyers, park, beaches, golf course, driving range, public buildings and the like.
Public Transport	Any land, sea, rail or air conveyance that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes rental vehicles, taxi and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
Rental Vehicle	A motor-driven four-wheeled passenger vehicle which You have rented from a licensed car rental company for the sole purpose of private and leisure use.
Serious Injury or Serious Illness;	a) When applied to You, it refers to any Injury or Illness that results in You being certified by a Doctor as unfit to travel or continue with Your Trip. b) When applied to Family Member or Travel Companion, it refers to any Injury or Illness that is certified as life threatening and requires immediate medical treatment by a Doctor.

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Sports Equipment	Any specialised equipment needed to participate in a particular sport, which includes but is not limited to snow skis or snow boards, surfboards, bicycles, or racquets. Sport Equipment does not mean or include any accessories or motorised equipment.
Strike	Any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.
Sum Insured	The maximum limit for each respective section, to be paid out or reimbursed in accordance with the Benefit Schedule based on the selected Plan shown on Your Policy Schedule or Certificate of Insurance.
Travel Agent	A travel agent who holds a current and valid license issued by the Singapore Tourism Board.
Travel Companion	A person other than a Family Member, who has travel booking to accompany You on a Trip.
Trip	A journey which You undertake and commencing 3 hours before Your departure time for your Overseas Trip and ceases on whichever of the following occurs first: a) Your return to Your permanent place of residence in Singapore; or b) within 3 hours upon Your arrival in Singapore; or c) the expiry date specified in Your Policy, subject to a maximum duration of, i) 182 days for Single Trip Plan, and ii) 90 days for Annual Plan
Valuables	Gold, silver or other precious metals, jewellery, watches, furs and including precious and semi-precious gems.
We, Our or Us	China Taiping Insurance (Singapore) Pte Ltd.
You or Your	The person(s) insured and named in the Policy Schedule or Certificate of Insurance.
Zone	Zone 1 : China Zone 2 : Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and including Zone 1 Zone 3 : Australia, Hong Kong, India, Japan, Macau, Mongolia, New Zealand, South Korea, Sri Lanka, Taiwan and including Zone 1 and 2 Zone 4 : Worldwide excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria

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BENEFITS DESCRIPTION

PERSONAL ACCIDENT

SECTION 1 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

When We will pay	When an Accident happens during the Trip and causes Your: (a) death within 180 days from the date of Accident; or (b) Permanent Disablement within 365 days from the date of Accident. If the conveyance in which You are travelling sinks, is wrecked or disappears, We will presume that You have suffered death if Your body is not found within 365 days from the date of Accident.
What We will pay	We will pay You the percentage of the Sum Insured based on the Injury described in the Schedule of Compensation:

Schedule of Compensation	
Death	100% of Sum insured under this benefit
Permanent Total Disablement	
Total and Permanent Loss of Sight for both Eyes	
Total and Permanent Loss of Speech and Loss of Hearing	
Total and Permanent Loss of use of 2 or more limbs	

For the same event, We will only pay the highest claim from either one of these Sections:
- Section 1 - Accidental Death & Permanent Disablement
- Section 2 - Public Transport Double Cover

What We will not pay	Please refer to the General Exclusions.

SECTION 2 - PUBLIC TRANSPORT DOUBLE COVER

When We will pay	When You suffer death arising from an Accident Overseas while travelling as a fare paying passenger in a Public Transport.
What We will pay	We will pay You double the Accidental death benefit under Section 1. For the same event, We will only pay the highest claim from either one of these Sections: - Section 1 - Accidental Death & Permanent Disablement - Section 2 - Public Transport Double Cover
What We will not pay	Please refer to the General Exclusions.

SECTION 3 - CHILD EDUCATION GRANT

When We will pay	When Your death benefit under Section 1 becomes payable and at the time of Accident, You have surviving Child(ren).
What We will pay	We will pay each of Your living Child the Sum Insured, up to 4 Children.
What We will not pay	Please refer to the General Exclusions.

SECTION 4 - COMPASSIONATE VISIT

When We will pay	When You suffer death due to Accident or Illness while Overseas and there is no adult Family Member who is at least 18 years old with You.

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What We will pay	We will reimburse the following expenses up to the Sum Insured for 1 adult Family Member or friend to travel to the country that You were in to assist with the burial or repatriation arrangements to Singapore: (a) direct economy airfare, rail and/or sea transport fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; (b) accommodation expenses, excluding drinks, meals and other room services. For the same event, We will only pay the highest claim from either one of these Sections: · Section 4 - Compassionate Visit · Section 11 - Hospital Visit · Section 13 - Return of Minor
What We will not pay	Please refer to the General Exclusions.

MEDICAL EXPENSES

SECTION 5 - MEDICAL & ACCIDENTAL DENTAL EXPENSES INCURRED OVERSEAS

When We will pay	When You suffer an Injury or Illness which requires medical treatment and/or receive Dental Treatment due to Injury while Overseas.
What We will pay	We will reimburse You: (a) up to the Sum Insured for Your Medical Expenses and Dental Treatment; or (b) up to a maximum of S$500 per trip for treatment by a Chiropractor or Chinese Physician. If You are entitled to a refund or reimbursement of all or part of the expenses from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits.
What We will not pay	Please refer to the General Exclusions.

SECTION 6 - POST-TRIP MEDICAL EXPENSES INCURRED IN SINGAPORE

When We will pay	When You suffer an Injury or Illness while Overseas and seek medical treatment and/or receive Dental Treatment due to Injury, and upon Your return to Singapore.
What We will pay	We will reimburse You: (a) the Medical Expenses necessarily incurred for Your treatment or follow-up treatment in Singapore; (b) up to a maximum of S$100 per trip for treatment by a Chiropractor or Chinese Physician. Your treatment in Singapore must fall within the following time limit. (a) If treatment has been sought while Overseas, we will pay for your Medical Expenses incurred within 30 days of your return to Singapore; or (b) If prior medical treatment has not been sought while Overseas, You must seek Your first treatment in Singapore within 3 days from the date of return to Singapore and we will pay for your Expenses incurred within 30 days from your first treatment in Singapore. If You are entitled to a refund or reimbursement of all or part of the expenses from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits.
What We will not pay	Please refer to the General Exclusions.

SECTION 7 - OVERSEAS HOSPITALISATION ALLOWANCE

When We will pay	When You are Hospitalised due to an Injury or Illness whilst Overseas
What We will pay	We will pay You S$200 for each complete day of Hospitalisation which must be considered medically necessary by a Doctor, up to the Sum Insured. For the same event, We will only pay the highest claim from either one of these Sections but not for both Sections: · Section 7 - Overseas Hospitalisation Allowance · Section 9 - Overseas Double Hospitalisation Allowance Whilst In ICU from an Accident.

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What We will not pay	In addition to the General Exclusions, We will also not pay for the Hospitalisation if the medical treatment, in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.
SECTION 8 - HOSPITALISATION ALLOWANCE IN SINGAPORE	
When We will pay	When You suffer an Injury or Illness while Overseas and are Hospitalised in Singapore within 24 hours upon Your return.
What We will pay	We will pay You S$100 for each complete day of Hospitalisation which must be considered medically necessary by a Doctor, up to the Sum Insured.
What We will not pay	Please refer to the General Exclusions.
SECTION 9 - OVERSEAS DOUBLE HOSPITALISATION ALLOWANCE WHILST IN ICU FROM AN ACCIDENT	
When We will pay	When You are Hospitalised Overseas as a result of an Injury and warded in an Intensive Care Unit (ICU) for at least 24 hours.
What We will pay	We will pay You S$400 for each complete day of Hospitalisation in an Intensive Care Unit (ICU), up to the Sum Insured. For the same event, We will only pay the highest claim from either one of these Sections but not for both Sections: · Section 7 - Overseas Hospitalisation Allowance · Section 9 - Overseas Double Hospitalisation Allowance Whilst In ICU from an Accident.
What We will not pay	Please refer to the General Exclusions.
SECTION 10 - QUARANTINE ALLOWANCE WHILST OVERSEAS OR IN SINGAPORE	
When We will pay	When You are placed under compulsory quarantine by the relevant health authority while Overseas or within 24 hours upon Your return to Singapore by the Ministry of Health due to an Infectious Disease.
What We will pay	We will pay You S$50 for each complete day of quarantine, up to the Sum Insured.
What You must do	You must obtain written confirmation from the relevant overseas health ministry or the Ministry of Health on the nature and period of the quarantine to substantiate Your claim.
What We will not pay	Please refer to the General Exclusions.
SECTION 11 - HOSPITAL VISIT	
When We will pay	When You are Hospitalised for more than 5 days due to an Injury or Illness whilst Overseas and: (a) the attending Doctor has advised that You are not medically fit to travel back to Singapore for treatment; and (b) there is no adult Family Member who is at least 18 years old with You.
What We will pay	We will reimburse You the following expenses, up to the Sum Insured for 1 Family Member or friend to visit and stay with You until the attending Doctor has advised that You are medically fit to continue with Your Trip or to return to Singapore: (a) direct economy airfare, rail and/or sea transport fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; and (b) accommodation expenses, excluding drinks, meals and other room services. The benefit under this Section will not apply if the adult Family Member or friend is able to get a refund or reimbursement of all or part of such expenses from another source, including under any other insurance policy or under Section 19. For the same event, We will only pay the highest claim from either one of these Sections: · Section 4 - Compassionate Visit · Section 11 - Hospital Visit · Section 13 - Return of Minor
What We will not pay	Please refer to the General Exclusions.

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SECTION 12 - MOBILITY AID	
When We will pay	When You purchase or hire any Mobility Aids as a result of an Injury or Illness that is covered under Section 5.
What We will pay	We will reimburse You the reasonable and necessary expenses incurred Overseas, up to the Sum Insured for the purchase or hire of Mobility Aids. If You are entitled to a refund or reimbursement of all or part of the expenses from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits.
What You must do	You must obtain written proof from the Doctor and the original receipt for the purchase and/or hire of the Mobility Aids.
What We will not pay	Please refer to the General Exclusions.
SECTION 13 - RETURN OF MINOR	
When We will pay	When You are Hospitalised as a result of an Injury or Illness while Overseas and there is no adult to care for the Child(ren) below 18 years old and who are together with You on the Trip.
What We will pay	We will reimburse You the following expenses, up to the Sum Insured for 1 Family Member or friend to accompany the Child(ren) back to Singapore: (a) direct economy airfare, rail and/or sea transport fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares (b) accommodation expenses, excluding drinks, meals and other room services. For the same event, We will only pay the highest claim from either one of these Sections: ・ Section 4 - Compassionate Visit ・ Section 11 - Hospital Visit ・ Section 13 - Return of Minor
What We will not pay	Please refer to the General Exclusions.
24-HOURS EMERGENCY ASSISTANCE - EVACUATION AND REPATRIATION	
SECTION 14 - EMERGENCY MEDICAL EVACUATION & REPATRIATION	
When We will pay	When You suffer an Injury or Illness Overseas and Our Appointed Emergency Assistance Company certifies that it is medically necessary to move You to another location for medical treatment or to be repatriated back to Singapore after the medical treatment overseas.
What We will pay	The Appointed Emergency Assistance Company will arrange and pay for Your evacuation to another location and/or repatriation back to Singapore for medical treatment including: (a) transportation expenses; (b) medical services; (c) medical supplies necessarily incurred for emergency medical evacuation; (d) medical evacuation by a scheduled airline or an appropriate means of transport; and (e) any supplementary cost of transportation to and from the airport. Provided that: (a) Your original travel ticket is not valid for such repatriation (b) You surrender any unused portion of Your travel ticket to the Appointed Emergency Assistance Company; Note that: (a) the mode of transportation and final destination will be decided by Our Appointed Emergency Assistance Company based on medical necessity. (b) the attending Doctor and Our Appointed Emergency Assistance Company will jointly make any decision pertaining to Your repatriation. (c) the Medical Expenses incurred in Singapore after the evacuation and/or repatriation is covered under Section 6.

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What You must do	You must contact Our Appointed Emergency Assistance Company to make arrangements for the services provided under Section 14 and Section 15. However, if You are unable to notify Our Appointed Emergency Assistance Company due to reasons beyond Your control, We reserve Our rights to only reimburse the expenses incurred for services that Our Appointed Emergency Assistance Company would have provided under the same circumstances.
What We will not pay	Please refer to the General Exclusions.
SECTION 15 - REPATRIATION OF MORTAL REMAIN / LOCAL BURIAL	
When We will pay	When You suffer death Overseas as a result of an Injury or Illness.
What We will pay	Our Appointed Emergency Assistance Company will arrange and pay for: (a) the cost of transporting Your mortal remains back to Singapore; or (b) the cost of transporting Your mortal remains to an alternative destination beside Singapore (upon request of Your personal representative); or (c) cost of local burial in the country that You were visiting. Our liability for (b) or (c) shall be limited to the cost of transporting Your mortal remains back to Singapore. Our Appointed Emergency Assistance Company will also pay the cost of a basic casket, embalmment and cremation, if so elected but not for expenses related to religious ceremony or rites.
What You must do	Your representative must contact Our Appointed Emergency Assistance Company to make arrangements for the services provided under Section 14 and Section 15. However, if Your representative is unable to notify Our Appointed Emergency Assistance Company due to reasons beyond his/her control, We reserve Our rights to only reimburse the expenses incurred for services that Our Appointed Emergency Assistance Company would have provided under the same circumstances.
What We will not pay	In addition to the General Exclusions, We will also not pay for the cost of burial and any other related expenses incurred in Singapore.
SECTION 16 - EMERGENCY PERSONAL MOBILE PHONE CHARGES	
When We will pay	When You incur charges on Your personal mobile phone used for the sole purpose of engaging the services of Our Appointed Emergency Assistance Company during a medical assistance or emergency and for which a claim has been submitted for either one of the following sections: Section 1 - Accidental Death & Permanent Disablement Section 5 - Medical & Accidental Dental Expenses Incurred Overseas. Section 14 - Emergency Medical Evacuation & Repatriation Section 15 - Repatriation of Mortal Remains/Local Burial Section 28 - Travel Documents & Personal Money
What We will pay	We will reimburse You the following expenses, up to the Sum Insured: (a) Overseas call charges made under Your personal mobile phone; or (b) if You have purchased an Overseas pre-paid phone card for the purpose of contacting Our Appointed Emergency Assistance Company, We will pay You up to maximum limit of S$20.
What You must do	You must provide the following supporting documents: (a) original bill from the telecommunications provider, stating the date, time and charges for calls to Our Appointed Emergency Assistance Company. (b) original receipt for the purchase of Your Overseas pre-paid phone card.
What We will not pay	Please refer to the General Exclusions.

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TRAVEL INCONVENIENCE

SECTION 17 - TRAVEL CANCELLATION

When We will pay	When You have to unexpectedly cancel Your Trip due to any of the following events within 60 days (except item (c)) before Your Trip: (a) Insured Event that prevents You from travelling to Your destination(s) as outlined in Your Trip itinerary; (b) You or Your Family Member's or Your Travel Companion's death, Serious Injury or Serious Illness; (c) Serious damage to Your principal residence in Singapore arising from fire or flood, within 1 week before the date of departure; (d) Witness summons or jury service attendance by You or Travel Companion
What We will pay	We will reimburse You, up to the Sum Insured for Your travel and accommodation expenses which You have pre-paid. If You are entitled to a refund or reimbursement of all or part of the expenses from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits. For the same event, We will only pay the highest claim from either one of these Sections: · Section 17 - Travel Cancellation · Section 18 - Travel Postponement · Section 31 - Insolvency of Travel Agent
What We will not pay	In addition to the General Exclusions, We will also not pay any claims if this Policy was purchased less than 7 days before the commencement of the Trip.

SECTION 18 - TRAVEL POSTPONEMENT

When We will pay	When You have to unexpectedly postpone Your Trip due to any of the following events within 60 days (except item (c) before Your Trip: (a) Insured Event that prevents You from travelling to Your destination(s) as outlined in Your Trip itinerary; (b) Your or Your Family Member's or Your Travel Companion's death, Serious Injury or Serious Illness; (c) Serious damage to Your principal residence in Singapore arising from fire or flood, within 1 week before the date of departure; (d) Witness summons or jury service attendance by You or Travel Companion
What We will pay	We will reimburse You, up to the Sum Insured for the administrative charges incurred to postpone Your Trip. If You are entitled to a refund or reimbursement of all or part of the expenses from any person or any other source, We will only pay the balance amount that is not refunded subject to the applicable limits. Under the same event, We will only pay the highest claim from either one of these Sections: · Section 17 - Travel Cancellation · Section 18 - Travel Postponement · Section 31 - Insolvency of Travel Agent
What We will not pay	In addition to the General Exclusions, We will also not pay any claims if this Policy was purchased less than 7 days before the commencement of the Trip.

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SECTION 19 - TRAVEL CURTAILMENT & INTERRUPTION	
When We will pay	1. When You have to unexpectedly curtail Your trip and have to return to Singapore due to any of the following events: (a) Insured Event which prevents You from continuing with your Trip; (b) You have suffered Serious Injury or Serious Illness and received medical advice to do so; (c) The aircraft on which You are on board as a passenger is Hijacked; (d) Unexpected death, Serious Injury or Serious Illness occurring to Your Family Member or Travel Companion. 2. When Your Trip is unexpectedly disrupted and You have to remain Overseas due to any of the following: (a) Quarantine upon medical advice which prevents You from continuing with Your Trip; (b) You, Your Family Member or Travel Companion being Hospitalised for more than 5 consecutive days or where such Hospitalisation is less than 5 days, upon medical advice against travelling, thus resulting in You being unable to return to Singapore.
What We will pay	We will reimburse You, up to the Sum Insured for the following expenses: (a) Your irrecoverable, pre-paid and unutilised travel and accommodation expenses; or (b) Additional accommodation expenses, excluding drinks, meals and other room services and direct economy airfare, rail and/or sea transport fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares, that are necessarily incurred to extend Your stay. For the same event, We will only pay the highest claim from either one of these Sections: ・ Section 19 - Travel Curtailment And Interruption ・ Section 20 - Travel Delay ・ Section 22 - Travel Diversion ・ Section 23 - Travel Misconnection ・ Section 24 - Travel Overbooking
What You must do	(a) You must inform the tour operator or provider of transport or accommodation immediately upon finding it necessary to alter the itinerary. (b) You must ensure that the cost of the additional or replacement travel ticket or accommodation does not exceed the original cost of the replaced travel ticket and accommodation in Your original itinerary. (c) You must also ensure that any alteration to Your itinerary is within the travel Zone chosen for Your Policy.
What We will not pay	Please refer to the General Exclusions.
SECTION 20 - TRAVEL DELAY	
When We will pay	When Your Public Transport that You had arranged to travel to or while Overseas or Singapore is delayed at the place of departure for more than 6 hours which delay was not caused by You.
What We will pay	We will pay You the following benefit, up to the Sum Insured: (a) S$100 for every 6 consecutive hours if the delay occurs whilst Overseas; (b) a maximum sum of S$100 if the delay is at least 6 hours in Singapore. For the same event, We will only pay the highest claim from either one of these Sections: ・ Section 19 - Travel Curtailment and Interruption ・ Section 20 - Travel Delay ・ Section 22 - Travel Diversion ・ Section 23 - Travel Misconnection ・ Section 24 - Travel Overbooking
What You must do	You must provide the following supporting documents: (a) written proof stating the reason and duration of delay from the Public Transport operator; (b) the itinerary for Your alternative travel arrangement; (c) Your boarding pass for the actual transportation taken.
What We will not pay	Please refer to the General Exclusions.

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SECTION 21 - HIJACK OF PUBLIC TRANSPORT	
When We will pay	When the Public Transport You are travelling is Hijacked whilst Overseas.
What We will pay	We will pay You S$500 for each continuous 24 hours period of detention, up to the Sum Insured.
What You must do	You must obtain a copy of a police report from the police authorities having jurisdiction at the place of loss or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of the Hijack.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims if the Hijack takes place in any country located in Central or Southern America or Africa or any country in which United Nations armed forces are present and active.
SECTION 22 - TRAVEL DIVERSION	
When We will pay	When the Public Transport You are travelling in is being diverted, which causes You to arrive later at the planned destination.
What We will pay	We will pay You S$100 for every 6 hours of delay, up to the Sum Insured. For the same event, We will only pay the highest claim from either one of these Sections: · Section 19 - Travel Curtailment and Interruption · Section 20 - Travel Delay · Section 22 - Travel Diversion · Section 23 - Travel Misconnection · Section 24 - Travel Overbooking
What You must do	You must obtain written proof from the Public Transport provider or your handling agent(s) stating the diversion reason and duration of delay.
What We will not pay	Please refer to the General Exclusions.
SECTION 23 - TRAVEL MISCONNECTION	
When We will pay	When the Public Transport which You are travelling in arrives late at the transfer point, causing You to miss the connecting Public Transport which You have a confirmed booking and there is no other alternative Public Transport available to You within 6 hours on Your arrival at the connecting point.
What We will pay	We will pay You up to the Sum Insured. For the same event, We will only pay the highest claim from either one of these Sections: · Section 19 - Travel Curtailment And Interruption · Section 20 - Travel Delay · Section 22 - Travel Diversion · Section 23 - Travel Misconnection · Section 24 - Travel Overbooking
What You must do	You must obtain a written proof from the Public Transport provider stating the details of Your travel misconnection and alternative Public Transport.
What We will not pay	Please refer to the General Exclusions.
SECTION 24 - TRAVEL OVERBOOKING	
When We will pay	When You are denied boarding on a confirmed scheduled flight as stated in Your travel ticket due to overbooking of flight and there is no other alternative Public Transport available to You which departs within 6 hours of the original scheduled time.
What We will pay	We will pay You, up to the Sum Insured. For the same event, We will only pay the highest claim from either one of these Sections: · Section 19 - Travel Curtailment And Interruption · Section 20 - Travel Delay · Section 22 - Travel Diversion · Section 23 - Travel Misconnection · Section 24 - Travel Overbooking
What You must do	You must obtain written proof from the Public Transport provider stating details of the overbooking and alternative Public Transport.

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What We will not pay	Please refer to the General Exclusions.
SECTION 25 - BAGGAGE AND PERSONAL EFFECTS INCLUDING VALUABLES & MOBILE DEVICES	
When We will pay	When Your baggage and personal effects including Valuables and Mobile Devices are lost or damaged Overseas.
What We will pay	We will reimburse You, up to the Sum Insured to : (a) repair or replace the damaged article; or (b) replace the lost article provided that the article is owned by You or entrusted to You. Our compensation to You is subject to : (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum of S$500 for any 1 article or a Pair or Set of Articles; (d) a maximum of S$500 in total for all Valuables when worn or carried; (e) a maximum of S$2,000 in total for all Mobile Devices subject to a maximum of S$1,000 for any 1 article or a Pair or Set of Articles; For the same event, We will only pay the highest claim from either one of these Sections: · Section 25 – Baggage & Personal Effects Including Valuables And Mobile Devices · Section 26 – Baggage Delay
What You must do	(a) You must take every possible step and reasonable precaution to ensure that all items are not left unattended in a Public Place, including in any locked vehicle unless kept in the boot of the vehicle or any locked compartment which is not visible from the outside of the vehicle. (b) If any item is discovered to be missing, You must take all reasonable steps to recover the missing item. (c) You must ensure that all Valuables, photographic equipment and Mobile Devices are hand-carried and not checked-in with the Public Transport provider and if left in Your accommodation, they must be in locked safe or luggage. (d) When there is a loss or damage, You must report to the police or relevant authority such as Hotel and Airline management having jurisdiction at the place of the loss within 24 hours from the incident. A police report is required for lost property or when You are victim of a suspected or actual crime (e.g. Theft or burglary). (e) You must first seek compensation from the transport or service provider if Your baggage and/or personal effects was lost or damaged while held by them. We will pay claims in excess of any compensation You have received. Any claim must be accompanied by written documentation of compensation or denial from the relevant transport or service provider. (f) For the loss or damage of each article, You must provide proof of purchase, e.g. receipts or credit card statements. If in the case of no proof of purchase is provided, We may choose to decline the claim or accept it at a reduced value.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims for : (a) unexplained and mysterious disappearance of Your baggage or personal belongings. (b) baggage or personal belongings that is sent in advance, mailed or shipped separately. (c) normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works). (d) prohibition imposed by transportation / service providers or government authorities. (e) the following are also excluded from coverage: (i) business goods or samples of any kind; (ii) animals; perishables, consumables (e.g. food, beverage, medicine); (iii) fragile articles (e.g. chinaware, glassware), antiques, artefacts, documents or manuscripts, paintings; (iv) contact or corneal lenses or hearing aids or dentures; (v) musical instruments; any Sports Equipment; (vi) cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided in Section 29 (vii) any motorized vehicle including the accessories or remote controlled motorized devices; (viii) information stored in tapes, cards, discs or other storage devices;

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SECTION 26 - BAGGAGE DELAY	
When We will pay	When Your checked-in baggage has been delayed, misdirected or temporarily misplaced by the Public Transport at the Overseas destination or upon Your return to Singapore.
What We will pay	We will pay You the following benefit for each claim up to the Sum Insured: (a) S$200 for every 6 consecutive hours if the delay occurs whilst Overseas; (b) a maximum sum of S$200 if the delay is at least 6 hours in Singapore. For the same event, We will only pay the highest claim from either one of these Sections: · Section 25 - Baggage & Personal Effects Including Valuables and Mobile Devices · Section 26 - Baggage Delay
What You must do	You must obtain written proof from the Public Transport provider stating the details of Your baggage delay.
What We will not pay	Please refer to the General Exclusions.
SECTION 27 - PURCHASE OF ESSENTIAL ITEMS	
When We will pay	When Your baggage is stolen Overseas.
What We will pay	We will reimburse You up to the Sum Insured for the purchase of essential items (e.g. toiletries and basic wear) to get You through the period of loss, subject to a maximum of limit S$50 for any 1 article or a Pair or Set of Articles.
What You must do	You must obtain receipts for Your purchases.
What We will not pay	Please refer to the General Exclusions.
SECTION 28 - TRAVEL DOCUMENTS AND PERSONAL MONEY	
When We will pay	When You suffer loss of passport and other relevant travel documents and personal Money that are in Your custody arising from burglary, theft or Natural Disasters whilst Overseas.
What We will pay	We will reimburse up to the Sum Insured for the following: (a) the costs of getting Your replacement passports and other relevant travel documents including additional travel expenses and hotel accommodation incurred while waiting for the issuance of such replacement. (b) the loss of personal Money carried on You up to a maximum limit of S$500.
What You must do	(a) You must take every possible step and reasonable precaution to ensure that all items covered under this section are not left unattended in a Public Place, including in any locked vehicle unless kept in the boot of the vehicle or any locked compartment which is not visible from the outside of the vehicle. (b) You must report the loss to the police having jurisdiction at the place of the loss within 24 hours of the incident. Any claims under this section must be accompanied by written documentation from the police. (c) You must obtain receipts for the claimable expenses.
What We will not pay	Please refer to the General Exclusions.
SECTION 29 - FRAUDULENT CREDIT CARD USAGE	
When We will pay	When You suffer financial loss as a direct result of unauthorised charges made to Your lost or stolen credit, charge or bank card while Overseas.
What We will pay	We will reimburse You for the unauthorized charges which You are made liable for, excluding any cash withdrawals made from ATM, up to the Sum Insured.
What You must do	(a) You must report the loss within 12 hours to the card company and police where the loss occurred. (b) You must obtain a report issued by the card company which details the loss and/or a police report.
What We will not pay	Please refer to the General Exclusions.
SECTION 30 - KIDNAP AND HOSTAGE	
When We will pay	When You are Kidnapped and held hostage Overseas.
What We will pay	We will pay You S$500 for each complete day that You are being held captive by the kidnapper, up to the Sum Insured.

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What You must do	(a) You must report the Kidnapping to the police having jurisdiction at the place within 24 hours upon Your release. (b) You must obtain a written copy of the police report that state the details of the incident.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims for Kidnapping occurring in a country located in Central or South America, Africa or any country in which United Nations peacekeeping forces are present and active.
SECTION 31 - INSOLVENCY OF TRAVEL AGENT	
When We will pay	When You are forced to cancel Your Trip because Your Travel Agent which You have made payment to has become Insolvent.
What We will pay	We will reimburse up to the Sum Insured for the loss of the travel fares or travel deposits paid by You which You cannot recover from elsewhere. For the same event, We will only pay the highest claim from either one of these Sections: · Section 17 - Travel Cancellation · Section 18 - Travel Postponement · Section 31 - Financial Collapse of Travel Agency
What We will not pay	In addition to the General Exclusions, We will also not pay any claims if this Policy was purchased less than 7 days before the commencement of the trip.
SECTION 32 - PERSONAL LIABILITY	
When We will pay	When You commit an act of negligence while Overseas which results in You becoming legally liable to pay compensation for: (a) Injury or Accidental death to a third party; or (b) Accidental physical damage to a third party's property
What We will pay	We will pay the legal costs and expenses for representing or defending You and the amount awarded against You by the Court of Singapore, up to the Sum Insured.
What You must do	(a) You must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval. (b) You must send us any writ, summons or other documents in connection with the claim immediately.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims relating to: (a) employer's liability, contractual liability or liability to Your Family Member; (b) anyone who has caught any Illness or communicable disease from You; (c) acts of animals or property under Your care, custody or control; (d) any wilful, malicious or unlawful act; (e) pursuit of trade, business or profession; (f) ownership or occupation of land or buildings (other than occupation only of any temporary residence); (g) ownership possession or use of vehicles, aircraft or water craft; (h) legal costs resulting from any criminal proceedings; (i) Your participation in any motor rallies; (j) judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore; or (k) punitive, aggravated or exemplary damages.
SECTION 33 - LEGAL EXPENSES FOR WRONGFUL ARREST AND DETENTION	
When We will pay	When You incur legal expenses as a result of a wrongful detention or false arrest by any government or public authority whilst Overseas.
What We will pay	We will pay the legal costs and expenses for representing or defending You and the amount awarded against You by the Court of Singapore, up to the Sum Insured.
What We will not pay	Please refer to the General Exclusions.

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EXTENDED BENEFITS	
SECTION 34 - ENTERTAINMENT TICKET PROTECTION	
When We will pay	When You are unable to utilise any of Your Entertainment Ticket(s) which you have purchased in advance due to any of the following events: (a) Insured Event that prevents You from travelling to Your destination(s) as outlined in Your Trip itinerary; (b) You or Your Family Member's or Your Travel Companion's death, Serious Injury or Serious Illness; (c) Serious damage to Your principal residence in Singapore arising from fire or flood, within 1 week before the date of departure; (d) Witness summons or jury service attendance by You or Travel Companion.
What We will pay	We will reimburse You for the unused portion of the Entertainment Ticket(s) which is non-refundable, up to the Sum Insured.
What We will not pay	Please refer to the General Exclusions.
SECTION 35 - GOLFER'S BENEFITS	
(A) LOSS OR DAMAGE TO GOLF EQUIPMENT	
When We will pay	When You suffer loss or damage to Your Golf Equipment while Overseas due to: (a) theft or Natural Disaster; or (b) Accidental damage in a Public Place, except in the course of play or practise.
What We will pay	We will reimburse You, up to the Sum Insured for: (a) the repair or replacement of the damaged article; or (b) the replacement of the lost article. Our compensation to You is subject to : (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum of S$200 for any 1 article or a Pair or Set of Articles;
What You must do	(a) You must take every possible step and reasonable precaution to ensure that all Your Golf Equipment are not left unattended in a Public Place, including in any locked vehicle unless kept in the boot of the vehicle which is not visible from the outside of the vehicle. (b) When there is a loss or damage, You must report to the police or relevant authority such as Hotel and Airline management having jurisdiction at the place of the loss within 24 hours from the incident. A police report is required for lost property or when You are victim of a suspected or actual crime (e.g. Theft or burglary). (c) For the loss or damage of each article, You must provide proof of purchase, e.g. receipts or credit card statements. If in the case of no proof of purchase is provided, we may choose to decline the claim or accept it at a reduced value.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims for : (a) loss or damage occurring during the course of play or practice. (b) loss or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom. (c) loss of or damage resulting from Your willful act or negligence. (d) loss of or damage arising from confiscation or retention by customs or other officials.
(B) HIRED GOLF EQUIPMENT	
When We will pay	When Your Golf Equipment is lost or damaged resulting to a claim payable under Section 35A and You incurred cost to hire the replacement Golf Equipment during the trip
What We will pay	We will reimburse You, up to the Sum Insured for the cost of hired Golf Equipment.
What You must do	You must obtain receipts for the hired Golf Equipment.
What We will not pay	Please refer to the General Exclusions.
(C) HOLE-IN-ONE CELEBRATION	
When We will pay	When You score a hole-in-one in an organised 18-hole golf event during the Trip.
What We will pay	We will reimburse You, up to the Sum Insured for 1 round of celebratory drinks.

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What You must do	(a) You must get a written verification of Your hole-in-one achievement from the golf club that organised the golf event. (b) You must obtain the receipts for the cost of the celebratory drinks on the date of ac complishment at the golf club.
What We will not pay	Please refer to the General Exclusions.
SECTION 36 - SPORTS EQUIPMENT	
When We will pay	When You suffer loss or damage to Your Sports Equipment while overseas due to: (a) theft or Natural Disaster; or (b) Accidental damage except in the course of play or practise.
What We will pay	We will reimburse You, up to the Sum Insured for: (a) the repair or replacement of the damaged article; or (b) the replacement of the lost article. Our compensation to You is subject to : (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) a maximum of S$500 for any 1 article or a Pair or Set of Articles;
What You must do	(a) You must take every possible step and reasonable precaution to ensure that all Your Sports Equipment are not left unattended in a Public Place, including in any locked vehicle unless kept in the boot of the vehicle which is not visible from the outside of the vehicle. (b) When there is a loss or damage, You must report to the police or relevant authority such as Hotel and Airline management having jurisdiction at the place of the loss within 24 hours from the incident. A police report is required for lost property or when You are victim of a suspected or actual crime (e.g. Theft or burglary). (c) For the loss or damage of each article, You must provide proof of purchase, e.g. receipts or credit card statements. If in the case of no proof of purchase is provided, we may choose to decline the claim or accept it at a reduced value.
What We will not pay	In addition to the General Exclusions, We will also not pay any claims for : (a) loss or damage occurring during the course of play or practice. (b) loss or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom. (c) loss of or damage resulting from Your wilful act or negligence. (d) loss of or damage arising from confiscation or retention by customs or other officials.
SECTION 37 - HOME PROTECTION	
When We will pay	When Your Household Contents and/or Valuables within Your place of residence in Singapore is lost or damaged due to fire or theft by violent and forcible entry while You are Overseas.
What We will pay	We will reimburse You up to the Sum Insured to replace or repair the lost or damaged Household Contents and Valuables in the affected residence. Our compensation to You is subject to: (a) deductions for wear and tear and depreciation; (b) our discretion on whether to repair or replace the article; (c) maximum limit of S$500 for any one (1) item or pair or set of items.
What We will not pay	Please refer to the General Exclusions.
SECTION 38 - RENTAL CAR EXCESS	
When We will pay	When You become liable as a named driver or co-driver for the damage excess as a result of a loss or damage to your Rental Vehicle.
What We will pay	We will reimburse You, up to the Sum Insured for the damage excess which You are liable for.
What You must do	(a) The Rental Vehicle must be rented from a licensed car rental company. (b) As part of the hiring arrangement, You must take up all comprehensive motor insurance against loss or damage to Your Rental Vehicle during rental period. (c) You must comply with all requirements of the hiring agreement and the laws of the country where You are using the vehicle.

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What We will not pay	In addition to the General Exclusions , We will also not pay any claims if the Rental Vehicle is driven by anyone else other than You when the Accident occurred.
SECTION 39 - PET CARE	
When We will pay	When You are delayed in returning to Singapore as scheduled and unable to collect Your pet on the day as agreed with the kennel, cattery or pet hotel, causing You to incur additional expenses.
What We will pay	We will pay You S$50 for every 6 consecutive hours of delay, up to the Sum Insured
What You must do	You must provide the following supporting documents: (a) written confirmation from the carrier stating the reason for the delay and the scheduled and actual departure time of the carrier. (b) written confirmation from the kennel, cattery or pet hotel advising the original pick-up date and the actual pick-up date.
What We will not pay	Please refer to the General Exclusions.
SECTION 40 - TERRORISM COVER	
When We will pay	When You suffer any losses that are covered under Sections 1 to 39 arising directly or indirectly from an Act of Terrorism during Your Trip.
What We will pay	We will pay You the benefits from the relevant sections, up to the Sum Insured.
What We will not pay	In addition to the General Exclusions, We will also not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological event.

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GENERAL EXCLUSIONS

We will not pay under any section of this Policy for claims arising directly and indirectly from:

1. POLITICAL AND EVENTS EXCLUSION
   a) Declared or undeclared war, or any act of war, invasion, foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
   b) Any nuclear reaction or contamination, ionising rays or radioactivity.
   c) Any Act of Terrorism involving the use or release of nuclear, chemical or biological materials or applications.
   d) Any prohibition, regulations or intervention by any government authorities.
   e) Any illegal or unlawful intentional act or action taken by government authorities including confiscation, seizure, destruction and restriction.

2. MEDICAL EXCLUSION
   a) Any Pre-existing Medical Condition, including Congenital Conditions and physical birth defects.
   b) Human Deficiency Syndrome (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complications (ARC) and/or any sexually transmitted disease.
   c) Pregnancy or childbirth and/or any Injury or Illness associated with pregnancy or childbirth.
   d) Cosmetic or plastic surgery except where such surgery is necessary to repair the damage after suffering an Injury.
   e) Any medical treatment, which is in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.
   f) Travel made by You against the advice by any Doctor or is made for the purpose of obtaining medical treatment.
   g) Epidemic or Pandemic.

3. TERRITORIAL EXCLUSION
   a) Any loss which arises when You travel against any travel advice, including non-essential travel, by the Singapore government due to actual or threatened war or warlike event, Strike, Civil Unrest, Riot and Commotion, outbreak of disease or unsafe health conditions or impending Natural Disasters, in Your planned destination, unless Your Trip had already commenced before the issuance of such travel advice.
   b) Any loss when You travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

4. BEHAVIOURIAL EXCLUSION
   a) Suicide or attempted suicide, intentional self-injury or wilful exposure to danger.
   b) Intoxication by alcohol or drugs not prescribed by Your Doctor.
   c) Any mental or nervous disorder.

5. OCCUPATIONAL EXCLUSION
   a) You engaging in the following occupations or while performing these occupational activities:
      i) Full time (or voluntary) military, air force, navy, police and civil defence personnel;
      ii) Pilot, air crew, motor car/bike racer, entertainer, stuntman, jockey and armed security guard;
      iii) Off-shore rig or platform worker, diver, fisherman, electrician, wood working and welding;
      iv) Working onboard sea vessel, ship crew, shipyard worker and dock worker;
      v) Underground worker in tunnel or quarry, construction worker and working at heights above 10 metre;
      vi) Working with explosives or hazardous substances.

6 . ACTIVITIES EXCLUSION
   a) Flying or other aerial activities except as a fare-paying passenger on a licensed commercial aircraft.
   b) Participating in any professional sports or competitions which You may receive remunerations, sponsorships or any forms of financial rewards.
   c) Your participation in:
      i) Extreme Sports;
      ii) racing, other than by foot (except for ultra-marathons, biathlons and triathlons);
      iii) mountaineering;
      iv) expeditions, trekking in remote area unless with a licensed guide or mountain trekking above 3,000 metres;
      v) outdoor rock climbing and abseiling;
      vi) white water rafting Grade 4 and above;
      vii) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor
      viii) off-piste skiing.

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GENERAL CONDITIONS

1. THE CONTRACT

This Policy is evidence of the contract between You and Us from the day the Policy commences.

We will provide the insurance to You according to the terms set out in this Policy, provided You pay the premium when due and We agree to accept it. The General Conditions which appear in this Policy or in any Endorsement form part of the contract and must be complied with.

It is important that You:

a) read the whole Policy to make sure that You understand the protection that You have just bought; and
b) are aware of the limits on the amounts We will pay You.

2. INTERPRETATION

This Policy including Your proposal form, Schedule and any Endorsement and amendment, shall be read together as one contract and any one word or expression to which a specific meaning has been attached, shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

No change in this Policy shall be valid unless approved by Us, and evidenced by an Endorsement reflecting the amendment on the Policy issued by Us.

3. DUTY OF DISCLOSURE

The accuracy of the information provided by You over the phone or in Your proposal form will form the basis of and be part of the contract. Before You enter into the insurance contract and during the Period of Insurance, You must tell Us everything You know or could reasonably be expected to know which will affect Our decision on the coverage and the terms of the insurance. If You are uncertain about whether a fact is relevant or not, You must tell Us about it. We will acknowledge receipt of acceptance of material information by stating these on the Policy Schedule. If You do not provide this information to Us, We may:

a) reduce the amount payable for the claim under this Policy; or
b) refuse to pay the claim that may arise; or
c) cancel Your insurance policy from inception.

4. ELIGIBILITY AND DURATION OF COVER

You are eligible to be covered under this Policy if You are residing in Singapore and hold a valid identification document such as Birth Certificate (for Child), Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass.

As an insured Child, You must travel with at least 1 insured adult for the cover to be valid.
Under a Family Plan, the following conditions apply:

<u>Single Trip Plan</u>

For Single Trip Family Plan, the Insured Person will comprise of:

a) a maximum of 2 adults who need not be related and who are named in the Schedule as Insured(s); and
b) any number of Children who are each legally related to either of the 2 adults mentioned in (a) above.

You must all depart from and return to Singapore together at the same time as a family.
The maximum period for each policy is 182 days.

<u>Annual Plan</u>

For Annual Family Plan, the Insured Person will comprise of:

a) a maximum of 2 adults who are husband and wife, legally married to each other and who are named in the Schedule as Insured(s);
b) any number of Children who is/are the legal Child(ren) of the 2 adults mentioned in (a) above.
You can make unlimited number of trips to the countries in the selected Zone during the policy period so long as each trip does not exceed 90 days.

5. PURCHASE OF INSURANCE

You must purchase the insurance in Singapore and must have paid your premium before You leave Singapore for Your Trip.

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6. FITNESS OF TRAVEL

At the time of effecting this insurance and up to the time of Your Trip, You 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.

7. AWARENESS OF CIRCUMSTANCES

At the time of effecting this insurance, You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such case, no claim will be payable.

8. PAYMENT BEFORE COVER WARRANTY

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the effective date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

9. CANCELLATION REFUND

Single Trip Plan

We will not refund Your premium once the Certificate of Insurance is issued.

Annual Trip Plan

We may cancel the Policy at any time by giving 7 days' notice in writing delivered to You or mailed to Your last known correspondence address in Our records and You shall be entitled to the return of a pro-rata premium corresponding to the unexpired period of insurance subject to a minimum premium of S$50. You may also cancel this Policy by giving 7 days' written notice to Us and if no claims have been made during the current period of insurance, We will grant You a short period refund of premium based on the table below.

Period of Cover	Short Period Premium Refundable (%)
2 months and below	60%
4 months and below	40%
6 months and below	20%
More than 6 months	0%

10. COMPENSATION FROM OTHER SOURCES

If You receive compensation from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured. This applies to all Sections of this policy except for the following:

- Section 1 - Accidental Death & Permanent Disablement
- Section 2 - Public Transport Double Cover

11. SUBROGATION

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organization. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which my prejudice Our subrogation rights.

12. GOVERNING LAW

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

13. ARBITRATION

If there is any dispute on Your policy that we cannot reach an agreement including any question regarding its existence, validity or termination, it must be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation. If the dispute cannot be resolved through FIDREC, it must be referred and finally resolved by arbitration administered by the to the Singapore International Arbitration Centre (SIAC) in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause.

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14. DUPLICATION OF COVER

If You have more than 1 travel insurance with Us insuring the same trip, We will only pay You from the Policy which has the highest benefit.

15. AUTOMATIC EXTENSION OF POLICY PERIOD

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

a) up to 30 days if You are confined in a Hospital or have been placed under compulsory quarantine Overseas as advised by a Doctor in writing; or
b) up to 2 days if You are unable to complete your trip as scheduled due to Your Public Transport being delayed which was not caused by You.

16. CLAIMS PROCEDURE

As soon as practicable and in any case, You must give Us written notice within 30 days of any loss or event which may give rise to a claim except in the case of death or Total Permanent Disablement which You must give Us immediate notice.

In Your claim submission, You are responsible to provide Us with all supporting documents in English at Your expense. If for whatever reasons You are unable to provide proof of purchase, We may decline the claim or accept it at a reduced value. We will only pay claims if We are satisfied with all the supporting documents which We required. For Us to determine Your age, we will calculate it from the date of Injury or Illness to determine the benefit amount You are eligible for.

Any benefit payable under this Policy will be paid to You or in the event of Your death, to Your estate. Your receipt of any benefit payable will be deemed final and complete discharge of all Our liabilities under this Policy. All benefit that is paid from this Policy will be in Singapore dollar, without any interest. You are to ensure that all Your claims and declaration submitted are true. If the claims and declaration are proven to be dishonest, We will reject the claim, cancel the relevant Policy and may refer the matter to the relevant authorities.

16. SANCTION CLAUSE

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

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

PERSONAL DATA COLLECTION STATEMENT

In relation to the personal data collected for this Insurance Policy, You agreed and acknowledged that:

a) We may collect, use and disclose the personal data for the purposes stated in its Privacy Policy, which include underwriting and administering the Insurance Policy (including reinsurance underwriting, claims processing, investigation, payment and other related purposes);

b) We will not use, disclose or process the personal data for purpose which are not stated in the Privacy Policy or for which Your consent have not been obtained. If We wishes to use, disclose or process the personal data for another purpose, We will seek prior written consent from You.

c) We may disclose the personal data for the purpose to a related corporation, subsidiaries, holding companies, associated companies, or affiliates of any credit bureau; any person to whom disclosure is permitted or required by any law; and our third party service providers and agents (acting on our behalf). Those recipients may be located outside Singapore.

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