

## TRAVELLERSHIELD INSURANCE POLICY

### For Holiday and Business Travellers

Here is Your TravellerShield Policy document. Please read it now, to make sure that You have the cover You need.

This Policy document together with its **Schedule** and any amendment or endorsement issued from time to time all form part of Your Policy.

### How Your Insurance Operates

Your Policy is a contract between Us, the **Company**, and You, Our **Insured** named in the **Schedule**. The application form, declaration and any information You gave to Us when applying for the Policy, are the basis of this contract.

In return for Your payment of premium, We will provide You with insurance cover as described in the Policy during the **Period of Insurance** or any subsequent period for which You pay and We accept the required premium.

### Our Promise of Service

We wish to provide You with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. Should You have any reason to believe that We have not done so please contact, preferably in writing, Our Manager for Bancassurance, who will be ready to help You with Your concerns.

Please read the Policy carefully, keep it safe and take it with You if possible when You travel. We suggest that You keep Your family members informed of this insurance cover as it would be helpful in the event of a claim.

### A GUIDE TO YOUR TRAVELLERSHIELD POLICY

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### DEFINITION OF WORDS (which apply to the whole Policy)

Certain words have been defined below. These have the same meaning wherever they are used in the Policy. They appear in **bold print** (e.g. **Insured Person**) or begin with a capital letter (e.g. You, We).

#### Adult

A person aged eighteen (18) years and above at the commencement of any **Journey**.

#### Area 1

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

#### Area 2

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

#### Area 3

Worldwide including countries in Area 1 and Area 2.

#### Child

A person who is aged above one (1) month old and below eighteen (18) years (except in the case of **Family Cover** the age is raised to twenty-three (23) years) provided the Child is unmarried, unemployed and is studying full time in a recognised institution of higher learning), at the commencement of any **Journey**.

#### Cover Type

The level of cover selected by You at the time of Your insurance application:

(a) Platinum Plan, Premier Plan or Classic Plan, providing different levels of benefits

(b) **Individual Cover**, **Family Cover** or **Group Cover**

(c) Geographical Limit: **Area 1**, **Area 2** or **Area 3**

(d) Single Return **Trip** Policy or Annual policy

as stated in the **Schedule**.

#### Family Cover

- A Policy issued to the **Insured** (named as such in the Schedule) in respect of the **Insured Persons** who are travelling as a Family. For the purpose of this Policy, the **Insured Persons** under a **Family Cover** comprise the **Insured**, his/her legal spouse and all their legal **Child**(ren).

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

#### Group Cover

- A Policy issued to the **Insured** (named as such in the Schedule) in respect of the **Insured Persons** named in the **Schedule** who are travelling as a group.

- The **Insured Persons** under a **Group Cover** must travel together on a **Journey**.

- Group Cover** is only available under Single Return **Trip** Policy.

#### Home

The residential address of the **Insured Person's** principal residence in Singapore.

#### Hospital Confinement

The **Insured Person** being confined in a registered **Hospital** as a registered in-patient because of a medical necessity and on the advice 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.

#### Hospital

A lawfully operating institution for the care and treatment of sick and injured persons, which has twenty-four (24) hours nursing services by registered graduate nurses, one or more **Medical Practitioner** available at all times and organised facilities for diagnosis and major surgery, which shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged or similar establishment.

#### Individual Cover

A Policy issued to the **Insured** in respect of the **Insured Person** named in the **Schedule**.

#### Injury

Injury to the **Insured Person** occurring during the **Journey** caused solely and directly by violent accidental external and visible means and not by **Illness**, disease or gradual physical or mental wear and tear.

#### Illness

Any sudden and unexpected deterioration of health of an **Insured Person** due to a medical condition contracted, commencing or manifesting while overseas during the **Journey** which requires the treatment by a **Medical Practitioner**.

### Insolvency

The inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

- Insolvency, with or without the filing of a bankruptcy or similar petition; or
- Abdondment with monies belonging to the organization 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.

### Insured Person

A person described as such in the **Schedule**, ordinarily residing in Singapore for whom the insurance is arranged.

### Journey / Trip

- If Your Policy is for a single return trip: the entire return trip not exceeding 180 consecutive days from the time during the **Period of Insurance** that the **Insured Person** leaves his/her **Home** or workplace in Singapore for the sole purpose of commencing a trip abroad to three (3) hours after the **Insured Person** arrives back in Singapore or on the expiry date of the **Period of Insurance** shown in the **Schedule**, whichever is sooner.
- If Your Policy is an Annual Policy: means a return trip as defined in (a) but not exceeding 90 consecutive days which takes place wholly within the annual period specified in the **Schedule** as the **Period of Insurance**.

### Medical Practitioner

A legally registered medical practitioner qualified to practise western medicine and surgery in accordance to the applicable laws of the country in which the practice is granted. The **Medical Practitioner** shall not be an **Insured Person**, his/her spouse, business partner, employee, or employer of an **Insured Person**, or a person related to an **Insured Person** in any way.

### Natural Disaster

Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami, and volcanic eruption.

### Period of Insurance

The period of insurance specified in the **Schedule**.

### Public Transport

Any licensed and regularly scheduled land, sea or air conveyance which has fixed and established routes and any member of the public can join at a recognised stop and pay a fare.

### Schedule

Schedule containing details of **Insured**, **Insured Person(s)**, **Cover Type** selected and **Period of Insurance**. The **Schedule** forms part of the Policy.

### Serious Injury / Serious Illness

means a critical or dangerous condition which in the opinion of a **Medical Practitioner** requires urgent remedial treatment to avoid death or serious impairment to a person's immediate or long term health prospects.

### Travel Companion

means an accompanying person without whom the **Journey** cannot commence or continue.

### We / Us / Our / the Company

MSIG Insurance (Singapore) Pte. Ltd.

### You / Your / the Insured

The person named as Insured in the Schedule and includes the **Insured Person(s)** stated in the **Schedule**.

## IMPORTANT CONDITIONS

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

- all **Insured Persons** are in good health and are not travelling contrary to the advice of any **Medical Practitioner** or for the purpose of obtaining medical treatment;
- at the time of effecting this insurance neither You nor any other **Insured Person** is aware of any circumstances which are likely to lead to a claim under the Policy or have already left Singapore on any **Trip** meant to be covered by this insurance;
- each **Trip** is one hundred and eighty (180) consecutive days or less (except for Annual Policy in which case it is ninety (90) consecutive days or less) from the departure date;
- any **Child Insured Person** under the age of twelve (12) years must be accompanied by a parent or an **Adult** guardian for any **Journey** made during the **Period of Insurance**;
- if an **Insured Person** had ever been refused cover or imposed special terms by any insurer on travel insurance, he/she must declare at the point of application and be accepted by the **Company**, otherwise this insurance will be void.

## WHAT YOU ARE COVERED FOR

Subject to the terms, conditions and exclusions of this Policy, the **Company** will pay as follows in respect of the **Period of Insurance** according to the **Cover Type** You have selected.

### SECTION 1 – PERSONAL ACCIDENT

We will pay the compensation for death or disablement as described below if an **Insured Person** suffers **Injury** during the **Journey** which within three hundred and sixty-five (365) days of its happening is the sole cause of the death or such disablement.

Table Of Compensation		% of the Sum Insured
1.	Death	100%
2.	Permanent and total disablement for which satisfactory proof has been given to the <b>Company</b> that the total disablement has continued for twelve (12) months from the date of the <b>Injury</b> and will in all probability continue for the remainder of the <b>Insured Person's</b> life and prevent the <b>Insured Person</b> from attending to any kind of business, profession or occupation	100%
3.	Total and irrecoverable loss of sight in both eyes	100%
4.	Loss of two or more Limbs	100%
5.	Total and irrecoverable loss of sight in one eye and Loss of one Limb	100%
6.	Loss of one Limb	50%
7.	Total and irrecoverable loss of sight in one eye	50%

Note:

- "Loss of Limb(s)" means permanent and total loss of use 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.
- If the **Insured Person** suffers **Injury** that results in more than one of the results described in item 1 to 7 above, the maximum We will pay is 100% of the Sum Insured in this Section.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum that We will pay under the Policy is as follows:

For each:	Sum Insured		
	Classic Plan	Premier Plan	Platinum Plan
– <b>Adult Insured Person</b> age up to 69 years old	\$150,000	\$200,000	\$500,000
– <b>Adult Insured Person</b> age 70 years and above	\$50,000	\$100,000	\$150,000
– <b>Child Insured Person</b>	\$25,000	\$50,000	\$100,000
<b>Family Cover</b> in total	\$400,000	\$800,000	\$1,500,000

Where a claim under Section 1 (Personal Accident) and Section 2 (Double Cover on Public Transport) results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 2 – DOUBLE COVER ON PUBLIC TRANSPORT

In the event that the **Insured Person** suffers **Injury** while the **Insured Person** is travelling as a fare-paying passenger on board any **Public Transport** during the **Journey** which within three hundred and sixty-five (365) days of its happening is the sole cause of his/her death, the amount payable shall be double the Sum Insured provided under Section 1 (Personal Accident).

This Double Indemnity benefit is not applicable for an **Adult Insured Person** aged seventy (70) years and above.

For the purpose of this Section 2, **Public Transport** includes licensed taxi service, but does not include rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged as part of a tour.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each:	Sum Insured		
	Classic Plan	Premier Plan	Platinum Plan
– <b>Adult Insured Person</b> age up to 69 years old	\$300,000	\$400,000	\$1,000,000
– <b>Adult Insured Person</b> age 70 years and above	Not covered	Not covered	Not covered
– <b>Child Insured Person</b>	\$50,000	\$100,000	\$200,000
<b>Family Cover</b> in total	\$800,000	\$1,600,000	\$3,000,000

Where a claim under Section 1 (Personal Accident) and Section 2 (Double Cover On Public Transport) results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 3 – MEDICAL EXPENSES INCURRED OVERSEAS

We will pay necessary medical, surgical, nursing or **Hospital** charges incurred outside Singapore at the direction of a **Medical Practitioner** as a result of **Injury** or **Illness** suffered by the **Insured Person** during the **Journey**.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each:	Classic Plan	Premier Plan	Platinum Plan
– <b>Adult Insured Person</b> age up to 69 years old	\$300,000	\$500,000	\$1,000,000

– <b>Adult Insured Person</b> age 70 years and above	\$50,000	\$100,000	\$100,000
– <b>Child Insured Person</b>	\$200,000	\$300,000	\$300,000
<b>Family Cover</b> in total	\$1,000,000	\$2,000,000	\$3,000,000

The maximum amount payable under Sections 3 to 6 in total shall not exceed the limit applicable under Section 3 – Medical Expenses Incurred Overseas.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 4 – MEDICAL EXPENSES INCURRED IN SINGAPORE

We will pay necessary medical, surgical, nursing or **Hospital** charges incurred at the direction of a **Medical Practitioner** after the **Insured Person** returns to Singapore as a result of **Injury** or **Illness** suffered by the **Insured Person** while overseas during the **Journey** as follows:

- If the **Insured Person** obtained medical treatment overseas, We will pay for the medical expenses which are a continuation in Singapore of such overseas medical treatment so long as it is incurred not more than thirty (30) days after returning to Singapore.
- If the **Insured Person** did not first obtain medical treatment overseas, the **Insured Person** must seek medical treatment in Singapore within five (5) days of his/her return to Singapore. We will further pay for related medical expenses incurred in Singapore within thirty (30) days from the date the **Insured Person** returned to Singapore.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each:	Classic Plan	Premier Plan	Platinum Plan
– <b>Adult Insured Person</b> age up to 69 years old	\$ 25,000	\$ 50,000	\$75,000
– <b>Adult Insured Person</b> age 70 years and above	\$ 5,000	\$10,000	\$10,000
– <b>Child Insured Person</b>	\$12,500	\$ 25,000	\$25,000
<b>Family Cover</b> in total	\$100,000	\$200,000	\$250,000

The maximum amount payable under Sections 3 to 6 in total shall not exceed the limit applicable under Section 3 – Medical Expenses Incurred Overseas.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 5 – EMERGENCY DENTAL TREATMENT DUE TO ACCIDENT

We will pay for necessary emergency dental treatment charges incurred outside Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a **Medical Practitioner** as a result of **Injury** suffered by the **Insured Person** during the **Journey**.

We will also pay for necessary dental treatment charges incurred after the **Insured Person** returns to Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a **Medical Practitioner** as a result of **Injury** suffered by the **Insured Person** outside Singapore during the **Journey** as follows:

- If the **Insured Person** obtained emergency dental treatment overseas, We will pay for the cost of dental treatment which is a continuation in Singapore of such overseas medical treatment so long as it is incurred not more than thirty (30) days after returning to Singapore.
- If the **Insured Person** did not first obtain emergency dental treatment overseas, the **Insured Person** must seek treatment by a **Medical Practitioner** in Singapore within five (5) days of his/her return to Singapore. We will further pay for related dental treatment incurred in Singapore within thirty (30) days from the date the **Insured Person** returned to Singapore.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$5,000	\$10,000	\$15,000

The maximum amount payable under Sections 3 to 6 in total shall not exceed the limit applicable under Section 3 – Medical Expenses Incurred Overseas.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 6 – TRADITIONAL CHINESE MEDICINE TREATMENT

We will pay for the cost of treatment by a Traditional Chinese Medicine (“TCM”) Practitioner necessarily incurred outside Singapore as a result of **Injury** or **Illness** suffered by the **Insured Person** during the **Journey**.

We will also pay for the cost of treatment by a TCM Practitioner necessarily incurred after the **Insured Person** returns to Singapore as a result of **Injury** or **Illness** suffered by the **Insured Person** outside Singapore during the **Journey** as follows:

- If the **Insured Person** obtained medical treatment overseas, We will pay for the cost of TCM treatment which is a continuation in Singapore of such overseas medical treatment so long as it is incurred not more than thirty (30) days after returning to Singapore.

- If the **Insured Person** did not first obtain medical treatment overseas, the **Insured Person** must seek treatment by a TCM Practitioner in Singapore within five (5) days of his/her return to Singapore. We will further pay for related TCM treatment incurred in Singapore within thirty (30) days from the date the **Insured Person** returned to Singapore.

“TCM Practitioner” refers to a legally licensed medical practitioner including acupuncturist and bonesetter duly qualified to practise TCM in accordance to the applicable laws of the country in which the practise is granted. The TCM Practitioner shall not be an **Insured Person**, his/her spouse, business partner, employee, or employer of an **Insured Person**, or a person related to an **Insured Person** in any way.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$300	\$500	\$750

The maximum amount payable under Sections 3 to 6 in total shall not exceed the limit applicable under Section 3 – Medical Expenses Incurred Overseas.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 7 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay a daily benefit of \$200 for the **Insured Person's Hospital Confinement** outside Singapore due to **Injury** or **Illness** sustained during the **Journey**.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$10,000	\$30,000	\$50,000

The benefit payable under this Section is only for a Hospital Confinement in a normal ward and no benefit will be payable under Section 8 for the period that a benefit is paid under this Section 7.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 8 – OVERSEAS ICU HOSPITALISATION DAILY BENEFIT

We will pay a daily benefit of \$300 for the **Insured Person's Hospital Confinement** in an Intensive Care Unit (ICU) outside Singapore due to **Injury** or **Illness** sustained during the **Journey**.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$3,000	\$4,200	\$6,000

The benefit payable under this Section is only for a Hospital Confinement in an Intensive Care Unit (ICU) and no benefit will be payable under Section 7 for the period that a benefit is paid under this Section 8.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 9 – POST JOURNEY HOSPITALISATION DAILY BENEFIT

We will pay a daily benefit of \$100 for the **Insured Person's Hospital Confinement** which occurs within twenty-four (24) hours after the **Insured Person** returns to Singapore as a result of **Injury** or **Illness** suffered by the **Insured Person** while overseas during the **Journey**.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$500	\$1,500	\$2,000

#### What is Not Covered

Please refer to the section on Exclusions.



#### TERMS AND LIMITATIONS APPLICABLE TO SECTIONS 10 TO 16

Worldwide Travel and Medical Assistance Services appearing in Sections 10 to 16 are arranged by Us through our appointed assistance company where applicable to assist the **Insured Person** in any emergency during his/her **Journey** outside Singapore through the MSIG Assist twenty-four (24) hour Hotline **+65 6323 8288**.

The **Insured Person** and persons acting on behalf of the **Insured Person** will be required to always identify themselves by their full names and Policy number.

The maximum amount payable in respect of each **Insured Person** for all services and benefits under Sections 10, 12 to 16 shall not exceed the limit of \$1,000,000 for any one **Journey** regardless of the number of events involved.

The services provided are rendered on a worldwide basis. However, We and Our appointed assistance company shall not be required to provide such services to **Insured Persons** located in areas which make such services impossible or reasonably impracticable.

We and Our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond Our control including but not limited to, strikes or where local laws or regulatory agencies prohibit Us and Our appointed assistance company from rendering such services. We are not responsible for any act or failure to act on the part of our appointed assistance company, the professionals or other persons such as, and not limited to, **Medical Practitioner, Hospitals** and clinics, to whom the **Insured Person** is being referred, as they are independent contractor to the **Company**.

We may at any time at Our own expense and without prejudice to Sections 10 to 16 take proceedings in Your name and/or the name of the **Insured Person(s)** to obtain compensation or secure an indemnity from any third party in respect of any loss or injury or illness giving rise to the provision of services under any of these Sections.

#### SPECIFIC EXCLUSIONS APPLICABLE TO SECTIONS 10 TO 16

The **Company** shall not be liable for:

- (a) Any expenses for services not arranged or approved by Us.
- (b) All circumstances described under the Exclusions of this Policy.

#### SECTION 10 – EMERGENCY MEDICAL EVACUATION

Should an **Insured Person** suffer **Injury** or **Illness** during the **Journey** outside Singapore which results in a Serious Medical Condition, We will organise the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services made available to Us which are required when moving the **Insured Person** to the nearest **Hospital** where appropriate medical care is available.

"Serious Medical Condition" means a condition which in Our opinion constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the **Insured Person's** immediate or long term health prospects.

We retain the absolute right to decide the place to which the **Insured Person** will be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which We are aware at the relevant time.

#### Limit of Amount Payable

The maximum We will pay is \$1,000,000 for each **Insured Person** for any one **Journey** regardless of the number of events involved.

#### What is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 10 to 16, and the section on Exclusions.

#### SECTION 11 – MEDICAL & TRAVEL ASSISTANCE SERVICES

The following Medical and Travel Assistance Services are made available to You by Our appointed assistance company. Please note that all cost and expenses incurred for the services listed in Section 11 including telecommunication charges are to be borne by You:

- 1) Medical Assistance Services
  - a) Telephone Medical Advice
  - b) Medical Service Provider Referral
  - c) Arrangement of **Hospital** Admission
  - d) Guarantee of Medical Expenses incurred during Hospitalisation
- 2) Travel Assistance Services
  - a) Embassy / Interpreter Referral
  - b) Lost Luggage Assistance
  - c) Lost Travel Document Assistance
  - d) Legal Referral
  - e) Emergency Message Transmission
  - f) Children Escort Assistance

#### SECTION 12 – REPATRIATION AFTER MEDICAL EVACUATION

Following the Emergency Medical Evacuation referred to in Section 10 above and if deemed medically necessary by Us, We will arrange and pay for the repatriation of the **Insured Person** to Singapore by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the **Insured Person** shall surrender any unused portion of his/her ticket to the **Company**.

#### Limit of Amount Payable

The maximum We will pay is \$50,000 each **Insured Person**.

#### What is Not Covered

Please refer to the section on Terms and Limitations Applicable to Sections 10 to 16, and the section on Exclusions.

#### SECTION 13 – REPATRIATION OF MORTAL REMAINS / ASHES

Upon the death of an **Insured Person** outside Singapore resulting from an **Injury** or **Illness** sustained during the **Journey** overseas, We will make all the necessary arrangements (including meeting local legal requirements) for the repatriation of the **Insured Person's** body or ashes to the **Insured Person's Home** in Singapore.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$50,000	\$100,000	\$100,000

#### What is Not Covered

Please refer to the section on Terms and Limitations Applicable to Sections 10 to 16, and the section on Exclusions.

#### SECTION 14 – HOSPITAL VISIT BY A RELATIVE

In the event that an **Insured Person** is hospitalised outside Singapore as a result of **Injury** or **Illness** sustained during the **Journey** for more than five (5) consecutive days and no **Adult** member of the **Insured Person's** family is with him/her, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one member of the **Insured Person's** immediate family who, on the written advice of a **Medical Practitioner**, is required to travel from Singapore to be with the **Insured Person** until the **Insured Person** is able to resume his/her journey or return to Singapore, whichever occurs first.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b> and maximum for <b>Family Cover</b>	\$5,000	\$10,000	\$15,000

#### What is Not Covered

Please refer to the section on Terms and Limitations Applicable to Sections 10 to 16, and the section on Exclusions.

#### SECTION 15 – CHILD GUARD

In the event that an **Adult Insured Person** is hospitalised outside Singapore as a result of **Injury** or **Illness** sustained during the **Journey** and there is no other **Adult** to accompany the **Child(ren)** who is(are) on the same **Journey**, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one family member or relative to travel overseas to accompany the **Child(ren)** back to Singapore.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Adult Insured Person</b> and maximum for <b>Family Cover</b>	\$3,000	\$5,000	\$10,000

#### What is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 10 to 16, and the section on Exclusions.

#### SECTION 16 – EMERGENCY TELEPHONE CHARGES

We will reimburse **Insured Person** the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of Our appointed assistance company, during a medical emergency and for which a medical claim has been submitted under Sections 3, 5 or 6. We will also reimburse the **Insured Person** for the use of a prepaid phone card for the purpose set out above subject to a maximum reimbursable sum of \$10 for such cards.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$100	\$250	\$300

#### What is Not Covered

Calls via any fixed telephone line or LAN line or public telephone using International Calling Card (ICC). Please also refer to the section on Terms and Limitations Applicable to Sections 10 to 16 and the section on Exclusions.

#### SECTION 17 – PERSONAL LIABILITY

We will indemnify each **Insured Person** against all sums which the **Insured Person** becomes legally liable to pay as compensation for accidents which happen during the **Journey** and which result in

- (a) death or **Injury** of any other person;
- (b) loss of or damage to property belonging to other persons.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

Regardless of the number of **Insured Persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in total for all occurrences in any one **Period of**

**Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Persons** with Our written permission, is

Classic Plan	Premier Plan	Platinum Plan
\$500,000	\$1,000,000	\$1,000,000

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 18 – TRAVEL CANCELLATION

We will pay for the unused travel fare and accommodation charges or deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, if the **Journey** is unexpectedly and unavoidably cancelled due to any of the following reasons occurring within thirty (30) days prior to the commencement of the **Journey** but after the date of arranging this insurance and **Journey**:

- death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, child, child-in-law, grandchild, brother, sister or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
- compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
- the **Insured Person** or his/her **Travel Companion** being called as a witness in the Court of Law in Singapore;
- the **Insured Person's Home** being seriously damaged and becoming uninhabitable following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** continued presence;
- unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevent the **Insured Person** from continuing with the scheduled **Journey**;
- Natural Disaster** occurring at the planned overseas destination which prevent the **Insured Person** from continuing the scheduled **Journey**;

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each	Classic Plan	Premier Plan	Platinum Plan
– <b>Insured Person</b>	\$5,000	\$10,000	\$15,000
– <b>Family Cover</b> in total	\$15,000	\$30,000	\$45,000

Where a claim under Section 18 (Travel Cancellation), Section 19 (Insolvency of Travel Agency) and Section 20 (Travel Postponement) results from the same occurrence, this Policy will pay for the claim under one Section only.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 19 – INSOLVENCY OF TRAVEL AGENCY

We will pay for the loss of irrecoverable travel deposits or travel fares paid in advance, for **Journey** being cancelled prior to the commencement due to **Insolvency** of a NATAS (National Association of Travel Agent Singapore) registered Travel Agency licensed and operating in Singapore from which You purchased the **Trip**.

Provided that You must have bought this insurance more than three (3) days prior to the commencement of the Journey.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each	Classic Plan	Premier Plan	Platinum Plan
– <b>Insured Person</b>	\$3,000	\$5,000	\$10,000
– <b>Family Cover</b> in total	\$12,000	\$20,000	\$40,000

Where a claim under Section 18 (Travel Cancellation), Section 19 (Insolvency Of Travel Agency) and Section 20 (Travel Postponement) results from the same occurrence, this Policy will pay for the claim under one Section only.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 20 – TRAVEL POSTPONEMENT

We will pay for the reasonable administrative charges (by the travel agent, tour operator, transport operator or accommodation provider) which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, to reschedule the **Journey** if the **Journey** is unexpectedly and unavoidably postponed due to any of the following reasons occurring within thirty (30) days prior to the commencement of the **Journey** but after the date of arranging this insurance and **Journey**:

- death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, child, child-in-law, grandchild, brother, sister or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
- compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
- the **Insured Person** or his/her **Travel Companion** being called as a witness in the Court of Law in Singapore;
- the **Insured Person's Home** being seriously damaged and becoming uninhabitable following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** continued presence;

- unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevent the **Insured Person** from continuing with the scheduled **Journey**;
- Natural Disaster** occurring at the planned overseas destination which prevent the **Insured Person** from continuing the scheduled **Journey**.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each	Classic Plan	Premier Plan	Platinum Plan
– <b>Insured Person</b>	\$750	\$1,500	\$2,000
– <b>Family Cover</b> in total	\$2,250	\$4,500	\$6,000

Where a claim under Section 18 (Travel Cancellation), Section 19 (Insolvency Of Travel Agency) and Section 20 (Travel Postponement) results from the same occurrence, this Policy will pay for the claim under either one Section only.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 21 – TRAVEL CURTAILMENT

We will pay for the

- unused travel fare and accommodation charges or deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay which are not recoverable from any other source, and
- reasonable additional travel and accommodation expenses necessarily and unavoidably incurred overseas for a direct trip **Home**,

if the **Journey** is unexpectedly and unavoidably curtailed or abandoned after its commencement requiring the **Insured Person** to return **Home** before the scheduled return date due to any of the following reasons:

- death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, child, child-in-law, grandchild, brother, sister or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
- compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
- hijacking of the aircraft in which the **Insured Person** is on board as a passenger;
- the **Insured Person** or his/her **Travel Companion** being called as a witness in the Court of Law in Singapore;
- the **Insured Person's Home** being seriously damaged and becoming uninhabitable following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** presence in Singapore;
- unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power which prevent the **Insured Person** from continuing with the scheduled **Journey**;
- Natural Disaster** which prevent the **Insured Person** from continuing with the scheduled **Journey**;

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For each	Classic Plan	Premier Plan	Platinum Plan
– <b>Insured Person</b>	\$5,000	\$10,000	\$15,000
– <b>Family Cover</b> in total	\$15,000	\$30,000	\$45,000

Where a claim under Section 21 (Travel Curtailment), Section 22 (Travel Disruption), Section 23 (Travel Delay), Section 24 (Flight Diversion) and Section 25 (Delay due to Hijack) results from the same occurrence, this Policy will pay for the claim under one Section only.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 22 – TRAVEL DISRUPTION

We will pay for the reasonable additional travel (on economy class) and accommodation expenses necessarily and unavoidably incurred by the **Insured Person** which are not recoverable from any other source, if the **Insured Person** is forced to change any part of the **Journey** while overseas due to any of the following reasons:

- death, **Serious Injury** or **Serious Illness** of the **Insured Person** or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
- compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
- hijacking of the aircraft in which the **Insured Person** is on board as a passenger;
- unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevent the **Insured Person** from continuing with the scheduled **Journey**;
- Natural Disaster** occurring at the planned overseas destination which prevents the **Insured Person** from continuing the scheduled **Journey**.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For each	Classic Plan	Premier Plan	Platinum Plan
– <b>Insured Person</b>	\$1,000	\$2,000	\$2,500
– <b>Family Cover</b> in total	\$3,000	\$6,000	\$7,500

Where a claim under Section 21 (Travel Curtailment), Section 22 (Travel Disruption), Section 23 (Travel Delay), Section 24 (Flight Diversion) and Section 25 (Delay due to Hijack) results from the same occurrence, this Policy will pay for the claim under one Section only.

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 23 – TRAVEL DELAY**

In the event of the departure of the scheduled **Public Transport** in which the **Insured Person** is supposed to travel in being delayed by six (6) hours or more from the time specified by the carrier due to

1. strike or other industrial action,
2. riot,
3. civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power,
4. **Natural Disaster**,
5. adverse weather conditions or
6. the mechanical breakdown or derangement of the **Public Transport**,

We will pay \$100 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for this Section shown below.

Where the delay occurred in Singapore, We will only pay a maximum sum of \$100 provided a minimum period of six (6) consecutive hours of delay has lapsed.

For the avoidance of doubt, the period of delay is calculated from the scheduled departure time specified in the original itinerary to the departure time of the replacement flight.

To qualify for payment, the **Insured Person** must have checked-in in accordance with the original travel and accommodation expenses which are necessarily incurred to replace lost travel documents, such loss arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$1,200	\$1,600	\$2,000

Where a claim under Section 21 (Travel Curtailment), Section 22 (Travel Disruption), Section 23 (Travel Delay), Section 24 (Flight Diversion) and Section 25 (Delay due to Hijack) results from the same occurrence, this Policy will pay for the claim under one Section only.

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 24 – FLIGHT DIVERSION**

In the event that whilst travelling on a scheduled flight, the **Insured Person's** flight is diverted due to

1. **Natural Disaster**,
2. adverse weather conditions,
3. emergency medical treatment for a fellow passenger,
4. actual or suspected mechanical breakdown or derangement of the air conveyance, which prevents the **Insured Person** from continuing his/her **Journey** and the **Insured Person** is delayed from arriving at his/her planned destination.

We will pay \$120 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for this Section shown below.

Written verification must be obtained from the **Insured Person's** carrier, operator or handling agent stating the reasons and length of delay.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$600	\$1,200	\$1,800

Where a claim under Section 21 (Travel Curtailment), Section 22 (Travel Disruption), Section 23 (Travel Delay), Section 24 (Flight Diversion) and Section 25 (Delay due to Hijack) results from the same occurrence, this Policy will pay for the claim under one Section only.

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 25 – DELAY DUE TO HIJACK**

In the event of the hijack of the scheduled **Public Transport** in which the **Insured Person** is travelling, We will pay \$250 for every full six (6) consecutive hours that the **Insured Person** is prevented from reaching his/her scheduled destination, up to the Limit of Amount Payable for this Section shown below.

We will not make any payment in respect of hijack when the intended destination of the **Public Transport** is to, or by way of, a country in a state of war.

To qualify for payment, the **Insured Person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the carrier, operator or their handling agents stating the reason and length of delay.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$5,000	\$10,000	\$15,000

Where a claim under Section 21 (Travel Curtailment), Section 22 (Travel Disruption), Section 23 (Travel Delay), Section 24 (Flight Diversion) and Section 25 (Delay due to Hijack) results from the same occurrence, this Policy will pay for the claim under one Section only.

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 26 – OVERBOOKING OR TRAVEL MISCONNECTION**

In the event that the **Insured Person** misses his/her confirmed onward travel connection during the **Journey** while outside Singapore at the transfer point due to overbooking or the late arrival of the **Insured Person's** incoming, confirmed connecting scheduled conveyance and no onward transportation is available to the **Insured Person** within six (6) consecutive hours on the **Insured Person's** arrival, We will pay the Limit of Amount Payable for this Section shown below.

Written verification must be obtained from the **Insured Person's** carrier, operator or handling agent stating the reasons and length of delay.

**Limit of Amount Payable**  
The maximum that We will pay is \$200 each **Insured Person**.

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 27 – LOSS OF TRAVEL DOCUMENT**

We will pay for the cost of obtaining replacement passports, travel tickets and other relevant travel documents that the **Insured Person** has lost as well as reasonable and additional travel and accommodation expenses which are necessarily incurred to replace lost travel documents, such loss arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the Police.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$3,000	\$5,000	\$5,000

**What is Not Covered**  
Please refer to the section on Exclusions.

**SECTION 28 – BAGGAGE INCLUDING LAPTOP COMPUTER & MOBILE DEVICE**

We will pay for accidental physical loss of or damage, occurring during the **Journey**, to personal baggage including Mobile Device(s), clothing and personal effects worn or carried on the **Insured Person**, trunks, suitcase and the like receptacles and one unit of Laptop Computer, taken or owned by an **Insured Person**.

We may make payment or at Our option reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased within one year from date of accident if the **Insured Person** can produce evidence (e.g. original receipts).

If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

"Laptop Computer" refers to a laptop or notebook, which is a mobile computer that comes with a full-sized keyboard and a flip-up monitor with at least 12" screen.

"Mobile Device" refers to handheld devices like mobile phones, tablets, netbooks, Personal Digital Assistants and the like equipment, excluding Laptop Computer.

**Limit of Amount Payable**  
This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$3,000	\$5,000	\$8,000

Provided that We will not pay for

- more than \$500 for any single article, pair or set of articles;
- more than \$1,000 for Laptop Computer.

Where a claim under Section 28 (Baggage) and Section 41 (Golfer's Cover) results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

**What is Not Covered**  
Please refer to the section on Exclusions.



## SECTION 29 – DELAYED BAGGAGE

In the event that the **Insured Person's** checked-in baggage is temporarily lost in transit or misdirected by the carrier and not restored to the **Insured Person** within six (6) consecutive hours after his/her arrival at the baggage pick-up point of the scheduled destination overseas. We will pay \$200 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for this Section shown below.

Where the delay occurred in Singapore, We will only pay a maximum sum of \$200 provided a minimum period of six (6) consecutive hours of delay has lapsed.

For the avoidance of doubt, We will pay based on each claim and not on each piece of delayed baggage.

Any such payment shall be deducted from the amount payable under Section 28 (Baggage) if the baggage later proves to be permanently lost.

To qualify for payment, the **Insured Person** must obtain written confirmation from the carrier, operator or their handling agents stating the reason and length of delay

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$1,200	\$1,600	\$2,000

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 30 – PERSONAL MONEY

We will pay for loss of the **Insured Person's** cash, banknotes or traveller's cheques carried for social and domestic purposes arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the Police.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	\$250	\$500	\$500

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 31 – HOME CONTENTS

We will indemnify the **Adult Insured Person** against physical loss or damage to the **Adult Insured Person's** Home Contents within his/her **Home** in Singapore that was left vacant because of the **Journey**, caused by fire or theft accompanied by actual, forcible and violent entry to the **Home** while the **Adult Insured Person** has travelled outside of Singapore during the **Journey**.

"Home Contents" refers to household furniture and furnishing, domestic appliances, audio and video equipment, clothing and personal effects belonging to the **Adult Insured Person** or his/her immediate family members permanently residing with the **Adult Insured Person** excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

We may make payment or at Our option reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased within one (1) year from date of accident if the **Adult Insured Person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Home</b>	\$5,000	\$10,000	\$15,000

Provided that We will not pay for

- more than \$2,000 in respect of platinum, gold and silver articles, watches, jewellery, precious stones and furs collectively.
- more than \$1,000 for any one article, pair or set of articles.

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 32 – AUTOMATIC EXTENSION OF PERIOD OF INSURANCE

If the homeward **Journey** cannot be completed before the expiry date stated in Your Policy, cover will remain in force without additional premium in respect of an **Insured Person** for up to:

- fourteen (14) days if any **Public Transport** in which that **Insured Person** is travelling as a ticket holding passenger is delayed beyond his/her control.
- thirty (30) days if the intended return **Journey** is reasonably and necessarily delayed or prevented on the advice of a **Medical Practitioner** due to the **Insured Person's Injury or Illness** arising from a cause covered under this Policy.

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 33 – TERRORISM COVER

Notwithstanding General Exclusion 11(b), this Policy is extended to cover each of the **Insured Person** subject to the Limit of Amount Payable stated below for claims sustained during the **Journey** through acts of terrorism provided that there is no liability when such acts of terrorism involve the use of biological agents, chemical agents or nuclear devices.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum that We will pay under all sections of the Policy is as follows (subject to the Limit payable under each section):

For each:	Sum Insured		
	Classic Plan	Premier Plan	Platinum Plan
- <b>Adult Insured Person</b> age up to 69 years old	\$150,000	\$200,000	\$500,000
- <b>Adult Insured Person</b> age 70 years and above	\$50,000	\$100,000	\$150,000
- <b>Child Insured Person</b>	\$25,000	\$50,000	\$100,000
<b>Family Cover</b> in total	\$400,000	\$800,000	\$1,500,000

(except that there is no extension of terrorism cover under this Section for those sections of the Policy which do not apply to a **Child Insured Person**)

Where the **Insured Person** is insured under more than one Policy with the **Company** covering act of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to one Policy only (with the highest limit on act of terrorism where applicable).

All other terms, conditions and exclusions of this Policy continue to apply.

## SECTION 34 – PASSIVE WAR EXTENSION

Notwithstanding General Exclusion 11(a), Section 1 (Personal Accident) of this Policy is extended to cover the **Insured Person** in respect of death or bodily injury which may be sustained through war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, but only provided that no state of war exists in the respective country when the **Insured Person** travels thereto and that such country is not the place of residence of the **Insured Person**; and also only provided that the **Insured Person** shall prove that at the time of suffering the loss he/she was in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such activities, save for any actions or steps as were reasonably necessary for the protection of himself/herself or his/her property, nor was he/she in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal therewith.

Provided always that there is no cover in respect of passive war risks after the expiry of thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause herein during the **Insured Person's** visit of such country.

Where the **Insured Person** is insured under more than one Policy with the **Company** covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one Policy only (with the highest limit on Passive War Extension where applicable).

All other terms, conditions and exclusions of this Policy continue to apply.

## SECTION 35 – KIDNAP BENEFIT

(Applicable to Premier Plan & Platinum Plan only)

We will pay a daily benefit in the event that the **Insured Person** is kidnapped or wrongly confined, abducted or restrained by criminal force during the **Journey** while outside Singapore. For the purpose of this section, the kidnap cannot be by anyone of the **Insured Persons** or a family member whether acting alone or in collusion with others.

We will pay \$250 for every full twelve (12) consecutive hours of kidnap up to the Limit of Amount Payable for this Section shown below.

The kidnap must be reported to the Police having jurisdiction at the place of the kidnap no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Insured Person</b>	Not covered	\$5,000	\$7,500

### What is Not Covered

Please refer to the section on Exclusions.

## SECTION 36 – RENTAL VEHICLE EXCESS COVER

(Applicable to Premier Plan & Platinum Plan only)

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

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

We will pay up to the Limit of Amount Payable for this Section shown below if the **Adult Insured Person** becomes legally liable to pay this amount provided that

- i. it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in the **Adult Insured Person's** control,
- ii. the **Adult Insured Person** has complied with all requirements of the rental agreement, and
- iii. the **Adult Insured Person** was at the time of the accident duly licensed to drive the vehicle and was not racing, taking part in or practising for speed or time trials of any kind, or driving under the influence of alcohol, drugs or other substance of abuse.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Adult Insured Person</b>	Not covered	\$1,000	\$1,500

#### What is Not Covered

Please refer to the section on Exclusions.

#### (b) Hole-in-One

If during the **Journey** overseas an **Adult Insured Person** achieves a hole-in-one in an organised event at any 18-hole golf course, We will reimburse him/her for the cost of one round of celebratory drinks.

The **Adult Insured Person** must provide written evidence from the golf club official that hole-in-one was achieved, and provide receipts for the cost of celebratory drinks.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum that We will pay each **Adult Insured Person** is:

	Classic Plan	Premier Plan	Platinum Plan
a) Golfing Equipment	Not covered	\$1,000	\$1,500
b) Hole-In-One	Not covered	\$500	\$500

Where a claim under Section 28 (Baggage) and Section 41 (Golfer's Cover) results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 42 – ADVENTUROUS ACTIVITIES COVER

(Applicable to Premier Plan & Platinum Plan only)

Notwithstanding General Exclusion 5, this Policy is extended to cover the **Insured Person** in respect of death or **Injury** which may be sustained resulting from engaging in or practicing for:

- (a) Bungee jumping;
- (b) Sky diving;
- (c) Paragliding;
- (d) Helicopter rides for sightseeing;
- (e) Hot air ballooning;
- (f) Jet skiing;
- (g) Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;
- (h) Skiing or snowboarding all within official approved areas of a ski resort;
- (i) Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
- (j) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification.

Provided always that the above activities are done for leisure purposes and with a licensed operator. All other terms, conditions and exclusions of this Policy continue to apply.

### EXCLUSIONS

#### Exclusions Applicable to Sections 18, 19, 20, 21, 22, 23, 24, 25 & 26

We will not pay for

1. strike or industrial action, riot, civil commotion, or **Natural Disaster** which has commenced or has been made known to the public before the date of obtaining this insurance.
2. any failure on the **Insured Person's** part to:
  - (a) check-in for departure by the time specified by the carrier (except for reasons specifically provided in Sections 18 to 21)
  - (b) notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so.
3. pre-paid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, concerts, theme parks, sporting events and any other charges not related to transport or accommodation.
4. any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption You use to pay for the **Trip** in part or in full.

#### Exclusions Applicable to Section 17

We will not be liable for

1. any liability arising from personal injury or **Injury** or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
2. the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances
3. fines, penalties, punitive or exemplary damages.
4. liability arising from
  - (a) death or **Injury** of the **Insured Person's** employee or member of his/her family.
  - (b) loss of or damage to property which belongs to or is in the custody or control of the **Insured Person** or his/her employee or any member of his/her family.
  - (c) the **Insured Person's** employment, trade, business or profession.
  - (d) the ownership or occupation of any land or buildings other than temporary holiday accommodation.
  - (e) the ownership, possession or use of animals, firearms, explosives, mechanically propelled vehicles, vessels or aircraft of any description.

### SECTION 37 – ADDITIONAL COSTS OF RETURNING RENTAL VEHICLE

(Applicable to Premier Plan & Platinum Plan only)

If during a **Journey** outside Singapore the **Adult Insured Person** rents or hires a car, or a campervan from a licensed rental agency and is unable to return the rental vehicle to the hire depot at the scheduled destination due to his/her **Injury** or **Illness**, We will pay the reasonable costs, up to the Limit of Amount Payable for this Section shown below, for returning the rental vehicle to the nearest hire depot. We will only meet these costs where the **Adult Insured Person** is liable for them under the rental agreement.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Adult Insured Person</b>	Not covered	\$500	\$1,000

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 38– FUNERAL EXPENSES

(Applicable to Premier Plan & Platinum Plan only)

If the **Insured Person** suffers **Injury** during the **Journey** which within three hundred and sixty-five (365) days of its happening is the sole cause of his/her death, We will reimburse the reasonable expenses incurred for the funeral up to a maximum of \$5,000.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 39 – CHILD EDUCATION GRANT

(Applicable to Premier Plan & Platinum Plan only)

If an indemnity becomes payable under Section 1 (Personal Accident) of this Policy upon the death of the **Adult Insured Person** arising solely from **Injury**, who at the date of the accident, had a legal **Child** or **Children**, the **Company** will pay the sum insured of \$5,000 for each legal **Child**. The maximum that We will pay under this section is \$50,000 in total.

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 40 – CREDIT CARD LOSS

(Applicable to Premier Plan & Platinum Plan only)

If an **Adult Insured Person** suffers financial loss as a direct result of the fraudulent use of his/her personal credit card(s) following its loss arising out of robbery, burglary or theft while the **Adult Insured Person** is outside Singapore during the **Journey**, We will pay for such unauthorised transactions up to the limits indicated below.

The loss must be reported to the credit card issuer within six (6) hours of the robbery, burglary or theft, otherwise no benefit will be payable under this Section. A claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss.

#### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.  
The maximum We will pay:

For	Classic Plan	Premier Plan	Platinum Plan
each <b>Adult Insured Person</b>	Not covered	\$2,000	\$3,000

#### What is Not Covered

Please refer to the section on Exclusions.

### SECTION 41 – GOLFER'S COVER

(Applicable to Premier Plan & Platinum Plan only)

#### (a) Golfing Equipment

We will pay for accidental loss of or damage to golfing equipment (golf clubs and golf bags) taken, purchased or owned by an **Adult Insured Person**, occurring during the **Journey** overseas.

We may make payment or at Our option repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to golfing equipment that is purchased within one (1) year from date of accident if the **Adult Insured Person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.



5. any claim or loss arising out of any activity and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via the **Insured Person's** own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
6. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
7. judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore, nor to orders obtained in the said Court for the enforcement of judgments made outside Singapore whether by way of reciprocal agreements or otherwise.
8. any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - (a) asbestos, or
  - (b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
9. any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, extranet and/or via the **Insured's** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.

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#### Exclusions Applicable to Sections 27, 28, 29, 30, 40 & 41

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We will not pay for

1. any loss not reported within twenty-four (24) hours of discovery to local Police, airline, transport company or other carrier who had custody of the baggage and/or may be responsible for the loss.
2. loss or damage to animals, computer software, mechanical propelled vehicles, bicycles, contact or corneal lenses, dentures or bridges for teeth, bonds, negotiable instruments, securities and stamps.
3. loss or damage to business goods or samples or any items used in connection with **the Insured Person's** employment or occupation.
4. loss or damage to baggage, money or other insured property left unattended in any public place (any place which the general public has access), or as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property.
5. the cost of reproducing data whether recorded on tape, card, disc or otherwise.
6. damage or breakage of sports equipment while in use.
7. damage to any brittle or fragile items unless properly packed and protected.
8. loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
9. loss or damage to property caused by delay, detention, seizure or confiscation by customs or other government officials.
10. unexplained disappearance, shortage due to error or omission, exchange rate differences or depreciation in value.
11. any fines or penalties incurred by the **Insured Person** due to non-replacement or late replacement of the lost personal documents.
12. any loss or damage that that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.

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#### Exclusions Applicable to Section 31

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We will not be liable for

1. loss or damage caused by or arising from wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, faulty design or workmanship.
2. loss by reason of confiscation, requisition, detention or legal or illegal occupation of such property or premises by any government authorities.
3. loss or damage insured under any other insurance policy, or reimbursed by any other party.

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#### GENERAL EXCLUSIONS (WHICH APPLY TO THE WHOLE POLICY)

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The **Company** will not be liable for any claims, damages, losses, death or disablement, **Injury, Illnesses** or liability directly or indirectly caused by, or in connection with, or arising from:

1. sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related **Illness** including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused.
2. pregnancy, childbirth, miscarriage, abortion or menopause.
3. suicide or attempted suicide, intentional self-inflicted **Injury** or any act which could reasonably be considered as exposure to danger (except when undertaken in an attempt to save human life), insanity, or whilst the **Insured Person** is under the influence of intoxicating liquor, drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).

4. any pre-existing medical or physical conditions of any **Insured Person** which has required consultation or treatment including any recurring, chronic or continuing illness or condition during the twelve (12) month period before the commencement of the **Journey**. For the purpose of an Annual Policy, medical or physical conditions upon which a claim has been made on a previous **Journey** shall be deemed a pre-existing condition with regard to subsequent **Journey**.
5. the **Insured Person** engaging in or practising for
  - (a) flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
  - (b) rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, ski racing, skiing or snowboarding, backcountry skiing or off-piste skiing, ski jumping, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing that ordinarily requires the use of ropes or guides.
  - (c) taking part in or practising for speed or time trials, competitions, sprints or racing of any kind, or as a professional sportsperson (where one could earn income, remuneration or sponsorship from engaging in such sport or activity) or any organised team football.
  - (d) manual work of any kind unless You inform Us when applying for the insurance and it is accepted by Us in writing.
  - (e) taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.
6. the **Insured Person** engaging in naval, military, air force, civil defence or Police services or operations, testing of any kind of conveyance, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms, travelling as an operator or crew member of any **Public Transport**.
7. any wilful, malicious, criminal or unlawful acts committed by You and/or the **Insured Person** or any person acting on Your and/or the **Insured Person's** behalf.
8. any prohibitions or regulations by any government or local authority.
9. any consequential loss not specified in the Policy.

Additionally:-

10. We will not pay for
  - (a) the cost of any elective (non emergency) treatment or surgery, including exploratory tests, which are not directly related to the **Illness** or **Injury** which necessitated the **Insured Person's** admittance into **Hospital**.
  - (b) any form of cosmetic surgery or treatment.
  - (c) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  - (d) any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Medical Practitioner**.
  - (e) any claim if the **Insured Person** is travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment during the **Journey**.
11. **War & Terrorism Exclusion**  
Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this insurance excludes:  
death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
  - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power; or
  - (b) any act of terrorism including but not limited to
    - i) the use or threat of force, violence and/or
    - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,  
by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, expressed or otherwise, and/or to put the public or any section of the public in fear; or
  - (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **Company** alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured Person**.

12. **Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion**  
This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:  
In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
  - (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
  - (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
  - (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
  - (e) any chemical, biological, bio-chemical, or electromagnetic weapon.

13. **Political Risks Exclusion**

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- (a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- (b) permanent or temporary dispossession of any property resulting from the unlawful acquisition of such property by any person

provided that the **Company** is not relieved of any liability to the **Insured Person** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy.

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

In any action suit or other proceeding where the **Company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **Insured Person**.

14. **Cyber Primary Exclusion**

This Policy does not cover

- (a) damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not, where such Damage is caused by programming or operator error, Virus or Similar Mechanism or Hacking;
- (b) consequential loss directly or indirectly caused by or arising from programming or operator error, Virus or Similar Mechanism or Hacking;

but this exclusion shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

For the purpose of this Exclusion 14 only –

“Defined Contingency” means fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

“Virus or Similar Mechanism” means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

“Hacking” means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data.

**GENERAL CONDITIONS**

(which apply to the whole policy)

It is an important part of the contract that the **Insured** and all **Insured Persons** observe the following General Conditions:

1. **Precautions**

The **Insured Persons** must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

2. **Notification of Claim**

You must give written notice to Us of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within thirty (30) days of the happening of such an event. You must also tell Us if You and/or the **Insured Person(s)** know of any writ, summons or prosecution against You and/or the **Insured Person(s)** and immediately send Us every letter or document which relates to a claim.

3. **Conduct of the Claim**

You and/or the **Insured Person(s)**, or any person acting for You and/or the **Insured Person(s)**, must not negotiate any claim or admit or deny liability without Our written permission.

All schedules, information and evidence including Police reports, receipts or medical reports which We may require will be supplied at Your and/or the **Insured Person's** expense or at the expense of Your and/or the **Insured Person's** legal representative. You and/or the **Insured Person(s)** must produce the damaged article at Our request and supply proof as to the existence, ownership and cost of articles lost or stolen in the event of a claim.

If the claim is for **Injury** or **Illness** We may request, and will pay for, a medical examination of the **Insured Person**. We may also request, and will pay for, a post mortem examination if an **Insured Person** dies.

4. **Who We will Pay**

- Sections 1, 2, 7, 8, 9, 23, 24, 25, 26, 29, 35 and 39 providing Benefits – We will pay the **Insured Person** concerned unless the **Insured Person** is a deceased **Adult** or a **Child**. Where the **Insured Person** is:
  - a) a deceased **Adult**, We will pay his/her estate
  - b) a **Child**, We will pay to his/her legal parent or estate.
- Other Sections providing reimbursements or indemnities for expenses or liabilities incurred – We will either pay:
  - a) You or the **Insured Person** concerned who incurred and discharged the expense or liability or
  - b) Our appointed assistance company or their authorised representatives or the healthcare provider to whom Our assistance company or We

have provided a guarantee as appropriate or

- c) The party(ies) to whom the **Insured Person** is legally liable under Section 17.

Payment by Us in accordance with the above shall be considered as full and final discharge of Our liability under the Policy in respect of the **Insured Person** concerned.

5. **Subrogation**

We shall be entitled to take over and conduct the defence or settlement of any third party claim at Our discretion. We shall also be entitled to use Your or the **Insured Person's** name to enforce recovery against anyone else whether before or after payment of the claim.

6. **Replication of Cover**

An **Insured Person** may only be covered under one travel insurance policy underwritten by the **Company**.

If the **Insured Person** is insured under more than one travel insurance policy underwritten by the **Company** for the same **Trip**, the **Company** will only be liable under one Policy only (which provides the highest benefit limits where applicable).

7. **Other Insurance**

When an incident results in a claim under this Policy and there is other insurance by another insurer which covers the same loss, damage, expense or liability, We will pay only Our proportionate share. This condition does not apply to the following Sections:

Section 1	Personal Accident
Section 2	Double Cover on Public Transport
Section 7	Overseas Hospitalisation Daily Benefit
Section 8	Overseas ICU Hospitalisation Daily Benefit
Section 9	Post Journey Hospitalisation Daily Benefit
Section 23	Travel Delay
Section 24	Flight Diversion
Section 25	Delay Due To Hijack
Section 26	Overbooking or Travel Misconnection
Section 27	Delayed Baggage
Section 35	Kidnap Benefit
Section 39	Child Education Grant

8. **Cancellation**

(a) Where the Policy is an Annual Policy:

- (i) We may cancel the Policy at any time by giving seven (7) days' notice of cancellation in writing to You (named as Insured on the Schedule) at Your last known address. We will in such a case return a pro rata portion of the premium for the unexpired **Period of Insurance**.
- (ii) You (named as Insured on the Schedule) may cancel the Policy at any time by giving seven (7) days' written notice of cancellation to Us and provided no claim is made under the Policy, You will be entitled to a refund of premium after We retain the short period rate for the period the Policy has been in force, subject to Us retaining a minimum premium of \$50.

Period Policy Is In Force	Percent of Annual Premium Refundable
Up to 60 days	60%
Between 61 and 120 days	40%
Between 121 and 180 days	20%
More than 180 days	No refund

- (b) Where the Policy covers a single **Trip**, You (named as the Insured on the **Schedule**) may at any time prior to commencement of the **Period of Insurance** cancels the Policy by giving written notice of cancellation to Us. In that event, We will be entitled to retain a minimum premium of \$50. No refund of premium will be made if the **Period of Insurance** has commenced, or any claim is made under the Policy.

- (c) All **Insured Persons** agree that all refunds of premium (if any) shall be paid to You (named as the Insured on the Schedule.)

9. **False or Exaggerated Claims**

If You or anyone acting for You makes a claim under this Policy knowing the claim to be dishonest, fraudulent or intentionally exaggerated in any way, We will not pay the claim and all cover under this Policy will cease immediately.

10. **Jurisdiction**

The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the Policy, save where the circumstances are governed by the Arbitration clause of the Policy.

11. **Arbitration**

If there is any dispute as to the liability and/or amount to be paid under this Policy, such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.

If the dispute shall not within twelve (12) months from the date of rejection of the claim have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder

12. **Time Limit of Commencement of Action or Suit**

If an action or suit is not commenced within twelve (12) months after the arbitration award is made under General Condition 11 of this Policy, the **Company** shall not be liable for such claim under this Policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the **Company**.

13. **Governing Law**  
The Policy is governed by and is to be construed in accordance with the laws of the Republic of Singapore. The court of competent jurisdiction in the Republic of Singapore shall have the exclusive jurisdiction over all matters relating to the construction, validity and performance of this Policy.
14. **Currency**  
All amounts shown in the Policy are in Singapore dollars.
15. **Exclusion of Rights Under the Contracts (Rights of Third Parties) Act**  
A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its term.

#### PAYMENT BEFORE COVER WARRANTY

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

#### Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit the General Insurance Association or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**IMPORTANT – The Insured is requested to read this Policy. If any error or mis-description be found, the Policy should be returned to the issuing office for correction.**



TRAVELLERSHIELD  
SUMMARY OF BENEFITS

All currency in Singapore Dollars

COVER	LIMIT OF BENEFITS		
	CLASSIC PLAN	PREMIER PLAN	PLATINUM PLAN
<b>PERSONAL ACCIDENT &amp; MEDICAL RELATED BENEFITS</b>			
<b>Section 1 – Personal Accident</b>			
- each Adult Insured Person age up to 69 years	\$150,000	\$200,000	\$500,000
- each Adult Insured Person age 70 years & above	\$50,000	\$100,000	\$150,000
- each Child Insured Person	\$25,000	\$50,000	\$100,000
- limit for Family Cover	\$400,000	\$800,000	\$1,500,000
<b>Section 2 – Double Cover on Public Transport</b>			
- each Adult Insured Person age up to 69 years	\$300,000	\$400,000	\$1,000,000
- each Adult Insured Person age 70 years & above	Not Covered	Not Covered	Not Covered
- each Child Insured Person	\$50,000	\$100,000	\$200,000
- limit for Family Cover	\$800,000	\$1,600,000	\$3,000,000
<b>Section 3 – Medical Expenses Incurred Overseas</b>			
- each Adult Insured Person age up to 69 years	\$300,000	\$500,000	\$1,000,000
- each Adult Insured Person age 70 years & above	\$50,000	\$100,000	\$100,000
- each Child Insured Person	\$200,000	\$300,000	\$300,000
- limit for Family Cover	\$1,000,000	\$2,000,000	\$3,000,000
<b>Section 4 – Medical Expenses Incurred In Singapore</b>			
- each Adult Insured Person age up to 69 years	\$25,000	\$50,000	\$75,000
- each Adult Insured Person age 70 years & above	\$5,000	\$10,000	\$10,000
- each Child Insured Person	\$12,500	\$25,000	\$25,000
- limit for Family Cover	\$100,000	\$200,000	\$250,000
<b>Section 5 – Emergency Dental Treatment Due To Accident</b>			
- each Insured Person	\$5,000	\$10,000	\$15,000
<b>Section 6 – Traditional Chinese Medicine Treatment</b>			
- each Insured Person	Max \$300	Max \$500	Max \$750
<b>Section 7 – Overseas Hospitalisation Daily Benefit</b>			
- each Insured Person in respect of each full day of Hospital Confinement overseas	\$200 per day Max \$10,000	\$200 per day Max \$30,000	\$200 per day Max \$50,000
<b>Section 8 – Overseas ICU Hospitalisation Daily Benefit</b>			
- each Insured Person in respect of each full day of Hospital Confinement in an ICU overseas	\$300 per day Max \$3,000	\$300 per day Max \$4,200	\$300 per day Max \$6,000
<b>Section 9 – Post Journey Hospitalisation Daily Benefit</b>			
- each Insured Person in respect of each full day of Hospital Confinement in Singapore	\$100 per day Max \$500	\$100 per day Max \$1,500	\$100 per day Max \$2,000
<b>OVERSEAS ASSIST BENEFITS</b>			
<b>Section 10 – Emergency Medical Evacuation</b>			
- maximum limit	\$1,000,000	\$1,000,000	\$1,000,000
<b>Section 11 – Medical &amp; Travel Assistance Services</b>			
- provided on referral &/or arrangement basis	Available	Available	Available
<b>Section 12 – Repatriation After Medical Evacuation</b>			
- each Insured Person	\$50,000	\$50,000	\$50,000
<b>Section 13 – Repatriation Of Mortal Remains</b>			
- each Insured Person	\$50,000	\$100,000	\$100,000
<b>Section 14 – Hospital Visit By A Relative</b>			
- each Insured Person	\$5,000	\$10,000	\$15,000
- limit for Family Cover	\$5,000	\$10,000	\$15,000
<b>Section 15 – Child Guard</b>			
- each Adult Insured Person	\$3,000	\$5,000	\$10,000
- limit for Family Cover	\$3,000	\$5,000	\$10,000
<b>Section 16 – Emergency Telephone Charges</b>			
- each Insured Person	\$100	\$250	\$300
<b>TRAVEL INCONVENIENCE COVER</b>			
<b>Section 17 – Personal Liability</b>			
- maximum limit	\$500,000	\$1,000,000	\$1,000,000
<b>Section 18 – Travel Cancellation</b>			
- each Insured Person	\$5,000	\$10,000	\$15,000
- limit for Family Cover	\$15,000	\$30,000	\$45,000
<b>Section 19 – Insolvency Of Travel Agency</b>			
- each Insured Person	\$3,000	\$5,000	\$10,000
- limit for Family Cover	\$12,000	\$20,000	\$40,000
<b>Section 20 – Travel Postponement</b>			
- each Insured Person	\$750	\$1,500	\$2,000
- limit for Family Cover	\$2,250	\$4,500	\$6,000
<b>Section 21 – Travel Curtailment</b>			
- each Insured Person	\$5,000	\$10,000	\$15,000
- limit for Family Cover	\$15,000	\$30,000	\$45,000
<b>Section 22 – Travel Disruption</b>			
- each Insured Person	\$1,000	\$2,000	\$2,500
- limit for Family Cover	\$3,000	\$6,000	\$7,500

COVER	LIMIT OF BENEFITS		
	CLASSIC PLAN	PREMIER PLAN	PLATINUM PLAN
<b>Section 23 – Travel Delay</b>			
- each Insured Person (max \$100 for delay in Singapore)	\$100 per 6 hr Max \$1,200	\$100 per 6 hr Max \$1,600	\$100 per 6 hr Max \$2,000
<b>Section 24 – Flight Diversion</b>			
- each Insured Person	\$120 per 6 hr Max \$600	\$120 per 6 hr Max \$1,200	\$120 per 6 hr Max \$1,800
<b>Section 25 – Delay Due To Hijack</b>			
- each Insured Person	\$250 per 6 hr Max \$5,000	\$250 per 6 hr Max \$10,000	\$250 per 6 hr Max \$15,000
<b>Section 26 – Overbooking or Travel Misconnection</b>			
- each Insured Person (exceeds 6 hrs)	\$200	\$200	\$200
<b>Section 27 – Loss Of Travel Document</b>			
- each Insured Person	\$3,000	\$5,000	\$5,000
<b>Section 28 – Baggage Including Laptop Computer &amp; Mobile Device</b>			
- each Insured Person	\$3,000	\$5,000	\$8,000
Subject to per article limit \$500 and Laptop limit \$1,000			
<b>Section 29 – Delayed Baggage</b>			
- each Insured Person (max \$200 for delay in Singapore)	\$200 per 6 hr Max \$1,200	\$200 per 6 hr Max \$1,600	\$200 per 6 hr Max \$2,000
<b>Section 30 – Personal Money</b>			
- each Insured Person	\$250	\$500	\$500
<b>Section 31 – Home Contents</b>			
- maximum limit	\$5,000	\$10,000	\$15,000
<b>Section 32 – Automatic Extension of Period of Insurance</b>			
- 14 days if due to delay by Public Transport	Yes	Yes	Yes
- 30 days if due to Insured Person's Injury or Illness	Yes	Yes	Yes
<b>Section 33 – Terrorism Cover</b>			
- each Adult Insured Person age up to 69 years	\$150,000	\$200,000	\$500,000
- each Adult Insured Person age 70 years & above	\$50,000	\$100,000	\$150,000
- each Child Insured Person	\$25,000	\$50,000	\$100,000
- limit for Family Cover	\$400,000	\$800,000	\$1,500,000
<b>Section 34 – Passive War Extension</b>			
- Section 1 (Personal Accident) is extended to cover Passive War	Yes	Yes	Yes
<b>BONUS COVER FOR PLATINUM PLAN &amp; PREMIER PLAN ONLY</b>			
<b>Section 35 – Kidnap Benefit</b>			
- each Insured Person for every full 12 hours of kidnap	Not covered	\$250 per 12hr Max \$5,000	\$250 per 12hr Max \$7,500
<b>Section 36 – Rental Vehicle Excess Cover</b>			
- each Adult Insured Person	Not covered	\$1,000	\$1,500
<b>Section 37 – Additional Costs of Returning Rental Vehicle</b>			
- each Adult Insured Person	Not covered	\$500	\$1,000
<b>Section 38 – Funeral Expenses</b>			
- each Insured Person	Not covered	\$5,000	\$5,000
<b>Section 39 – Child Education Grant</b>			
- each legal Child of an Adult Insured Person	Not covered	\$5,000 Max \$50,000	\$5,000 Max \$50,000
<b>Section 40 – Credit Card Loss</b>			
- each Adult Insured Person	Not covered	\$2,000	\$3,000
<b>Section 41 – Golfer's Cover</b>			
- Golfing Equipment	Not covered	\$1,000	\$1,500
- Hole-in-One	Not covered	\$500	\$500
<b>Section 42 – Adventurous Activities Cover</b>			
- in respect of activities listed in the policy	Not covered	Covered	Covered

The Summary of Benefits above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the TravellerShield Policy for full details of the limits, terms, conditions and exclusions of this insurance.

## GUIDE TO MAKING TRAVEL INSURANCE CLAIMS

Paying all valid claims fairly and quickly is our pledge to our policyholders. As a responsible insurer, we are fully committed to assisting you in times of distress through prompt and responsive claims service.

This guide is designed for your convenience to file an insurance claim. For enquiries on your travel insurance claim, you can contact us at:

Telephone: (65) 6827 7660  
 Fax: (65) 6643 1349  
 E-mail: [claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)

### CLAIM PROCEDURES

- If you are overseas and require any emergency assistance, you can call our **MSIG Assist 24 Hour Hotline (65) 6323 8288**.
- If you wish to file a claim on your insurance, you have to do so within 30 days of any event giving rise or likely to give rise to a claim. Please lodge your claim with our Claims Department as soon as you return to Singapore from your overseas trip.
- A "Travel Insurance Claim Form" will be sent to you for completion. You can also download and print the claim form from our website: [www.msig.com.sg](http://www.msig.com.sg)
- Return the completed "Travel Insurance Claim Form" to our Claims Department together with the supporting documents.

### SUPPORTING DOCUMENTS

List of supporting documents required for the different types of claim:

Type of Claim \ Documents Required	A	B	C	D	E	F	G	H	I	J
Personal Accident	✓	✓								
Medical Expenses, Emergency Medical Evacuation & Repatriation	✓	✓								
Cancellation, Postponement, Curtailment, Disruption, Delay & Missed Departure	✓		✓	✓						
Baggage & Loss of Money/Documents/Passport	✓				✓	✓	✓	✓		
Rental Vehicle Excess Cover & Additional Cost of Rental Car Return	✓				✓				✓	
Personal Liability	✓									✓

- A. Basic documents including claim form, travelling schedule, airline ticket, boarding pass and copy of passport with stamp showing the date of departure and return to Singapore
- B. Medical report and original medical receipt/bills
- C. Carrier's/airline's written confirmation on the reason and period for disruption/interruption to the trip
- D. Hotel accommodation confirmation advice/travel deposit receipt
- E. Police report
- F. Purchase invoices/warranty cards for items claimed, if applicable
- G. Property loss/damage irregularity report/baggage return acknowledgement slip
- H. Photographs of the damaged items
- I. Original rental vehicle agreement or contract, evidence of the motor accident and original excess payment receipt
- J. Photographs of the damaged third party property (if applicable)

**For Legal Liability** (other parties making a claim against you)  
 Correspondence and legal documents from third party.

**For Fatal Claims**  
 Death Certificate and Letter of Administration or Grant of Probate.

Depending on the circumstances of each claim, we may require further supporting documents from you. We will advise you should the need arise.