

TRAVEL INSURANCE



PLEASE READ THIS POLICY CAREFULLY TO ENSURE THAT IT MEETS YOUR REQUIREMENTS. IF IT DOES NOT, PLEASE RETURN IT TO US IMMEDIATELY. WE WOULD REMIND YOU THAT YOU MUST ADVISE US, FULLY AND FAITHFULLY ALL THE RELEVANT FACTS YOU KNOW OR OUGHT TO KNOW AND ANY CHANGES IN THE INFORMATION YOU HAVE GIVEN TO US OTHERWISE YOU MAY NOT RECEIVE ANY BENEFIT UNDER THIS POLICY.

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TRAVEL INSURANCE

I IMPORTANT NOTES ABOUT THIS INSURANCE

Please read this **Policy** carefully to make sure **You** understand it. If **You** have any questions about this insurance, please call or write to **Royal & Sun Alliance Insurance Plc (Singapore Branch)**. Contact details are shown both in this **Policy** and **Your Policy Schedule**.

Please inform **Us** immediately of any change in **Your** address and of any other change affecting **You**, which requires alteration to the **Policy**. **We** would remind **You** that **You** must advise **Us**, fully and faithfully all relevant facts **You** know or ought to know and any changes in the information **You** have given to **Us** otherwise **You** may not receive any benefit under this **Policy**.

In the event **You** may be entitled to receive a benefit under this **Policy**, please let **Us** know as quickly as possible. This can be done by calling **Us** or in writing. **We** would point out that delays in notification would affect the speed, which **We** deal with **Your** claim.

2 GENERAL PROVISIONS

2.1 The Contract

This **Policy** is evidence of the contract between the **Policyholder** and the **Company, Royal & Sun Alliance Insurance Plc (Singapore Branch)**.

We will provide the insurance to **You** in respect of the **Insured Person** according to the **Terms, Conditions and Exclusions** set out in this **Policy**, provided that **You** pay the premium when due and **We** agree to accept it.

It is important that **You**:

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

Failure to comply with any of the **Terms, Conditions and Exclusions** of this **Policy** including any amendments contained therein or endorsed thereon may mean that the **Insured Person** is not entitled to any benefit under the **Policy**.

2.2 Interpretation & Meaning

This **Policy** including **Your Enrolment Form, Policy Schedule** and any **Endorsements** and amendments, 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.

For the purpose of this **Policy** and where the context permits, words importing the singular number shall include the plural and vice versa and words importing the masculine gender shall include the feminine gender and vice versa.

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

2.3 Duty of Disclosure

The accuracy of the information provided over the phone, in **Your Enrolment Form** or over our Travel web site (<http://www.rsagroup.com.sg/travel>) will form the basis and be part of the insurance contract. Before **You** enter into this insurance contract, **You** must tell **Us** everything **You** know or could reasonably be expected to know which will affect **Our** decision to provide cover and the terms of this insurance. If **You** are uncertain about whether a fact is relevant or not, **You** must tell **Us** about it. If **You** do not provide this information to **Us**, the **Company** may:

- a. reduce the amount payable for any claim under this **Policy**; or
- b. refuse to pay any claim that may arise, or
- c. cancel **Your** insurance **Policy** from the **Commencement Date**.

3 DEFINITIONS

3.1 Insured Person(s)

You, Your, or Insured Person means the **Policyholder** and/or the **Policyholder's Immediate Family Members** and/or **Guardian** and/or **Travel Partner**.

We, Our, Us or Company means **Royal & Sun Alliance Insurance Plc (Singapore Branch)**.

Immediate Family Member(s) means:

- a. **Your** legal spouse; and/or
- b. **Your Child/Children**

Travel Partner means, single (one) person nominated by **You** prior to the travel **Commencement Date** that is either:

- a. a close family relative, or
- b. a travelling friend, or
- c. a person which **You** are in a de facto relationship with.

Adult means **Insured Person** between the age of eighteen (18) and eighty (80) years old.

Child/Children means **Your** legally dependent **Child/Children** (including stepchild and legally adopted child) who is:

- a. travelling with **You** and/or **Your** spouse or **Travel Partner**;
- and

- b. wholly dependent on **You** for financial support and not gainfully employed in any way; and
- c. unmarried; and between the age of six (6) months and eighteen (18) years old; or up to twenty-three (23) years old if they are still studying full-time in a recognised institution of tertiary education.

Guardian means **Insured Person** who is legally responsible for the care and management of the **Child/Children**.

Family Category means:

- a. a maximum of two (2) paying **Adults**, **You** and **Your** spouse, or a **Travel Partner**; and
- b. any number of **Children** (please refer to the definition of "**Child/Children**" above).

Special Person means **Your**: spouse, **Child**, father, mother, father-in-law, mother-in-law, brother, sister, grandfather, grandmother, grandfather-in-law, grandmother-in-law, **Your** close business associate, or **Your Travel Partner** for the specified **Trip**.

3.2 Geographical Scope

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

Asia Pacific means travel to the ASEAN countries and China, Hong Kong, Japan, Korea, Taiwan, Bangladesh, India, Pakistan, Sri Lanka, Australia and New Zealand.

Worldwide means travel to or through any destinations in the world.

3.3 Policy Coverage & Trip Duration Definitions

Commencement Date means the date stated in the **Policy Schedule** as the date **Your Policy** commences.

Annual Travel Policy means a **Policy** where the **Period of Insurance** is for twelve (12) months and which begins from the **Commencement Date** and ends on the **Expiry Date**. **You** will be covered for each **Trip** **You** make and there is no limit on the number of **Trips** **You** can make during the **Period of Insurance**. However, insurance coverage is limited to a maximum of ninety (90) days for any one return **Trip**.

Single Trip Policy means a **Policy** where the **Period of Insurance** for a specified **Trip** begins from the **Commencement Date** and ends on the date **You** return to Singapore or the **Expiry Date**, whichever is earlier.

Period of Insurance for

1. **Single Trip Policy**

- a. means the period as stated in the **Policy Schedule** during which **We** insure **You** under this **Policy**; and
- b. begins from the **Commencement Date** and ends on the date **You** return to Singapore or the **Expiry Date**, whichever is earlier.

2. **Annual Travel Policy** means the period as stated in the **Certificate of Insurance/Policy Schedule** during which **We** insure **You** under this **Policy**.

3.4 Other Definitions

Accident or **Accidental** means an event, which is unintended, sudden, fortuitous and unforeseen.

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

Certificate of Insurance means the certificate issued to **You** upon confirmation of **Your** purchase. This forms part of and should be read in conjunction with this **Policy**.

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

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

Endorsement means written evidence from **Us** of an agreed change to **Your Policy** and is deemed to form part of the **Policy**.

Enrolment Form means the original application or proposal form, completed by the **Insured** to initiate this travel insurance **Policy**.

Expiry Date means the date stated in the **Policy Schedule** on which **Your Policy** expires or the date **You** return to Singapore, whichever is earlier.

Golf Equipment means golf clubs and golf bags owned by the **Insured**.

Hospital means any institution duly registered with the government authorities which:

- a. has organised diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a **Medical Practitioner**; and

- b. maintains permanent and full-time facilities for care of overnight resident patients; and
- c. continuously provides twenty-four (24) hours a day nursing service supervised by a qualified nurse; and
- d. is not a mental institution; or a place of rest; or a clinic; or a place for the aged; or a hospice; or a convalescence home; or a place for drug addicts; or a place for alcoholics; or a nursing home; or an extended care facility.

Injury means bodily injury caused solely and directly by an **Accident** as a result of violent, external and visible means and which does not result from a **Sickness**.

Medical Practitioner means a person, other than **You** or other **Insured Person(s)**, who is:

- a. qualified by a degree in western medicine; and
- b. legally registered and licensed; and
- c. duly qualified to practice medicine and surgery and authorised to do so in the geographical area of his practice.

Policyholder means the person named in the **Certificate of Insurance/Policy Schedule** who will be charged for the premiums due on this **Policy**.

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

Pre-Existing Medical Condition means any medical condition:

- a. for which **You** have been hospitalised during the twelve (12) month period immediately prior to the commencement of insurance under this **Policy**; or
- b. that has been diagnosed or treated and drugs prescribed by a **Medical Practitioner** within the six (6) month period immediately prior to the commencement of insurance under this **Policy**.
- c. any medical condition, giving rise to the claim, in respect of which **You** have prior knowledge of before the commencement of this **Policy**.

For **Annual Travel Policies**, **Pre-Existing Medical Condition** will apply to subsequent **Trips** if **We** have paid a claim for a medical condition on a previous **Trip**.

Pre-Existing Physical Condition means any existing physical or mental defect or infirmity prior to the **Commencement Date** of the **Policy**, which **You** are suffering from.

Sickness means any ailment or disease contracted and commencing overseas provided it is not pre-existing and is not excluded under this **Policy**.

Third Party means a person or company who is not a party to this **Policy**.

Trip means the journey on which **You** are travelling that is insured by **Us** which:

- a. begins when **You** leave **Your** home or usual place of employment or any other place in Singapore directly for departure to **Your** overseas destination.
- b. ends on the earlier of the following events:
 - i. **You** return to **Your** home or usual place of employment or any other place directly upon arrival in Singapore; or
 - ii. on the **Expiry Date** stated on the **Policy Schedule**.
- c. should not exceed a period of ninety (90) consecutive days.

Transport Provider means the organisation that provides **Your Public Conveyance** as part of **Your** original travel destination and return **Trip** including any **Public Conveyance** during **Your Trip**.

4 BENEFITS

4.1 Personal Accident

4.1.1 When We pay

You can claim for the Personal Accident benefit if **You** sustain **Injury** due to an **Accident** resulting in **Your** death or Permanent Disablement or Permanent Total Disablement while **You** are on **Your Trip** during the **Period of Insurance**.

4.1.2 What We will pay

The amount of Personal Accident benefit **We** will pay depends on the **Injury You** have sustained. The amount **We** pay is listed below and is expressed as a percentage of the maximum amount **You** can receive.

Item	Contingency	% of the Maximum Benefit
1.	Accidental Death Death must occur within twelve (12) months from the date the Injury was sustained and that the death must arise solely from this Injury.	100
2.	Permanent Disablement Permanent Disablement must occur within twelve (12) months from the date the Injury was sustained, the permanent disablement must arise solely from this Injury and the disablement must be permanent and without any expectation of recovery.	
	a. Permanent and Incurable Paralysis of all limbs	100
	b. Loss of or Total Permanent Loss of use of one or both limbs	100
	c. Total Permanent Loss of Sight in one or both eyes	100
	d. Permanent Loss of Hearing and Speech	100
	e. Permanent Loss of Hearing – both ear	75
	– one ear	15
	f. Permanent Loss of Speech	50
	If You sustain more than one (1) of the above permanent disablement, the percentage for each disablement will be added up to calculate the benefit amount You will receive. However, the total amount We will pay is limited to 100% of the maximum amount payable under Section 4.1.2 item 2	
3.	Permanent Total Disablement The Permanent Total Disablement must solely, directly and totally prevent You from attending to any business and/or occupation of any kind and such disablement must continue for twelve (12) months from the date of the Injury and will in all probability continue for the rest of Your life.	100

Notes for Section 4.1.2

For **Injuries** arising out of the same event, **You** can only claim under one (1) of the three (3) Items listed above.

4.1.3	Limits on what We will pay	
a.	Adult (below 75 years old)	S\$ 200,000
b.	Adult (75 to 80 years old)	S\$ 100,000
c.	Child	S\$ 50,000

If **Your Injury** or death arises out of a “**Public Conveyance Accident**”, the limits payable will be doubled for category under 4.1.3 a. except where the “**Public Conveyance Accident**” is as a result of an **Act of Terrorism**. In the event of an **Act of Terrorism**, the maximum amount **We** will pay is as stated in each of the above categories.

Public Conveyance Accident means an **Accident** arising out of or in connection with **You** travelling as a fare-paying passenger in either a plane, boat, cruise-ship, train, taxi, bus or hired car.

4.2 Overseas Medical Expenses

4.2.1	When We pay	
	You can claim for overseas medical expenses if:	
a.	these expenses are incurred outside Singapore; and	
b.	these expenses are necessitated solely and directly as a result of an Injury sustained or a Sickness suffered by You , while You are on Your Trip during the Period of Insurance .	

4.2.2	What We will pay	
	We will reimburse You for:	
a.	medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner in their professional capacity; and	
b.	ambulance costs; and	
c.	dental fees necessarily incurred as the result of Accidental Injury to sound natural teeth.	

4.2.3	What We will not pay	
	We will not pay for:	
a.	dental crowns and bridges; and	
b.	expenses recoverable from any medical or Hospital benefit fund.	

4.2.4	Limits on what We will pay	
a.	Adult (below 75 years old)	S\$ 500,000
b.	Adult (75 to 80 years old)	S\$ 250,000
c.	Child	S\$ 125,000

4.3 Overseas Hospital Confinement Benefits

4.3.1	When We pay	
	We will pay You a daily benefit amount for each and every twenty-four (24) hour period of Hospital confinement if:	
a.	You are confined for a continuous uninterrupted period of at least twenty-four (24) hours as an in-patient in an overseas Hospital as a result of Accidental Injury or Sickness sustained while You are on Your Trip during the Period of Insurance ; and	
b.	Your confinement is considered necessary by a Medical Practitioner in his professional capacity.	

4.3.2	What We will pay	
	We will pay S\$200 for each twenty-four (24) hours of Hospital confinement.	

4.3.3	Limits on what We will pay	
	The maximum amount We will pay is S\$30,000 during any one (1) Period of Insurance .	

4.4 Personal Liability

4.4.1	When We pay	
	We will indemnify You in respect of Your legal liability to a Third Party while You are on Your Trip during the Period of Insurance in respect of :	
a.	the death of or Injury to the Third Party ; or	
b.	loss of or damage to property owned by the Third Party	

4.4.2 What **We** will pay

We will indemnify **You** in respect of:

- a. compensation; and
- b. legal fees and expenses incurred with **Our** written consent.

4.4.3 When **We** will not pay

We will not indemnify **You** in respect of legal liability in relation to:

- a. the death of or **Injury** to **You**, or any of **Your** employees; or
- b. loss of or damage to any property that is owned or controlled by **You**, **Your** family or any of **Your** employees; or
- c. **Your** ownership or possession of land or buildings (other than occupation only of any temporary residence); or
- d. **Your** ownership or use of motor vehicles, watercraft, hovercraft or aircraft; or
- e. **Your** business, profession or occupation; or
- f. the consequences of **Your** failure to perform **Your** duty under a contract; or
- g. the consequences of **Your** own unlawful, malicious, deliberate or intentional acts; or
- h. the transmission of any disease; or
- i. the payment of any legal costs resulting from criminal proceedings; or
- j. punitive, aggravated or exemplary damages; or
- k. **Your** acceptance of liability without **Our** agreement; or
- l. judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction in Singapore; or
- m. the enforcement of judgments made outside Singapore whether by reciprocal agreement or otherwise.

4.4.4 Limits on what **We** will pay

- a. The maximum amount **We** will indemnify **You** is S\$1,000,000 in respect of all claims during any one (1) **Period of Insurance**; and
- b. The maximum amount **We** will pay under Section 4.4 includes all legal costs and expenses incurred with **Our** consent except for those excluded above.

4.5 Trip Cancellation

4.5.1 When **We** pay

You can claim for the cancellation of travel and/or accommodation expenses or **Your** travel agent's cancellation fee if during the **Period of Insurance** and within thirty (30) days before the date of **Your** intended **Trip** departure **Your Trip** is cancelled due to:

- a. the death, **Injury** or **Sickness** of **You** or **Your Travel Partner** which results in that **Medical Practitioner** certifying in writing that **You** or **Your Travel Partner** is unfit to begin the **Trip**; or
- b. the unexpected death, sudden serious **Injury** or **Sickness** of a **Special Person** in Singapore; or
- c. the unexpected outbreak of strike, riot or civil commotion at **Your** overseas destination

4.5.2 What **We** will pay

We will reimburse **You** for:

- a. loss of travel and/or accommodation expenses paid in advance by **You** which are not recoverable from any other party; and
- b. cancellation charges for travel and accommodation; and
- c. any cancellation fees **Your** travel agent charges **You**.

4.5.3 When **We** will not pay

We will not pay if **Your Trip** is cancelled because:

- a. **You** changed **Your** mind about going on the **Trip**; or
- b. of **Your** financial circumstances; or
- c. the travel agent is negligent or at fault; or
- d. there were not enough people to go on the group travel or tour; or
- e. **You** are aware of any circumstances, which could lead to possible cancellation of the **Trip** prior to the purchase of this **Policy**.

4.5.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$10,000.

4.6 Trip Curtailment

4.6.1 When **We** pay

You can claim for "Additional Travel and Accommodation Expenses" incurred as a result of **You** cutting short **Your Trip** during the **Period of Insurance** because:

- a. **You** are unable to complete **Your** intended **Trip** while **Your** ticket or tour is still valid because **You** or **Your Travel Partner** suffers **Injury** or **Sickness** and a **Medical Practitioner** has certified in writing that **You** or **Your Travel Partner** is unfit to continue the **Trip**; or
- b. **You** have to return to **Your** home in Singapore because of the unexpected death, sudden serious **Injury** or **Sickness** of a **Special Person** in Singapore; or
- c. scheduled public transport services are cancelled or curtailed due to strikes, riot or civil commotion, **Hijack**, natural disaster or severe weather conditions and there was no prior warning of these events; or
- d. **Your** passports or travel documents were stolen.

4.6.2 What **We** will pay

We will reimburse **You** for:

- a. any additional expenses for travel less amounts recoverable on unused travel vouchers or tickets or tours; and
- b. any additional expenses for accommodation less amounts recoverable on unused pre-paid accommodation.

4.6.3 When **We** will not pay

We will not pay if **Your Trip** is curtailed because:

- a. **You** change **Your** mind about continuing **Your Trip**; or
- b. of the negligence or fault of the travel agent; or
- c. **You** are aware of any circumstances, which could lead to possible curtailment of **Your Trip** prior to embarking on **Your Trip**.

4.6.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$10,000

4.7 Travel Delay

4.7.1 When **We** pay

You can claim for travel delay if during the course of **Your Trip** during the **Period of Insurance**:

- a. the cause of the delay is due to inclement weather, strike, mechanical breakdown or derangement or structural defect of the scheduled transport **You** have arranged to travel on, and
- b. **Your** scheduled transport departure time is delayed for six (6) hours or more;

4.7.2 What **We** will pay

We will pay S\$100 for each six (6) hour period of delay.

4.7.3 What **We** will not pay

We will not pay if:

- a. **You** do not provide **Us** with written proof of the delay from the **Transport Provider** stating the hours of delay and the reasons for such delay; and
- b. the cause of the delay is due to
 - i. **Your** failure to check in on time according to **Your** itinerary; or
 - ii. the negligence or fault of the travel agent.

4.7.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$1,000.

4.8 Flight Diversion

4.8.1 When **We** pay

You can claim for flight diversion if during the course of **Your Trip** during the **Period of Insurance**:

- a. the cause of **Your** flight diversion is due to inclement weather; and
- b. **Your** flight is diverted resulting in delay in arrival at **Your** planned airport destination for six (6) hours or more; and

4.8.2 What **We** will pay

We will pay S\$100 for each six (6) hour period of delay.

4.8.3 What **We** will not pay

We will not pay if:

- a. **You** do not provide **Us** with written proof of flight diversion from the **Transport Provider** stating the hours of delay in arrival and the reasons for such delay

4.8.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$1,000.

You cannot claim under Section 4.8, if claim is made in Section 4.7 or vice versa, in respect of the same event.

4.9 Travel Misconnection

4.9.1 When **We** pay

You can claim for Travel Misconnection if while **You** are on **Your Trip** during the **Period of Insurance**:

- a. **You** missed **Your** confirmed and connecting onward scheduled conveyance at the transfer point as a result of the late arrival of **Your** confirmed and incoming scheduled conveyance; and
- b. there is no alternative onward conveyance available to **You** within six (6) consecutive hours upon **Your** arrival.

4.9.2 What **We** will pay

We will pay S\$100 for each six (6) hour period of delay.

4.9.3 What **We** will not pay

We will not pay if:

- a. **You** do not provide **Us** with written proof of the delay from the **Transport Provider** stating the hours of delay and the reasons for such delay; and
- b. the cause of the delay is due to
 - i. **Your** failure to check in on time according to **Your** itinerary; or
 - ii. the negligence or fault of the travel agent.

- 4.9.4 Limits on what **We** will pay
The maximum amount **We** will pay is S\$300.

4.10 Baggage Loss or Damage

4.10.1 When **We** pay

You can claim for the loss of or damage to **Your** baggage and personal effects that **You** take with **You** and/or buy on **Your Trip** during the **Period of Insurance** if:

- a. the loss or damage is caused by an **Accident**; and
- b. the loss or damage occurs while **You** are on **Your Trip** during the **Period of Insurance**; and
- c. **You** made a report to the Police or Local Government Authority or a responsible officer of the **Transport Provider** within twenty-four (24) hours of a loss becoming known to **You**; and
- d. **You** provide **Us** with a written copy of that report; and
- e. **You** give **Us** official receipts for the purchases **You** have made.

4.10.2 What **We** will pay

Repair

If **We** agree to pay **Your** claim under this section, **We** will pay the cost of repairing those items, which can be **Economically Repaired**.

Replacement

If the item(s) cannot be **Economically Repaired**, **We** may choose to either:

- replace the item(s); or
- pay **You** the amount it would cost **Us** to replace the item after taking into account any depreciation in its value.

Any **Depreciation We** apply will be based on the age and condition of the item. **We** will not apply **Depreciation** to items, which are less than twelve (12) months old.

Items which form part of a set

Where the item forms part of a set or pair, **We** will only pay the replacement value of the item that is lost, damaged or stolen. **We** will not pay the cost of replacing the entire set or pair.

4.10.3 When **We** will not pay

We will not pay for loss of or damage to **Your** baggage and personal effects due to:

- a. wear and tear or gradual deterioration or depreciation; or
- b. insects, moths or vermin; or
- c. mechanical or electrical breakdown or derangement; or
- d. defective materials or craftsmanship; or
- e. any process of alteration, cleaning or restoration; or
- f. confiscation, nationalisation, requisition or wilful destruction by any government, public, municipal, local or customs authority; and
- g. loss of use, consequential loss or damage of every kind and description.

We will also not pay for loss of or damage to the following items:

- h. cash, bank or currency notes, or cheques of any kind, credit cards, postal or money order except when the provisions of Section 4.12 apply; or
- i. jewellery and watches not carried in **Your** hand baggage or not kept under **Your** personal supervision or the supervision of **Your** spouse or **Travel Partner**; or
- j. contact, cornea cap and micro lenses; or
- k. stamps of any kind, manuscripts and documents of any description, medals, coins, bonds, securities, travellers' cheques or camping equipment; or
- l. works of art, antiques, curios, or musical instruments; or
- m. any glass, fragile, or brittle items unless caused by fire or an **Accident** to the conveyance in which they are being carried; or
- n. household furniture, sporting equipment such as **Golf Clubs**, diving apparatus, skiing apparatus, or similar items or effects; or
- o. motor vehicles including their accessories, motorcycles, bicycles and their accessories, boats, motors, or any other mode of conveyance; or
- p. animals; or
- q. items left unattended by **You** or **Your Travel Partner**; or
- r. items that were sent in advance, or mailed or shipped separately.

4.10.4 Limits on what **We** will pay

- a. The maximum amount **We** will pay for each item, or set or pair of items is S\$500; and
- b. The maximum amount **We** will pay is S\$5,000.

4.11 Golf Equipment

4.11.1 When **We** pay

You can claim for loss or damage sustained overseas to **Golfing Equipment** taken to, or purchased whilst overseas.

If as a result of any damage, the **Golfing Equipment** is proven to be beyond **Economical Repair**, a claim will be dealt with under this **Policy** as if the article is lost.

4.11.2 What **We** will pay

We may make the payment or at **Our** option reinstate or repair the **Golf 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 having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities.

Items which form part of a set

Where the item forms part of a set or pair, **We** will only pay the replacement value of the item that is lost, damaged or stolen. **We** will **not** pay the cost of replacing the entire set or pair.

4.11.3 When **We** will not pay

We will not pay for loss of or damage to **Golf Equipment** due to:

- a. wear and tear or gradual deterioration or **Depreciation**;
or
- b. insects, moths or vermin; or
- c. mechanical or electrical breakdown or derangement;
or
- d. defective materials or craftsmanship; or
- e. any process of alteration, cleaning or restoration; or
- f. confiscation, nationalisation, requisition or wilful destruction by any government, public, municipal, local or customs authority; or
- g. loss of use, consequential loss or damage of every kind and description; or
- h. items left unattended by **You** or **Your** spouse or **Travel Partner**; or
- i. items that were sent in advance, checked-in or mailed or shipped separately.

4.11.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$500.

4.12 Baggage Delay

4.12.1 When **We** pay

You can claim for this benefit if **Your** checked-in baggage has been delayed, misdirected or temporarily misplaced by the **Transport Provider** while **You** are on **Your Trip** during the **Period of Insurance** if:

- a. **Your** baggage is delayed while **You** are overseas; and
- b. **Your** baggage is not returned to **You** within six (6) consecutive hours upon **Your** arrival at the airport, seaport or transport terminal of **Your** scheduled destination of the **Trip**.

You can only make a claim if **You** give **Us** written proof of the delay from the **Transport Provider** stating the hours of delay

4.12.2 What **We** will pay

We will pay S\$100 for each six (6) hour period of delay.

4.12.3 Limits on what **We** will pay

The maximum amount **We** will pay is S\$1,000.

You cannot claim under Section 4.12, if claim is made in either Sections 4.10 or 4.11 or vice versa, in respect of the same event.

4.13 Loss of Personal Money

4.13.1 When **We** pay

You can claim for **Your** loss of cash, bank or currency notes and travellers' cheques while **You** are on **Your Trip** during the **Period of Insurance** if:

- a. they were stolen; or
- b. they were taken from **You** by force, by violent means, or by threat of violence.

You can only make a claim if:

- a. **You** made a report to the Police or Local Government Authority within twenty-four (24) hours of becoming aware of the loss or theft; and
- b. **You** provide **Us** with a written report from the Police or Local Government Authority; and
- c. **You** have taken all reasonable precautions to prevent the loss or theft; and
- d. **You** take all reasonable steps to minimise **Your** loss.

- 4.13.2 What **We** will pay
We will pay for:
- Your** loss of cash, bank or currency notes; and
 - the cost of replacing **Your** travellers' cheques.

- 4.13.3 Limits on what **We** will pay
The maximum amount **We** will pay is S\$500.

4.14 Loss of Travel Documents

- 4.14.1 When **We** pay
You can claim for **Your** loss of personal travel documents while **You** are on **Your Trip** during the **Period of Insurance** if:
- they were stolen; or
 - they were taken from **You** by force, by violent means, or by threats of violence.

You can only make a claim if:

- You** made a report to the Police or Local Government Authority or nearest Singapore Embassy within twenty-four (24) hours of becoming aware of the loss or theft; and
- You** provide **Us** with a written report from the Police or Local Government Authority or nearest Singapore Embassy; and
- You** have taken all reasonable precautions to prevent the loss or theft.

- 4.14.2 What **We** will pay
We will reimburse **You** for the cost of replacing **Your** travel documents.

- 4.14.3 Limits on what **We** will pay
The maximum amount **We** will pay is S\$5,000.

4.15 Hijack Cover

- 4.15.1 When **We** pay
We will pay **You** an allowance if:
- the **Public Conveyance** **You** are travelling in while **You** are on **Your Trip** on during the **Period of Insurance** is **Hijacked**; and
 - the **Hijack** is for a continuous period of at least twenty four (24) hours.

You can only make a claim if **You** give **Us** written proof of the **Hijack** from the **Transport Provider** stating the number of hours of the **Hijack**.

- 4.15.2 What **We** will pay
We will pay an allowance of S\$500 for each twenty four (24) hour period of **Hijack**.

- 4.15.3 Limits on what **We** will pay
The maximum amount **We** will pay is S\$5,000.

Hijack means any seizure, or exercise of control by force or violence or by threat of force or violence with wrongful intent of the public conveyance.

4.16 Post-travel recovery allowance

- 4.16.1 When **We** pay
You can claim for post-travel recovery allowance if **You** require follow-up treatment for an **Accidental Injury** or a **Sickness** sustained in the course of **Your Trip** during the **Period of Insurance** that resulted in overseas medical treatment provided that the follow-up treatment for the **Accidental Injury** or **Sickness** occurs within twenty one (21) days upon **Your** return to **Your** home or usual place of employment in Singapore.

If the overseas medical treatment is not first obtained, **You** are required to seek **Your** medical treatment in Singapore within forty-eight (48) hours of **Your** return to Singapore provided that the follow-up treatment for the **Accidental Injury** or **Sickness** occurs within twenty-one (21) days upon **Your** return to **Your** home or usual place of employment in Singapore.

- 4.16.2 What **We** will pay
We will reimburse **You** for:
- medical, surgical, X-ray, **Hospital** or nursing treatment given or prescribed by a **Medical Practitioner** in his professional capacity; and
 - ambulance costs; and
 - dental fees necessarily incurred as the result of **Accidental Injury** to sound natural teeth.

- 4.16.3 What **We** will not pay
We will not pay for:
- dental crowns and bridges; and
 - expenses recoverable from any medical or **Hospital** benefit fund.

4.16.4 Limits on what **We** will pay

The maximum amount **We** will pay is S\$5,000.

4.17 Home Cover

4.17.1 When **We** pay

We will indemnify **You** against loss or damage to the home **Contents** (inclusive of **Valuables**) caused by **Accidental** fire within **Your** residence in Singapore that was left vacant because of **Your Trip** during the **Period of Insurance** but only after **You** have left Singapore for **Your Trip**.

4.17.2 What **We** will pay

We will indemnify, by payment or at its option by reinstatement or repair, for loss or damage to the home **Contents** (inclusive of **Valuables**).

Contents shall mean household furniture, fixtures, fittings, furnishings, home appliances (including radio receivers, television sets and its receiving aerials fixed to **Your** home, television games, recording and audio equipment and **Computers**), household goods and Personal Effects, which belong to **You** or for which **You** are responsible, and **Your** landlord's fixtures and fittings for which **You** are responsible.

Contents do not include and do not mean:

- a. hedges (whether or not they form a fence), lawns, tree, shrubs, outdoor plants, flowers, garden beds or any other living material;
- b. motor vehicles, motor cycles, mini-bikes, motorised vehicles of any other type or spare parts or accessories of any of these items;
- c. fishes, birds, pets or animals of any type;
- d. stock-in-trade or samples or business or trade cash takings or business assets, plants or equipment;
- e. firearms;
- f. artificial limbs or body parts;
- g. cash, currency, credit cards, cheques of any kind, securities and stamps; and
- h. mobile phones.

Computers mean any computer or other equipment or system for processing, storing or retrieving data and includes its hardware, firmware or software, media microchip, integrated circuit or similar device and related components.

Personal Effects means personal items that are normally worn, used or carried in everyday life but does not include cash, currency, credit cards, cheques of any kind, documents, securities, stamps and anything used for business.

Valuables mean curios, pictures or other works of art, carpet collections, stamp/coin/medal collections, porcelain or articles of gold, silver or other precious metal, jewellery, watches, photographic equipment, musical instruments and furs.

4.17.3 What **We** will not pay

We will not pay for:

- a. 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;
- b. any loss or damage occasioned through **Your** wilful act or with **Your** connivance; or connivance of or with a known or unknown person;
- c. loss (whether temporary or permanent) of the home **Contents** (including **Valuables**) 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 the government authorities;
- d. electrical or mechanical breakdown;
- e. consequential loss or damage of any kind;
- f. any loss due to the professional use of photographic and sporting equipment and accessories and musical instruments;
- g. loss or damage to motor vehicles, motor cycles, mini-bikes, motorised vehicles of any other type or spare parts or accessories of any of these items;
- h. loss of or injury to fishes, birds, pets or animals of any type;
- i. loss or damage insured under any other insurance **Policy**, or which can be claimed from any other party.

4.17.4 Limits on what **We** will pay

- a. **We** will pay up to S\$2,000 for **Valuables** subject to a limit of S\$1,000 per item, pair or set of **Valuables**.
- b. **We** will pay up to S\$1,500 per item, pair or set of other home **Contents**.
- c. if **Your** home **Contents** are lost or damaged by **Accidental** fire, **We** will at **Our** option either
 - i. pay the reasonable costs of repair; or
 - ii. replace **Your** home **Contents**; or
 - iii. pay **You** an amount equal to the reasonable repair or replacement cost.

The basis of settlement shall be on “New for Old” basis except for the following situations:

- in the case of home **Contents** which are stored away and not used on a day to day basis, **We** will pay **You** an amount equal to the reasonable market value of these home **Contents** based on their age and condition at the time of loss;
 - in the case of household linen, clothing, wallpaper, curtains and upholstery, the amount **We** pay **You** will take into account a deduction for wear and tear.
- d. if the damaged or lost home **Contents** consist of an item, which forms part of a pair, set or collection, **We** will only pay for the repair or replacement of the item, which had been damaged or lost. **We** will not pay for any reduction in the value of the remaining pair, set or collection.
- e. The maximum amount **We** will pay is S\$5,000 under this sub-section.

4.18 Outstanding Credit Card Bills

- 4.18.1 When **We** pay
We will pay if **You** are confined for a continuous uninterrupted period of more than three (3) days in an overseas hospital as a result of **Accidental Injury** or **Sickness** sustained while **You** are on **Your Trip**.
- 4.18.2 What **We** will pay
We will pay **Your** outstanding travel fares for **Your Trip** owing to credit card company under the extended payment plan (EPP) or interest free instalment plan (IPP).
- 4.18.3 Limits of what **We** will pay
The maximum amount **We** will pay is S\$1,000.

4.19 Rental Vehicle Excess

- 4.19.1 When **We** pay
We will pay if **You** become liable in respect of loss or damage caused by an **Accident** to the rental vehicle, provided:
- a. the rental vehicle is rented from a licensed rent agency; and
 - b. as part of the hiring arrangement, **You** must take up all comprehensive motor insurance against loss damage to 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; and
- d. **You** must be named driver or co-driver of the rental vehicle.

- 4.19.2 What **We** will pay
We will pay for any excess or deductible arising from the loss or damage to the rental vehicle.

- 4.19.3 Limits of what **We** will pay:
The maximum amount **We** will pay is S\$500.

4.20 Loss of Hotel Facilities

- 4.20.1 When **We** pay
We will pay if **You** suffer a substantial withdrawal of services at a hotel where **You** are staying as a result of strike or industrial action.
- 4.20.2 What **We** will pay
We will pay allowance of S\$50 for each twenty four (24) hour period of withdrawal service at the hotel.
- 4.20.3 Limits of what **We** will pay
The maximum amount **We** will pay is S\$1,000.

4.21 Kidnap Benefit

- 4.21.1 When **We** pay
We will pay if **You** are kidnapped and taken captive by the kidnapper for the purpose of obtaining ransom money as a condition for **Your** release during **Your** journey.

The kidnap must be reported to the police having jurisdiction at the place within twenty four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities.

For this purpose, the kidnapper cannot be **You**, **Your** spouse, **Special Person**, **Travel Partner**, relative or employee whether acting alone or in collusion with others.

4.21.2 What **We** will pay

We will pay allowance of S\$500 for each twenty four (24) hour period of kidnap.

4.21.3 Limits of what **We** will pay

The maximum amount **We** will pay is S\$5,000.

The following services provided under Sections 4.22, 4.23, 4.24, 4.25, 4.26 and 4.27 have been arranged by **Us** with **Our** authorised representative to provide **You** with assistance should **You** meet with an emergency during **Your Trip**. **We** shall not be liable for any expense and any consequential loss **You** may incur as a result of the use of these services. Consequently, the definition “**We**” and “**Our**” in these sub-sections refer to **Our Company** and/or **Our independent contractor**.

B. Repatriation

We will organise and pay for the expenses medically necessary and unavoidably incurred in returning **You** to Singapore following an emergency medical evacuation.

Please note that **We** reserve the right to decide:

- a. whether **Your Injury** or **Sickness** is sufficiently serious to warrant emergency medical evacuation and/or repatriation; and
- b. the place to which **You** will be evacuated; and
- c. the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which **We** are aware of at the relevant time.

4.22.2 Limits on what **We** will pay

We will pay the full cost incurred under Section 4.22.

4.22 Medical Evacuation & Repatriation

4.22.1 What service is provided

If **You** sustain an **Injury**, or a **Sickness** occurs while **You** are on **Your Trip** during the **Period of Insurance**, **You** may contact **Our** 24-hour Emergency Medical Assistance Hotline for assistance and services, subject to the limits stated in the **Policy Schedule** and the **Terms and Conditions** of the **Policy**.

A. Emergency Medical Evacuation

In the event of a **Serious Medical Condition** sustained by **You**, **We** will organise and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving **You** to the nearest **Hospital** where appropriate medical care is available (and which may not necessarily be in Singapore).

Serious Medical Condition means a condition which, in **Our** opinion on the professional advice **We** receive, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to **You** and **Your** immediate or long-term health requirement. The seriousness of the medical condition will be considered within the context of **Your** geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

4.23 Repatriation of Mortal Remains

4.23.1 What service is provided

In the event of **Your** death while overseas within thirty (30) days of an **Injury** or **Sickness** sustained while **You** are on **Your Trip** during the **Period of Insurance**, **We** will organise and pay for all reasonable and unavoidable expenses for either:

- a. transporting **Your** mortal remains from the place of death to Singapore; or
- b. the cost of a local burial at the place of death; as approved by **Us**.

4.23.2 Limits on what **We** will pay

We will pay the full cost under Section 4.23.

4.24 Return of Minor Children

4.24.1 What service is provided

If **Your** child who is aged sixteen (16) and younger is left unattended as a result of **Your Injury** or **Sickness** whilst **You** are on **Your Trip** during the **Period of Insurance** or whilst **You** are being medically evacuated, **We** will arrange and pay for the cost of returning **Your Child** to Singapore.

Please note **We** reserve the right:

- a. to judge whether the return of **Your Child** who is aged sixteen (16) and younger to Singapore is necessary; and
- b. to give **Our** approval prior to the carrying out of this arrangement.

4.24.2 Limits on what **We** will pay

The maximum amount **We** will pay is S\$5,000.

We will provide:

- a. the names, addresses, telephone numbers, and office hours of **Medical Practitioners, Hospitals**, clinics, dentists and dental clinics;
- b. an arrangement of an appointment with a **Medical Practitioner**;
- c. an arrangement for a **Hospital** admission ; and
- d. the monitoring of **Your** medical condition during **Your** hospitalisation.

4.25 Compassionate Visit Overseas

4.25.1 What service is provided

If **You** are hospitalised overseas as a result of an **Injury** or **Sickness** for more than seven (7) days while on **Your Trip** during the **Period of Insurance**, **We** will arrange and pay for the cost of transportation to send one (1) of **Your** relatives or nominated friends to visit **You**.

Please note **We** reserve the right:

- a. to consider whether the visit is necessary on medical and compassionate grounds; and
- b. to give **Our** approval prior to such visits.

4.25.2 Limits on what **We** will pay

The maximum amount **We** will pay is S\$5,000.

4.26 24-Hour Worldwide Medical Assistance

4.26.1 What service is provided

If while on **Your Trip** during the **Period of Insurance**, **You** need any :

- a. medical advice
- b. a referral to medical or dental facilities worldwide;
- c. an arrangement of an appointment with a **Medical Practitioner**;
- d. an arrangement for a **Hospital** admission; and
- e. the monitoring of **Your** medical condition during **Your** hospitalisation.

4.27 24-Hour Travel Advice

4.27.1 What service is provided

Prior to **Your Trip** overseas, or while on **Your Trip**, **We** will assist **You** by

- a. providing information concerning the visa requirements for foreign countries;
- b. providing information concerning the inoculation requirements for foreign countries;
- c. providing information concerning the temperatures of major cities for foreign countries;
- d. providing information concerning the exchange rate of major currencies against the Singapore Dollar;
- e. providing the address, telephone number and office hours of the nearest appropriate consulate or embassy in the country **You** require;
- f. providing the names, addresses, telephone numbers and if possible and if requested, opening hours of the nearest lawyers and legal practitioners in the country **You** require;
- g. providing directions for recovery if **You** have lost **Your** luggage;
- h. providing the names, addresses, telephone numbers and if possible and if requested, opening hours of the interpreters in the country **You** require;
- i. keeping **Your** family members informed in the event of an emergency or of a **Hospital** confinement; and
- j. arranging for travel tickets and the replacement of travel tickets on an emergency basis whilst **You** are overseas.

5 EXTENSION OF PERIOD OF INSURANCE

If **You** are unable to return to Singapore while **You** are on **Your Trip** during the **Period of Insurance**, because:

- a. a **Medical Practitioner** advises **You** in writing to suspend **Your Trip** due to a medical condition; or
- b. the transport on which **You** are booked to return to Singapore is delayed as a result of circumstances outside **Your** control.

We will extend the **Period of Insurance** of **Your Trip**, for a period of up to seventy two (72) hours that is reasonably necessary to allow **You** to complete **Your Trip**. No additional premium will be charged for this extension.

6 GENERAL EXCLUSIONS

Please remember that these General Exclusions apply to all Sections of this **Policy**.

6.1 We will not pay claims arising from:

- a. if **You** are over the age of 80 at the time when **You** take up the **Policy**; or
- b. **Your** participation in sports of any kind in a racing or competitive or professional capacity or where **You** would or could earn or receive remuneration, donation, sponsorship or award or any kind; or
- c. Extreme Sports and activities unless specifically included on the **Policy Schedule**, the following sports and activities are considered Extreme Sports and are excluded: Flying other than as a fare-paying passenger in a regular scheduled airline or licensed chartered aircraft, bungee jumping, parachuting, ski diving, scuba diving, rock/mountain climbing, abseiling, hang gliding, caving, racing other than on foot, winter sports other than curling or skating and any other similar activities or sports; or
- d. **You** proceeding with **Your Trip** despite being certified by a **Medical Practitioner** to be unfit for travel; or
- e. any event that occurs during **Your Trip** in which **You** do paid work unless the work is for **Your** usual employer in Singapore and the work is of a non-manual nature; or
- f. **You** flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft; or
- g. **Your** illegal and unlawful acts or any act or event arising, directly or indirectly, in connection with **Your** collaboration or provocation; or
- h. **Your** involvement in any naval, military, airforce, law enforcement or civil defence service or operations; and
- i. **Your** employment on merchant vessels or any involvement in offshore activities or aerial photography or the handling of explosives; or
- j. any confiscation, detention or destruction by customs or other authorities; or
- k. any war, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not), mutiny, military rising, civil war, rebellion, revolution, insurrection, military or usurped power or the theft of property as a result of any of these, or following the warning of any intended strike, riot or civil commotion through or by general mass media; or
- l. any event in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s); or
- m. nuclear weapons material or ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this **General Exclusion**, combustion shall include any self-sustaining process of nuclear fission; or
- n. for consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered by this **Policy**; or
- o. **Your** failure to take all reasonable efforts to safeguard **Your** belongings or to avoid **Injury** or to minimise any loss under the **Policy**

- p. intentional self-inflicted **Injury**, suicide or attempted suicide; or
- q. HIV (Human Immunodeficiency Virus) or any HIV related Illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations; or
- r. the effect of the consumption of any intoxicant or drug, unless the drug is taken on proper medical advice and is not for the treatment of drug addiction; or
- s. any **Pre-Existing Physical Condition**; or
- t. pregnancy, miscarriage, childbirth or abortion and their complications or fertility, sub-fertility or assisted conception operation; or
- u. infection with a venereal disease or any other sexually transmitted diseases; or
- v. any expenses in respect of treatment or operation undertaken as a preventative measure e.g. vaccination, circumcision, inoculations and the like; or
- w. treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder; or
- x. treatment for obesity, weight reduction or weight improvement; or
- y. any naturally occurring condition or degenerative process or gradually operating cause; or
- e. any liability for **Injury** arising, directly or indirectly, out of the inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, asbestos fibres or derivatives of asbestos. This **Policy** does not cover that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos
- f. from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur resulting in:
 - i. total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of **ELECTRONIC DATA**.
 - ii. error in creating, amending, entering, deleting or using **ELECTRONIC DATA**; or
 - iii. total or partial inability or failure to receive, send, access or use **ELECTRONIC DATA** for any time or at all

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, display distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instruction for such equipment.

However, in the event that a peril listed below (being a peril insured by this **Policy** but for this Exclusion) is caused by any of the matters described in paragraphs i, ii & iii above, this **Policy**, subject to all its provisions, will insure:

- physical loss of or damage or destruction to Property **Insured** directly caused by such listed peril, and/or
- consequential loss insured by this **Policy**

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this **Policy** but for this Exclusion) causes any of the matters described in paragraphs i, ii & iii above.

Perils: Fire, Lightning, Explosion, Earthquake, Volcanic Eruption, Hurricane, Cyclone, Typhoon, Windstorm, Flood, Full Flood, Impact by Aircraft and Other Aerial Devices and/or Articles dropped there from, Impact by any Road Vehicle, Horses or Cattle, Bursting or Overflowing of Water Tanks, Pipes or Apparatus, or theft of **Electronic Data** solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such **Electronic Data**.

6.2 We will also not pay claims:

- a. for **Pre-Existing Medical Condition**; or
- b. for medical expenses incurred for continuing treatment, including medication **You** began taking before **You** bought this insurance; or
- c. for medical expenses incurred for the purpose of seeking treatment overseas; or
- d. for medical, **Hospital** or dental expenses incurred after **You** return to **Your** home in Singapore or for any **Injury** or **Sickness** that recurs after **Your Policy** expires except as covered under Section 4.16 of the **Policy**; or

For the purposes of the Basis of Settlement provision in this **Policy**, computer systems records include **Electronic Data** as defined in paragraphs i, ii & iii above.

Any **Terrorism Exclusion** in this **Policy** or any endorsement thereto prevails over this exclusion.

- g. for loss, damage, expenses, delay of any kind caused directly or indirectly by the failure or inability of any **Computer Equipment** owned or controlled by **You** or someone else, before, during or after the Year 2000:

- i. to correctly recognise any date as its true calendar date; or
- ii. to capture, save or retain or to correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date; or
- iii. to capture, save, or retain or to correctly process any data as a result of the operation of any command which causes the loss of data or inability to capture, save or retain or correctly process such data on or after any date, has been programmed into any **Computer Equipment**.

“**Computer Equipment**” means any computer or other equipment or system for processing, storing or retrieving data and includes any computer hardware, firmware or software, media, microchip, integrated circuit or similar device, and other related components.

7 CANCELLATION AND REFUND

7.1 Single Trip Policy

- If **You** cancel **Your Policy** due to reasons other than **Unforeseen Circumstances** prior to the **Commencement Date**, **We** will refund the premium **You** paid less a S\$20 administration fee.
- If **You** cancel **Your Policy** due to **Unforeseen Circumstances** prior to the **Commencement Date** and **You** will not make any claims for travel and cancellation charges; **We** will refund the premium **You** paid in full.
- If **You** cancel **Your Policy** due to **Unforeseen Circumstances** prior to the **Commencement Date** and **We** agreed to pay for travel and cancellation charges incurred by **You**, there will be no refund of the premium **You** paid.
- There will be no refund of the premium **You** paid if **You** cancel **Your Policy** on or after the **Commencement Date**.

7.2 Annual Travel Policy

- If **You** cancel **Your Policy** after forty-five (45) days of the **Commencement Date**, **We** will refund **You** the premium **You** paid less a S\$20 administration fee and less the pro-rata portion for the days that the **Policy** has been effective. No refund will be made for any amount that is less than S\$10.
- If **You** cancel **Your Policy** within forty-five (45) days after the **Commencement Date**, **We** will refund **You** the premium **You** paid less a S\$40 administration fee and less the pro-rata portion for the days the **Policy** has been effective. No refund will be made for any amount that is less than S\$10.
- If **You** cancel **Your Policy** and **We** have agreed to pay any claim under the **Policy** or if there has been an occurrence of any event which may be payable under the **Policy**, there will be no refund of the premium **You** paid.

8 MAKING A CLAIM

Upon the happening of any event giving rise or likely to give rise to a claim under this **Policy**, **You** or **Your** legal personal representative shall as soon as possible after **Your** return to Singapore or within thirty (30) days of the end of **Your Trip**,

- give **Us** a fully completed claim form; and
- make available to **Us** all relevant information **We** ask for (this may include official receipts, reports, certificates and other written or photographic evidence **We** may require to help prove **Your** claim); and
- **You** or **Your** legal personal representative must not admit, deny or negotiate any possible claim without **Our** written consent.

Under Sections 4.10, 4.11, 4.13 and 4.14, **You** must report the loss to the relevant authority such as the Police or Local Government Authority or the **Transport Provider** or the overseas Singapore Embassy and furnish **Us** with a written statement or report from such Authority when available. If **You** fail to obtain the statement or report due to circumstances beyond **Your** control, **You** must notify **Us** or call **Our Emergency Hotline** immediately and within twenty-four (24) hours of reaching Singapore where **You** must make a Police report of the loss and provide **Us** with that report.

Under Section 4.17, following an event that is likely to result in a claim, **You** must:

- Notify **Us** within thirty (30) days in writing and provide all particulars and evidence and do all such things as may be required by **Us**; and
- Provide **Us**, at **Your** expense, with all the details and evidence about the claim that **We** may request and promptly deliver to **Us** any relevant letters or notices which come into **Your** possession; and

- Take all reasonable precautions to prevent any further loss, damage, cost or liability; and
- Tell **Us** promptly and not dispose off the damage or destroy **Contents** without **Our** consent; and
- Give **Us** the opportunity to inspect any damage before **You** carry out repairs or reinstatement. However, emergency repairs may be carried out prior to **Our** inspection; and
- Inform the Police within twenty-four (24) hours of any loss or damage to **Your Contents**.

When **We** may refuse to pay a claim

We may refuse to pay a claim if:

- **You** fail to advise **Us** of anything that is expected under **Your** duty of disclosure; or
- **You** make any untruthful statement intentionally; or
- **You** commit a fraud against **Us**; or
- **You** do not take reasonable precautions to protect **Your** property; or
- **You** fail to make available to **Us** the documents and information **We** need to help **Us** decide on any amount **We** may pay **You**; or
- **You** make any offer of settlement or payment, or in any other way admit liability without **Our** agreement.

For **Annual Travel Policies**, the payment of a claim by **Us** will not reduce the limits of each **Benefit** for any new **Trips You** make during the **Period of Insurance** except in the case of Section 4.3 and Section 4.4 where the maximum amount **We** will pay is for the entire **Period of Insurance**.

9 GENERAL CONDITIONS

9.1 Terms and Conditions

Payment of any benefit under this **Policy** is subject to the definitions, terms, conditions and exclusions of this **Policy**.

In addition, please be aware that:

- **You** must be permanently residing in Singapore; and
- the insurance coverage is limited to a maximum of ninety (90) days for any one return **Trip**; and
- **You** are only insured if the **Policy You** buy covers **You** for the country in which the claim occurs unless **You** provide **Us** with evidence to show **You** are in that country solely for the purpose of transit and **You** remain within the transit area of the airports; and
- there are limits on the amounts **We** will pay **You** in the event of a claim and these limits are listed in the **Policy Schedule**; and
- **We** will not pay **You** for claims which arise out of or in connection with items which are listed under **Section 6 – General Exclusions**; and
- payment of all benefits under this **Policy** shall be made to the **Policyholder** or in the event of the **Policyholder's** death to the **Policyholder's** legal personal representatives and the receipt of the **Policyholder** or his legal personal representatives shall be a valid discharge to **Us**; and
- if any loss, damage, or legal liability covered under this **Policy** is also covered by any other insurance **You** may have, **We** shall only be liable to pay the excess beyond the amount payable under such other insurance except in the case of Section 4.1 where the benefit shall be paid in addition to any other insurance benefits which **You** are entitled to.

9.2 Governing Law & Jurisdiction

This **Policy** shall be governed by and interpreted in accordance with Singapore law. The Singapore courts shall have exclusive jurisdiction.

9.3 Notice of Trust or Assignment

We will not accept or be affected by notice of any trust assignment or the like which relates to this **Policy**.

9.4 Interest

Any benefit amount payable is non-interest bearing.

9.5 Arbitration

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

9.6 Fraud

If any claim under this **Policy** shall be in any respect fraudulent or if any fraudulent means or devices are used by **You** or on **Your** behalf to obtain any benefit under this **Policy**, all benefits shall be forfeited.

9.7 Subrogation

We are entitled to take over and conduct the defence or settlement of any third party claims at **Our** discretion. **We** are also entitled to use the **Policyholder's** name to enforce recovery rights against any other person after **We** have paid a claim.

9.8 Right to Review, Reinstate or Cancel Policy

For changes made to the **Policy**, **We** will deem them to be accepted by **You** if no correspondence to the contrary is received within this notice period.

9.9 Right to Return Policy (for new Annual Travel Policies only)

In the event **You** are not satisfied with the **Policy** for any reason and there are no claims on the **Policy**, it may be returned to **Us** for cancellation with effect from inception, within fourteen (14) working days after receipt of the **Policy** by **You**. Any premium billed will be refunded without interest.

9.10 Contracts (Rights of Third Parties) Act 2001

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

9.11 Premium Payment Condition Precedent (for new Policy only)

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

- a. For the risk insured, the **Insured Person** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any **Premium Payment Condition**; or
- b. If the **Insured Person** has declared that it has breached any **Premium Payment Condition** in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i. the **Insured Person** has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the **Insured Person** to the **Company** before cover incept.

9.12 Payment Before Cover Warranty (applicable to individual only)

- a. Notwithstanding anything herein contained but subject to clauses 9.12b and 9.12c hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by **Us** (or the intermediary through whom this **Policy** or bond was effected) on or before the inception date ("**The Commencement Date**") of the coverage under the **Policy**, bond, renewal certificate, cover note or endorsement.

- 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** or bond was effected) on or before the inception date referred to above, then the **Policy**, bond, renewal certificate, cover note and endorsement shall not attach and no benefits whatsoever shall be payable by the **Company**. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the **Policy**, bond, renewal certificate, cover note and endorsement.
- c. In respect of insurance coverage with "free look" provision, **You** may return the original policy document to **Us** or intermediary within the "free look" period if **You** decide to cancel the cover during the "free look" period. In such an event, **You** will receive a full refund of the premium paid to **Us** provided that no claim has been made under the insurance.

9.13 Premium Payment Warranty (applicable to corporate only)

- a. Notwithstanding anything herein contained but subject to Clauses 9.13b hereof, it is hereby agreed and declared that if the **Period of Insurance** is 60 days or more, any premium due must be paid and actually received in full by **Us** (or intermediary through whom this **Policy** was effected) within 60 days of the:
 - i. inception date of the coverage under the **Policy**, renewal certificate or cover note; or
 - ii. effective date of each endorsement, if any, issued under the **Policy** renewal certificate or cover note.
- 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** or bond was effected) within 60 day period referred to above, then:
 - i. the cover under the **Policy**, renewal certificate, cover note or **Endorsement** is automatically terminated immediately after the expiry of the said 60 day period;
 - ii. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
 - iii. **We** shall be entitled to a pro-rata time on risk premium subject to a minimum of \$50.
- c. If the **Period of Insurance** is less than 60 days, any premium due must be paid and actually received in full by **Us** (or the intermediary through whom this **Policy** is effected) within the **Period of Insurance**.

10 COMMUNICATION

10.1 Royal & Sun Alliance Insurance Plc (Singapore Branch) takes pride in **Our** commitment to provide excellent customer service to **You** and will respond to all queries or complaints fairly and promptly. If **You** would like further clarification of **Our Policy** or is not satisfied with the service received and wish to lodge a complaint, please contact our Customer Service Unit at customer.service@sg.rsagroup.com; fax 6423 0798 or telephone 6423 0888 (Our office hours are Mondays to Fridays 9am to 5pm).

We will acknowledge receipt of all formal written complaints. Should **We** require additional information to facilitate **Our** investigations into the complaint, **We** will contact **You**. If the complaint takes time to resolve, **We** will update **You** progressively of the status.

We would like to advise **You** that **Royal & Sun Alliance Insurance Plc (Singapore Branch)** is a signatory to the General Insurance Association's Code of Practice and is committed to upholding the service standards prescribed by the Code. A copy of this Code can be found at **Our** website at <http://www.rsagroup.com.sg>

10.2 For general correspondence and enquiries, please direct to:

Royal & Sun Alliance Insurance Plc (Singapore Branch)

77 Robinson Road #17-00
Robinson 77
Singapore 068896

Customer Service Hotline (65) 6423 0888
Facsimile (65) 6423 0798

Email customer.service@sg.rsagroup.com
Website www.rsagroup.com.sg

Company Registration No. F 06999C

10.3 For claims correspondences and enquiries, please direct to Our claims service agency:

Crawford & Company International Pte Ltd

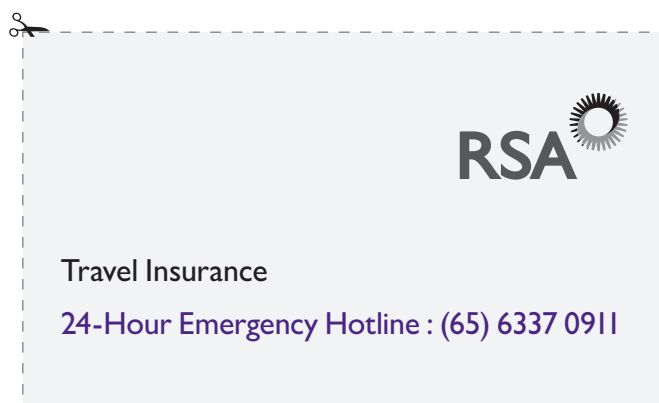
5 Shenton Way #33-01
UIC Building
Singapore 068808

Telephone (65) 6225 4211
Facsimile (65) 6222 8310

10.4 For travel or medical advice, or worldwide emergency assistance, please call Our:

24-hr Emergency Hotline (65) 6337 0911

Serviced by our authorised representative.



Royal & Sun Alliance Insurance Plc (Singapore Branch)

77 Robinson Road #17-00
Robinson 77
Singapore 068896

24-Hour Emergency Hotline (65) 6337 0911
Customer Service Hotline (65) 6423 0888
Facsimile (65) 6423 0798

Email customer.service@sg.rsagroup.com
Website www.rsagroup.com.sg

Company Registration No. F 06999C