

## SUMMARY OF BENEFITS

### Summary Of Coverage

Maximum Benefits (\$\$)

MEDICAL AND TRAVEL BENEFITS		Premier	Superior	Classic
<b>Section 1</b>	<b>Medical &amp; Accident Dental Expenses Incurred Overseas</b> Insured Person before attaining the age of 70 years and below Insured Person upon attaining the age of 70 years and above Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$2,000,000 \$75,000 \$200,000	\$500,000 \$75,000 \$200,000	\$250,000 \$50,000 \$200,000
<b>Section 2</b>	<b>Medical Expenses incurred in Singapore</b> Insured Person before attaining the age of 70 years and below Insured Person upon attaining the age of 70 years and above Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$50,000 \$5,000 \$10,000	\$25,000 \$2,500 \$10,000	\$12,500 \$1,000 \$10,000
<b>Section 3</b>	<b>Medical Expenses - Women's Benefit</b>	\$8,000	\$5,000	\$2,000
<b>Section 4</b>	<b>Treatment by Physician</b>	\$500	\$300	\$100
<b>Section 5</b>	<b>Overseas Hospital Income</b>	\$50,000	\$30,000	\$10,000
<b>Section 6</b>	<b>Hospital Income in Singapore</b>	\$1,000	\$1,000	\$500
<b>Section 7</b>	<b>Emergency Medical Evacuation</b>	Unlimited	Unlimited	\$500,000
<b>Section 8</b>	<b>Repatriation</b>	Unlimited	Unlimited	\$30,000
<b>Section 9</b>	<b>Direct Repatriation</b>	Unlimited	\$30,000	\$15,000
<b>Section 10</b>	<b>Hospital Visitation</b>	\$10,000	\$5,000	\$3,000
<b>Section 11</b>	<b>Compassionate Visit</b>	\$10,000	\$5,000	\$3,000
<b>Section 12</b>	<b>Child Protector</b>	\$10,000	\$5,000	\$3,000
<b>Section 13</b>	<b>Emergency Telephone Charges</b>	\$250	\$100	\$100
<b>Section 14</b>	<b>Automatic Extension of Policy Period</b>	Yes	Yes	Yes
<b>PERSONAL ACCIDENT BENEFITS</b>				
<b>Section 15</b>	<b>Accidental Death &amp; Permanent Disablement</b> Insured Person before attaining the age of 70 years and below Insured Person upon attaining the age of 70 years and above Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$500,000 \$200,000 \$100,000	\$200,000 \$100,000 \$100,000	\$150,000 \$50,000 \$50,000
<b>Section 16</b>	<b>Public Transport Double Cover</b> Insured Person before attaining the age of 70 years and below Insured Person upon attaining the age of 70 years and above Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$1,000,000 \$400,000 \$200,000	\$400,000 \$200,000 \$200,000	NA NA NA
<b>Section 17</b>	<b>Child Education Grant</b>	\$5,000	\$5,000	NA

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

All amounts shown in Singapore dollars

## Summary Of Coverage

Maximum Benefits (S\$)

TRAVEL INCONVENIENCE BENEFITS		Premier	Superior	Classic
Section 18	Travel Cancellation	\$15,000	\$10,000	\$5,000
Section 19	Travel Postponement	\$2,000	\$1,000	\$500
Section 20	Travel Cancellation due to Insolvency	\$5,000	\$3,000	\$1,000
Section 21	Travel Curtailment	\$15,000	\$10,000	\$5,000
Section 22	Fraudulent Credit Card Usage	\$1,000	\$1,000	\$1,000
Section 23	Personal Baggage including Laptop Computer	\$5,000	\$5,000	\$3,000
Section 24	Jewellery Coverage	\$750	\$500	NA
Section 25	Baggage Delay	\$1,000	\$1,000	\$1,000
Section 26	Travel Documents	\$5,000	\$5,000	\$3,000
Section 27	Travel Delay	\$1,000	\$1,000	\$1,000
Section 28.	Flight Diversion	\$1,000	\$1,000	\$1,000
Section 29.	Flight Overbooking	\$100	\$100	NA
Section 30	Travel Misconnection	\$500	\$200	\$200
Section 31	Kidnap & Hostage	\$10,000	\$5,000	\$3,000
Section 32	Personal Liability Abroad	\$1,000,000	\$1,000,000	\$500,000
SUPPLEMENTARY BENEFITS				
Section 33	<b>Golf Advantage</b>			
	a) Damage or Loss of Golfing Equipment	\$750	\$500	\$500
	b) Hole-in-One	\$250	NA	NA
	c) Loss of use of Green Fees	\$250	\$150	NA
Section 34	Home Guard	\$5,000	\$5,000	NA
Section 35	Rental Vehicle Excess	\$750	\$500	NA
Section 36	Pet Care	\$500	\$250	NA
Section 37	Loss of use of Entertainment Ticket	\$300	\$200	\$100
Section 38	Cover in the event of Terrorism	Yes	Yes	Yes

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

All amounts shown in Singapore dollars

This Policy sets out the terms and conditions of a contract of insurance between American Home Assurance Company, Singapore Branch and You. We have written the Policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

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

## PART I – POLICY DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a zero-positive test for HIV.
  - a) **OPPORTUNISTIC INFECTION** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
  - b) **MALIGNANT NEOPLASM** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 3) **ACTS OF TERRORISM** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 4) **ATM** means automatic teller machine.
- 5) **CHILD or CHILDREN** shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if such person(s) is studying full-time or enrolled to study full-time in a recognized institution of learning or higher learning during the Policy period.
- 6) **CIVIL UNREST, RIOT OR COMMOTION** means a gathering of persons (organised or unorganised) to promote their views and in disturbance of the public peace and there is violence or threats of violence or the action of any lawfully constituted authority in suppressing or attempting to suppress any such gathering and disturbance or minimizing the consequences of such disturbance. These terms shall include any War, invasion or other acts of foreign powers or warlike operations (whether or not war is declared), civil war or mutiny, civil commotion amounting to a popular uprising, military uprising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by terrorism or violence. These terms do not include an individual act of violence.
- 7) **COMMON AIR CARRIER** means any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of 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.
- 8) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 9) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 10) **HOSPITAL** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Medical Practitioners available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home, or a facility operated as a drug and/or alcohol treatment centre.
- 11) **HOSPITAL CONFINEMENT** means being confined in a Hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 12) **HOSTAGE** means You (except a minor held hostage by his or her parents) being taken and held by another person by force or against Your will as a prisoner.
- 13) **HOUSEHOLD 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 and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
- 14) **INJURY** means bodily injury which You sustain within 90 days from the date of an Accident and is caused by an Accident solely, directly and independently of any other cause.
- 15) **INSOLVENCY** means the inability of an individual or entity to pay its debt when they are due and resulting in the total cessation of their operations due to either-
  - a) Insolvency, with or without the filing of a bankruptcy or similar petition; or
  - b) Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.
- 16) **INSURED PERSON(S)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in paragraph 8 of Part IV – General Conditions.
- 17) **JEWELLERY** mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.
- 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) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
- 20) **LOSS OF LIMB** means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 21) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
  - If a dB = Hearing loss at 500 Hertz
  - If b dB = Hearing loss at 1000 Hertz
  - If c dB = Hearing loss at 2000 Hertz
  - If d dB = Hearing loss at 4000 Hertz
  - 1/6 of (a+2b+2c+d) is above 80 dB
- 22) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 23) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

- 24) MANUAL WORKER** means a person who undertakes physical work including but not limited to construction, installation, assembly and building works as well as a person of occupation involving labour, including but not limited to bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery) where all of such persons are paid for their work and services but excluding a person who undertakes voluntary work for a charitable organisation where such work and services are not paid for and does not involve construction work and usage of heavy machinery or working more than three meters above the ground.
- 25) MEDICAL EXPENSES** mean expenses incurred within 90 days of sustaining Injury or Sickness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 26) MEDICAL PRACTITIONER** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. You should not be the attending Medical Practitioner nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip, or a person who is related to You in any way.
- 27) NATURAL DISASTERS** means fires, floods, typhoons, hurricanes, cyclones, tornados, tsunamis or other storms of catastrophic dimensions, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 28) PAYMENT CARD** means an ATM card, NETS card, credit card, charge card or debit card issued by a qualified financial institution for personal use only.
- 29) 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.
- 30) PHYSICIAN** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. You should not be the attending Physician nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip or a person who is related to You in any way.
- 31) PRE-EXISTING MEDICAL CONDITION**
- (i) For a Per Trip Plan Policy shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner; and
  - (ii) For an Annual Multi-Trip Plan Policy shall mean any illness, disease or other condition for which a claim is payable under the Policy in respect of a previous Trip within 12 months prior to Your travel or any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.
- 32) PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 33) PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries which mode shall be buses, ferries, hovercrafts, hydrofoils, cruise ships, trains, trams or underground trains. This excludes all modes of transportation that are chartered or arranged as part of a tour even if such services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.
- 34) RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grand parent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
- 35) SELECTED PLAN** means the choice of Premier, Superior or Classic Plan which You or Your representative made at the time of application.
- 36) SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You or members of a Family Plan (as defined under Part IV General Condition 8) means Injury or Sickness which requires treatment by a Medical Practitioner and which results in You or such member of the Family Plan being certified by that Medical Practitioner as unfit to travel or continue with Your or their original Trip and whenever applied to Your Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in Your discontinuation or cancellation of Your Trip. For the purpose of Sections 18 and 19, the definition of Sickness under "Serious Sickness" shall be that referred to in clause 37 below specifically for Sections 18 and 19.
- 37) SICKNESS** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy. For the purpose of Sections 18 and 19, "Sickness" means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting before travelling overseas in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy.
- 38) STOLEN** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- 39) STRIKE** means any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of such act.
- 40) 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.
- 41) TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 42) TRAVEL AGENT** means a travel agent registered in Singapore, including any registered overseas subsidiaries or affiliates or local sub-agent or sub-contractor of the registered travel agent.
- 43) TRIP** means a journey from the place of embarkation in Singapore to the intended destination(s) overseas and ceases upon arrival in Singapore.
- i. **Per Trip** means one trip which does not exceed 182 consecutive days.
  - ii. **Annual Multi-Trip** means multi trips over the annual period specified in the Policy Schedule where each trip shall not exceed 90 consecutive days from the date of departure to the date of return to Singapore.
- 44) WAR** means war, whether declared or not, or any warlike activities including use of military force by any- sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 45) We or Our or Us** means American Home Assurance Company, Singapore Branch.
- 46) You or Your** means You.

## PART II - COVERAGE

### MEDICAL AND TRAVEL BENEFITS

#### SECTION 1 - MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS

We will reimburse You up to the limit specified in the Selected Plan under Section 1, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in the applicable Selected Plan under Section 1.

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

	Maximum Benefit (S\$)		
	Premier Plan	Superior Plan	Classic Plan
Insured Person (Before attaining the age of 70 years & below)	\$2,000,000	\$500,000	\$250,000
Insured Person (Upon attaining the age of 70 years & above)	\$75,000	\$75,000	\$50,000
Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$200,000	\$200,000	\$200,000

## SECTION 2 - MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified in the Selected Plan under Section 2, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- if prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days from the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore up to the limit specified in the Selected Plan under Section 2; or
- if medical treatment had already been sought overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue medical treatment in Singapore up to the limit specified in the applicable Selected Plan under Section 2.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the applicable Selected Plan under Section 2.

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

	Maximum Benefit (S\$)		
	Premier Plan	Superior Plan	Classic Plan
Insured Person (Before attaining the age of 70 years & below)	\$50,000	\$25,000	\$12,500
Insured Person (Upon attaining the age of 70 years & above)	\$5,000	\$2,500	\$1,000
Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$10,000	\$10,000	\$10,000

## SECTION 3 - MEDICAL EXPENSES INCURRED OVERSEAS – WOMEN'S BENEFITS

We will reimburse You up to the maximum limit of the Selected Plan under Section 3, the Medical Expenses which are necessarily incurred whilst overseas for a pregnancy-related sickness.

The section does not apply to pregnancy-related sickness or treatment which You sought in Your Country of Origin/Home Country or upon return to Singapore and does not apply to one-way Trip Plan policy.

If You are 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 Medical Expenses that is not refunded subject to the applicable limits.

## EXCLUSIONS

For the purpose of this Section, pregnancy-related sickness or treatment or losses suffered as a result of pregnancy-related sickness overseas does not include the following:-

- any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks);
- ectopic pregnancy, childbirth, including premature childbirth or stillbirth;
- abortion or miscarriage, except if related to Accidental Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses;
- any depressive, psychological or psychiatric illness, including post-natal depression; and
- Pre-existing Medical Conditions.

## SECTION 4 - TREATMENT BY PHYSICIAN

We will reimburse You up to the limit specified in the Selected Plan under Section 4, the expenses incurred in relation to treatment by a Physician, which are necessarily incurred whilst overseas for Injury and Sickness which You suffered solely and independently of any other causes.

This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Physician for Injury or Sickness which You had sustained whilst overseas.

The time limit for seeking such treatment is as follows:

- if prior treatment has not been sought overseas, You must seek treatment in Singapore within 7 days from the date of return to Singapore. From the date of the first treatment in Singapore, You have up to a maximum of 30 days to continue treatment in Singapore up to the limit specified in the Selected Plan under Section 4; or
- if treatment had already been sought overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue treatment in Singapore up to the limit specified in the Selected Plan under Section 4.

In no event will the total expenses for treatment by a Physician incurred overseas and in Singapore exceed the limits specified in the Selected Plan under Section 4.

If You are 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 limits of the Selected Plan.

## SECTION 5 - OVERSEAS HOSPITAL INCOME

We will pay up to the limit specified in the Selected Plan under Section 5, hospital income for Hospital Confinement due to Injury or Sickness sustained whilst overseas. If You are under Hospital Confinement during the Trip, We will pay You \$200 per day of such Hospital Confinement. Payment will be made after the period of Hospital Confinement.

## SECTION 6 - HOSPITAL INCOME IN SINGAPORE

We will pay up to the limit specified in the Selected Plan under Section 6, hospital income for Hospital Confinement in the event that You are under Hospital Confinement upon Your immediate return to Singapore due to Injury or Sickness sustained whilst overseas. If You are under Hospital Confinement in Singapore, We will pay You \$100 per day of such Hospital Confinement. Payment will be made after the period of Hospital Confinement.

## SECTION 7 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of Travel Guard, or an authorised representative of Travel Guard, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, Travel Guard, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay Travel Guard directly the covered expenses for such evacuation specified in the Selected Plan under Section 7.

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

Covered expenses are expenses for services provided and/or arranged by Travel Guard for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions.

## EXCLUSIONS

We will not pay for:-

- any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, provided always that We reserve the right to waive, at Our sole discretion, this exclusion in the event that You or Your Relative or Travel Companion cannot for reasons beyond Your control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 7.

## SECTION 8 - REPATRIATION

When as the result of Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness,

Travel Guard or an authorized representative of Travel Guard will make the necessary arrangements for the return of Your mortal remains to Singapore. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in the Selected Plan under Section 8.

We will also reimburse Your estate expenses actually incurred for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

#### EXCLUSIONS

We will not pay for:-

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

#### SECTION 9 - DIRECT REPATRIATION

When as the result of an Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of Sickness, Travel Guard or an authorized representative of Travel Guard will make the necessary arrangements for the return of Your mortal remains to Your Country of Origin / Home Country. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in the Selected Plan under Section 9.

We will reimburse Your estate expenses actually incurred for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

#### EXCLUSIONS

We will not pay for:-

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

#### SECTION 10 - HOSPITAL VISITATION

In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst overseas and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay, up to the limit specified in the Selected Plan under Section 10, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend to visit and stay with You for the duration of Your Hospital Confinement .

#### SECTION 11 - COMPASSIONATE VISIT

In the event of Your death due to an Accident or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified in the Selected Plan under Section 11, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 10 or Section 11, but not both.

#### SECTION 12 - CHILD PROTECTOR

In the event You are under Hospital Confinement whilst overseas and there is no adult to accompany the child/children who is/are below 18 years old, We will pay, up to the limit specified in the Selected Plan under Section 12, reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses for a Relative or friend to accompany the child/children back to Singapore.

#### SECTION 13 - EMERGENCY TELEPHONE CHARGES

We will reimburse You up to the limit specified in the Selected Plan under Section 13, the telephone charges incurred by use of Your or a third party's personal mobile phone or of a phone using a standard LAN Line for the sole purpose of engaging the services of Travel Guard during a medical assistance/emergency, and for which a medical claim has been submitted under Sections 1, 3 or 4. We will also reimburse You for use of a Prepaid Phone Card for the purpose set out above subject to a maximum reimbursable sum of \$10 for such cards.

#### EXCLUSIONS

No reimbursement will be payable for telephone calls made via public telephones using an International Calling Card (ICC).

#### SECTION 14 - AUTOMATIC EXTENSION OF POLICY PERIOD

The Policy period will automatically extend for up to 30 days from the date of

expiry of the Policy without payment of any additional premium if You are under Hospital Confinement and/or quarantined whilst overseas as advised by a Medical Practitioner.

#### PERSONAL ACCIDENT BENEFITS

#### SECTION 15 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence suffer Injury or death within 90 days of the date of the Accident, We will pay the compensation, up to the limits of the Selected Plan as shown below:

Principal Sum Insured Per Insured Person			
	Premier Plan	Superior Plan	Classic Plan
Insured Person (Before attaining the age of 70 years & below)	\$500,000	\$200,000	\$150,000
Insured Person (Upon attaining the age of 70 years & above)	\$200,000	\$100,000	\$50,000
Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$100,000	\$100,000	\$50,000

#### Schedule of Compensation

- |  |                      |
|--|----------------------|
| 1) Death   | 100% }               |
| 2) Total Disablement                                       | 100% }               |
| 3) Permanent and Incurable Paralysis of all Limbs          | 100% }               |
| 4) Permanent Total Loss of Sight of both Eyes              | 100% } Percentage of |
| 5) Loss of or the Permanent Total Loss of use of two Limbs | 100% } Principal Sum |
| 6) Permanent Total Loss of Speech and Hearing              | 100% } Insured above |
| 7) Permanent Total Loss of Hearing in                      | } according to       |
| a. both Ears   | 75% } Selected Plan  |
| b. one Ear   | 15% }                |
| 8) Permanent Total Loss of Sight of one Eye                | 50% }                |
| 9) Loss of or the Permanent Total Loss of use of one Limb  | 50% }                |

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

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

#### EXCLUSIONS

We will not pay compensation for any Total Disablement or death arising from Sickness, or infectious diseases.

#### SECTION 16 - PUBLIC TRANSPORT DOUBLE COVER ( NOT APPLICABLE TO CLASSIC PLAN )

In the event an Accident occurs whilst You are overseas and You are travelling as a passenger in a Public Transport resulting in Your death, the amount of compensation based on the Selected Plan will be as follows:

Principal Sum Insured Per Insured Person		
	Premier Plan	Superior Plan
Insured Person (Before attaining the age of 70 years & below)	\$1,000,000	\$400,000
Insured Person (Upon attaining the age of 70 years & above)	\$400,000	\$200,000
Insured Child in a Family Plan before attaining the age of 18 years or below 23 years old if studying full-time or enrolled to study full-time in a recognised institution of learning or higher learning	\$200,000	\$200,000

N.B. This Policy will only pay for any claim either under Section 15 or Section 16, but not both.

#### SECTION 17 - CHILD EDUCATION GRANT ( NOT APPLICABLE TO CLASSIC PLAN ) .

If an indemnity becomes payable upon Your Accidental death whilst overseas and at the date of the Accident, You have a Child or Children , We will pay the sum insured, up to the limit specified in the Selected Plan under Section 17, for each Child and up to a maximum of 4 Children. Provided that such Child or Children is Your natural or legally adopted child.

This benefit is only payable once for any Child even if the Child is covered by more than one travel insurance policy underwritten by Us for the same Trip.

## TRAVEL INCONVENIENCE BENEFITS

### SECTION 18 - TRAVEL CANCELLATION

i) If the Trip is cancelled due to any of the following occurring within 60 days (except item (c)) before the date of departure of the Trip:-

- a) death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
- b) unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
- c) serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
- d) witness summons or jury service.

We will pay, up to the limits specified in the Selected Plan under Section 18, for the resulting loss of travel and/or accommodation expenses: -

- a) paid in advance by You;
- b) for which You are legally liable; and
- c) which are not recoverable from any other source.

ii) Alternatively, if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within 60 days before the date of departure of the Trip and as a result, You are unable to travel, We will pay any replacement administrative expenses incurred in respect of the change of traveler made before the commencement of the Trip subject to the limits specified in the Selected Plan under Section 18. Such replacement administrative expenses are paid by Us as an alternative to i) above and there will be no further payment by Us for any travel losses or accommodation expenses.

### EXCLUSIONS

In respect of i) and ii) above, We will not pay for any loss or expenses:-

- 1) caused directly or indirectly by government regulations or control;
- 2) caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
- 3) that is covered by any other existing insurance scheme or government program;
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) should this insurance be purchased within 7 days before the date of departure excluding the date of departure (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- 6) that results from a Strike, Civil Unrest, Riot or Commotion which was publicly known at the time you booked Your Trip;
- 7) being airport taxes and administration fees included in the cost of your flights; and
- 8) being compensation for any air miles or holiday points you used to pay for the Trip in part or in full.

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

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event but not for more than one of the Sections.

### SECTION 19 - TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 60 days (except item (c)) before the date of departure of the Trip:-

- a) death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
- b) unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
- c) serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
- d) witness summons or jury service.

We will pay, up to the limits specified in the Selected Plan under Section 19, for the resulting administrative charges to postpone the Trip:-

- a) which full payment was made by You;
- b) for which You are legally liable; and
- c) which are not recoverable from any other source.

### EXCLUSIONS

We will not pay for any loss or charges:-

- 1) caused directly or indirectly by government regulations or control;
- 2) caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
- 3) that is covered by any other existing insurance scheme or government program;
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) should this insurance be purchased within 7 days before the date of departure excluding the date of departure (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- 6) that results from a Strike, Civil Unrest, Riot or Commotion which was publicly known at the time you booked your Trip;
- 7) being airport taxes and administration fees included in the cost of your flights; and
- 8) being compensation for any air miles or holiday points you used to pay for the Trip in part or in full.

In a Per Trip Plan policy, once an Insured Person under the Individual Plan or a Family Plan postpones the Trip and a claim is made for Travel Postponement under Section 19, the Policy immediately terminates upon such postponement of the Trip. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event but not for more than one of the Sections.

### SECTION 20 - TRAVEL CANCELLATION DUE TO INSOLVENCY

We will reimburse You, up to the specified limit in the Selected Plan under Section 20, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a NATAS(NATIONAL ASSOCIATION OF TRAVEL AGENT SINGAPORE) registered Travel Agent from which you purchased the Trip.

### EXCLUSIONS

We will not pay for any loss:-

- 1) caused directly or indirectly by government regulations or control;
- 2) caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
- 3) that is covered by any other existing insurance scheme or government program;
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and
- 6) should this insurance be purchased within 7 days before the date of departure excluding the date of departure.

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event but not for more than one of the Sections.

### SECTION 21 - TRAVEL CURTAILMENT

This coverage is effective only if it is purchased before You become aware of any circumstances set out below which could lead to the disruption of Your Trip.

If You have to return directly to Singapore from overseas:-

- a) because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;
- b) because the aircraft on which You are on board as a passenger is hijacked;
- c) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- d) due to Natural Disasters which prevent You from continuing with Your scheduled Trip;
- e) due to unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
- f) due to quarantine upon medical advice; or
- g) due to You or Your Relative being under Hospital Confinement whilst overseas for more than 5 days consecutively or where such Hospital Confinement is for less than 5 days, upon medical advice against travelling, thus resulting in You being unable to return to Singapore in accordance with the scheduled Trip.

We will pay, up to the limits specified in the Selected Plan under Section 21, for:-

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

## SECTION 22 - FRAUDULENT CREDIT CARD USAGE

If You suffer financial loss whilst overseas, due to unauthorized charges being made from Your Payment Card, We will reimburse You for such unauthorized charges up to the limit specified in the Selected Plan under Section 22 if :

- a) unauthorized charges were made overseas with Your Stolen Payment Card; or
  - b) Your Payment Card was not Stolen, but unauthorized charges were made through any overseas ATM withdrawal, in-store or online purchases with Your Payment Card information; then
- i) in respect of a) above, We will reimburse the unauthorized charges incurred 12 hours prior to Your first reporting the event to Your Payment Card issuer(s); and
  - ii) in respect of b) above, We will reimburse the unauthorized charges incurred prior to Your first reporting the event to Your Payment Card issuer(s), or Us, or, Your Payment Card issuer(s) notifying You about the event (whichever occurs first).

Any reimbursement by Us under this Section is subject to the following conditions:-

- 1) We will only pay for such unauthorized charges which You are made liable for, under the terms and conditions of Your Payment Card;
- 2) You must report the theft of Your Payment Card to the issuer(s) and to Us within 24 hours of discovering that Your Payment Card was Stolen or any unauthorized charges were made from it;
- 3) You must complete and return any documents including but not limited to claims forms, police reports, demands, notices and any other relevant documents You may be asked to provide;
- 4) You must comply with all the terms and conditions by which Your Payment Card was issued; and
- 5) Your Payment Card must be valid and in good standing for coverage to apply.

### EXCLUSIONS

We will not pay for:-

- 1) losses that have occurred prior to the inception of cover or, after the termination of the Policy;
- 2) losses that result from any business pursuits or, relating to Your work or profession;
- 3) losses caused by any illegal acts on Your part;
- 4) losses that You have intentionally or deliberately caused;
- 5) cash advances made with Your Stolen Payment Card;
- 6) charges made by a resident of Your household, Your Relative or Travel Companion or by a person entrusted with Your Payment Card;
- 7) losses that result from the direct actions of a Relative or Travel Companion or actions that a Relative or Travel Companion knew of or planned;
- 8) losses due to the order of any government, public authority or customs officials; and
- 9) losses due to war, invasion, act of foreign enemy, hostilities or war-like operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority.

## SECTION 23 - PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in the Selected Plan under Section 23, for loss of or damage sustained overseas to personal baggage taken or purchased due to circumstances beyond Your control at the planned destination including Natural Disasters. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

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

We will not be liable for more than \$500, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage, subject to due allowance for wear and tear and depreciation.

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

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure:-

- a) that Your baggage or personal effects are not left unattended in a Public Place; and

- b) the safety of all personal property and baggage.

Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

### EXCLUSIONS

We will not be liable for:-

- 1) the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- 2) loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- 3) loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
- 4) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- 5) loss or damage to Your baggage sent in advanced, mailed or shipped separately;
- 6) loss or damage to Your baggage left unattended in any Public Place;
- 7) loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- 8) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 9) loss of or damage arising from confiscation or retention by customs or other officials;
- 10) loss or damage of business goods or samples or equipment of any kind;
- 11) loss of or damage to data recorded on tapes, cards, discs or otherwise;
- 12) loss of or damage to cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 26;
- 13) loss of damage or derangement or breakage of fragile or brittle articles; and
- 14) loss or damage resulting from mysterious disappearance of such property.

N.B. This Policy will only pay for any claim under any one of Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the Sections.

## SECTION 24 - JEWELLERY COVERAGE ( NOT APPLICABLE TO CLASSIC PLAN )

We will pay You, up to the limit specified in the Selected Plan under Section 24, for loss of Jewellery due to robbery, theft, or burglary at the planned destination. All Jewellery must be owned by You and not hired by, loaned or entrusted to You.

The robbery, burglary or theft must be reported to the police or relevant authority where the incident occurred within 24 hours of the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

You must take all reasonable step and precautions to ensure:

- i) safety of the Jewellery; and
- ii) that the Jewellery is not left unattended in a Public Place.

N.B. This Policy will only pay for any claim under any one of the Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the Sections.

## SECTION 25 - BAGGAGE DELAY

If the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay \$200 for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point in the scheduled destination overseas up to a maximum of \$1,000 during the Policy period. If such luggage is delayed, misdirected or temporarily misplaced by the carrier after Your arrival at the baggage pick-up point in Singapore, We will only pay a maximum sum of \$200 provided a minimum period of 6 hours of delay has lapsed. For the avoidance of doubt, the amount of \$200 stated under this Section is based on each claim and not on each piece of baggage.

N.B. This Policy will only pay for any claim under any one of the Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the Sections.

## SECTION 26 - TRAVEL DOCUMENTS

We will pay You up to the limit specified in the Selected Plan under Section 26 for the cost of obtaining whilst overseas replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst overseas to replace such lost travel documents. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst overseas. Where replacement passports which have been lost whilst overseas are to be obtained upon Your return to Singapore, We will pay You up to the limit specified in the Selected Plan under Section 26 only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

If You experience a loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or Natural Disasters and which were in Your care, custody or control during a Trip, We will pay for the actual loss up to \$300, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

## EXCLUSIONS

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

## SECTION 27 - TRAVEL DELAY

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to Strike or industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the Public Transport, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the Policy period. Where the delay occurred in Singapore, We will only pay a maximum sum of \$100 provided a minimum period of 6 hours of delay has lapsed.

## EXCLUSIONS

We will not pay for any delay:

- 1) arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and
- 2) arising from Strike or industrial action existing on the date this insurance was purchased.

N.B. This Policy will only pay for any claim under any one of the Sections 27 or 28 for the same event but not for more than one of the Sections.

## SECTION 28 - FLIGHT DIVERSION

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents You from continuing Your Trip and You are delayed from arriving at Your planned destination by at least 6 consecutive hours, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the Policy period.

N.B. This Policy will only pay for any claim under any one of the Sections 27 or 28 for the same event but not for more than one of the Sections.

## SECTION 29 - FLIGHT OVERBOOKING (NOT APPLICABLE TO CLASSIC PLAN)

In the event that You fail to board the aircraft whilst overseas arising from overbooking of the flight in which a confirmed reservation had been received from the airline and no alternative transportation is made available to You within 6 consecutive hours, We will pay up to the limit applicable to the Selected Plan under Section 29. This benefit is payable only once for each Trip out of Singapore.

N.B. This Policy will only pay for any claim under any one of the Sections 29 or 30 for the same event but not for more than one of the Sections.

## SECTION 30 - TRAVEL MISCONNECTION

In the event that Your confirmed onward travel connection whilst overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled conveyance and no onward transportation is made available to You within 6 consecutive hours on Your arrival, We will pay up to the limit applicable to the Selected Plan under Section 30. This benefit is payable only once for each Trip out of Singapore.

N.B. This Policy will only pay for any claim under any one of the Sections 29 or 30 for the same event but not for more than one of the Sections.

## SECTION 31 - KIDNAP AND HOSTAGE

We will pay a benefit of S\$250 per day for every 24-hour period that You 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 under Section 31.

## EXCLUSIONS

We will not pay any benefit in this Section for loss or damage due to the following:

- 1) Your fraudulent, dishonest or criminal acts;
- 2) events which take place in Your 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; and
- 3) actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.

As a condition precedent to Our liability, We must:

- a) have sufficient 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 Your best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

## SECTION 32 - PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in the Selected Plan under Section 32, for legal liability to a third party arising during the Trip as a result of:

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

## 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 Your family;
- 2) acts of animals or property belonging to You, or in Your care, custody or control;
- 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 or water craft;
- 7) legal costs resulting from any criminal proceedings;
- 8) Your 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; and
- 10) punitive, aggravated or exemplary damages.

## SUPPLEMENTARY BENEFITS

### SECTION 33 - GOLF ADVANTAGE

a) Damage / Loss of Golfing Equipment

We will pay You, up to the limit specified in the Selected Plan under Section 33a), for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased provided such event occurs in a Public Place and due to circumstances beyond Your control. The Golfing Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit applicable for the Selected Plan, in respect of any one article or pair or set of articles.

We may, at Our sole discretion and option, make payment or reinstate or repair the Golfing Equipment, subject to due allowance for wear and tear and depreciation.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Golfing Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your Golfing Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

b) Hole-in-One

If You complete a hole-in-one in an organised event at any 18-hole golf course during a Trip, We will pay up to \$250 to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

c) Green Fees

We will pay up to limit specified in the Selected Plan under Section 33c) for the cost of green fees, hire fees of Golfing Equipment or tuition fees for golf coaching if You suffer Injury or Sickness during a Trip resulting in You not being able to use the golf course, Golfing Equipment and tuition services during the Trip paid for in advance by You.

We will also pay up to the limit specified in the Selected Plan under Section 33c) for the cost of green fees, hire fees of Golfing Equipment or tuition fees for golf coaching which have been paid in advance by You and the documents evidencing payment thereof by You have been stolen or robbed or burgled during the Trip resulting in You not being able to use the golf course, Golfing Equipment and tuition services during the Trip.

#### EXCLUSIONS

In respect of a), b) and c) above, We will not be liable for:

- 1) loss of or damage to golf balls and clubs whilst actually in the course of play or practice;
- 2) loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;
- 3) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 4) loss of or damage arising from confiscation or retention by customs or other officials; and
- 5) loss or damage covered by any other policy or reimbursed by any other party.

N.B. This Policy will only pay for any claim under any one of the Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the Sections.

#### SECTION 34 - HOME GUARD (NOT APPLICABLE TO CLASSIC PLAN)

We will, at Our sole discretion and option, either indemnify You or reinstate or repair, up to \$5,000 against physical loss or damage to the Household Contents, Jewellery, stamp, coin and/or medal collections, works of art stored within Your permanent place of residence in Singapore that was left vacant for the full duration of the Trip and which loss or damage was caused by fire during the period of insurance but which occurred only after You have actually departed from Singapore for the Trip.

#### EXCLUSIONS

We will not be liable for:-

- 1) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- 2) any loss or damage occasioned through Your wilful act or omission or with Your connivance;
- 3) 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;
- 4) electrical or mechanical breakdown;
- 5) consequential loss or damage of any kind;
- 6) business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- 7) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
- 8) loss or damage insured under any other insurance policy, or reimbursed by any other party.

#### SECTION 35 - RENTAL VEHICLE EXCESS (NOT APPLICABLE TO CLASSIC PLAN)

We will reimburse You up to the limit specified in the Selected Plan under Section 35 for any excess or deductible which You become legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle during a Trip. You must be either a named driver or co-driver of the rental vehicle.

We will only be liable under this Section if the following conditions are satisfied:-

- a) the rental vehicle must be rented from a licensed rental agency;
- b) as part of the hiring arrangement, You must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period; and
- c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

We will not be liable for:-

- 1) loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country; and
- 2) loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

#### SECTION 36 - PET CARE (NOT APPLICABLE TO CLASSIC PLAN)

We will pay up to \$50 for every full eight (8) consecutive hours of delay, subject to the limit applicable to the Selected Plan under Section 36, being compensation for such sums which You become legally liable to pay for placing Your cat or dog in a kennel/cattery or pet hotel by reason of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, and this is solely due to the delay of Your final inbound flight, rail, coach or sea vessel to Singapore.

You are to provide Us with written confirmation from:

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

#### EXCLUSIONS

We will not pay for a claim under this Section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

#### SECTION 37 - LOSS OF USE OF ENTERTAINMENT TICKET

We will pay, up to the limit specified in the Selected Plan under Section 37, for the cost of any unused portion of your entertainment ticket to be used during a Trip which you have purchased in advance and which You are not able to use:-

- a) because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;
- b) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- c) due to Natural Disasters which prevent You from being able to use the entertainment ticket;
- d) due to unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control which prevents You from being able to use the entertainment ticket; or
- e) due to quarantine upon medical advice.

For the purpose of this Section, "entertainment tickets" shall refer to tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events.

#### EXCLUSIONS

We will not pay for any loss:

- 1) arising from Strike, Civil Unrest, Riot or Commotion existing on the date policy was purchased; and
- 2) that has been reimbursed by any other party.

#### SECTION 38 - COVER IN THE EVENT OF TERRORISM

We will pay You whilst overseas the benefits in Sections 1 to 37 for losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan under each Section and the terms and exclusions of the Policy.

#### EXCLUSIONS

We will 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 events.

#### PART III - GENERAL EXCLUSIONS

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

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
  - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
  - b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - c) the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended Strike, Civil Unrest, Riot or Commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or to avoid and/or minimise any claim under the Policy;
- 5) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Air Carrier;
- 6) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;

- 7) Any Pre-existing Medical Conditions;
- 8) Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth (except for coverage under Section 3 and Section 7);
- 9) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 10) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- 11) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a Manual Worker during the Trip, being engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 12) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- 13) Mysterious disappearance;
- 14) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 15) When the purpose of the Trip is to obtain medical care or treatment of any kind;
- 16) Medical services or treatments referred to Travel Guard which in the opinion of both the Medical Practitioner in attendance and Travel Guard can wait until You return to Singapore;
- 17) Any claim that results from the tour operator, airline or any other company, firm or person willfully refusing to carry out any part of their obligation to You;
- 18) Any indirect losses which are not covered by the terms and conditions of this Policy;
- 19) The costs of any lost or damaged item which is covered by any other insurance Policy; and
- 20) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

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

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

**PART IV - GENERAL CONDITIONS**

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.
- 2) **AWARENESS OF CIRCUMSTANCES:** At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such a case, no claim will be payable.
- 3) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore.
- 4) **DUPLICATION OF COVER:** In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.
- 5) **EXTENSION OF POLICY:** A Per Trip Plan Policy may be extended before the expiry of the Policy. However, if by circumstances beyond Your control, You are unable to contact Travel Guard to notify Us that the Trip is extended beyond the period stated in the Policy and to request an extension of the Policy, We will extend the period of insurance without charge for 72 hours.
- 6) **COUNTRY OF ORIGIN/HOME COUNTRY COVERAGE:** If You travel back to Your Country of Origin/Home Country for a continuous period of more than 30 days, coverage under Section 1 of this Policy is limited to 20% of the limit specified in the Selected Plan under that Section notwithstanding any other provisions of this Policy.
- 7) **CURRENCY:** All amounts shown are in Singapore dollars.
- 8) **FAMILY PLAN:**

**PER TRIP**

For Per 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 Policy Schedule as the Insured(s); and

- b) any number of Children who are unemployed and each legally related to either of the 2 adults mentioned in a) above.

Under Per Trip Family Plan, You must depart from and return to Singapore together at the same time as a family.

**ANNUAL MULTI-TRIP**

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

- a) a maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of Children who are unemployed and are the legal children of the 2 adults mentioned in a) above.

During the Policy period, a Child making a Trip under an Annual Multi-Trip Family Plan must be accompanied by at least one of the adults mentioned in a) above.

Each Insured Person is entitled to claim for the benefits under each Section of this Policy up to the maximum limit in the Selected Plan under the applicable Sections.

For the avoidance of doubt, any reference to "Insured Child" in this Policy refers to the "Child" or "Children" under this Section who are named as insured under this Policy.

- 9) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.
- 10) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 11) **LENGTH OF TRIP:** In no event will a Per Trip Policy exceed 182 consecutive days for any one covered Trip. Each Trip in an Annual Multi-Trip Plan taken by You may not exceed 90 consecutive days from the departure date to the date of return to Singapore.
- 12) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst overseas and You are likely to be in Hospital for more than 24 hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim.
- 13) **NOTIFY AUTHORITIES:** If the property insured under Sections 22, 23, 24, 26 and 33(a) of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a property irregularity report (PIR) and any other official written report from the airline or transport company or other service provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other service provider within 24 hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, We reserve the right not to pay Your claim.
- 14) **SUBROGATION:** In the event of any payment under any one or more Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.
- 15) **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement. Any reimbursement of the Medical Expenses or claim arising from Injury or Sickness suffered under this Policy shall only be upon production of a medical certificate, report or note from the treating Medical Practitioner or Physician or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given or with reasons for quarantine and any bills You have paid.
- 16) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish

Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.

**17) ARBITRATION:**

- a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore law will apply thereto.
- b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act Cap. 10 or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre for the time being in force.

**18) TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 7, 8 and 9. Under Sections 1 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 1 and 3 which You incur directly will be payable to You. Under Sections 7, 8 and 9 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore.

**19) RULE OF REFUND:** Per Trip Plan: We will not allow any refund of premium once the Policy is issued. Annual Multi-Trip Plan: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 6 months from the Policy effective date.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
After 6 months	0%
Claims filed during policy period	0%

**20) CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.

**21) ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover commences 3 hours (under Section 15) before You leave Singapore and ceases on whichever of the following occurs first:

- a) the expiry of the period specified in the insurance; or
- b) within 3 hours of the time of arrival at Your overseas permanent residence or hotel.

**22) RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which Policy liability is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserve the right to recover against You for the full sum which We or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution to which You were admitted.

**23) ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance

cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.

**24) REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or Sickness sustained after the acceptance of premium

**25) RENEWAL (APPLICABLE TO ANNUAL MULTI-TRIP POLICIES ONLY):** This Policy may be renewed with payment of the premium in advance at Our premium rate in force at time of renewals.

**26) INTEREST:** No indemnity from Us will carry any interest.

**27) GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.

**28) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

**29) PAYMENT BEFORE COVER WARRANTY:** Notwithstanding anything contained in this Policy but subject to sub-clause below:

a. You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy; and

b. in the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.