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OVERSEAS STUDY INSURANCE PLAN POLICY

Here is Your Overseas Study Insurance Plan policy document. Please read it now, to make sure that You have the cover You need.

This policy document together with its **Schedule**, the Application Form 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 Policy **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 in the manner and to the extent 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, and keep it in a safe place. 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 INSURANCE 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. **Accident**) or begin with a capital letter (e.g. We, You).

Accident	An event which happens suddenly, solely and directly caused by violent and external means and give rise to a result which the Insured Person did not intend or anticipate.
Adult	A person aged between eighteen (18) years and below sixty (60) years at the commencement date of cover as shown in the Schedule .
Child	A person aged above fifteen (15) years and below eighteen (18) years at the commencement date of cover as shown in the Schedule .
Cover Type	The level of cover selected by You at the time of Your insurance application as stated in the Schedule .
Common Air Carrier	Any regularly scheduled air conveyance operated by a commercial airline company which has fixed and established routes and operated under a valid license for the transportation of fare-paying passengers between established commercial airports.
Educational Institution	Any school, vocational institute, polytechnic, college, university or institute of higher learning which is duly licensed by the authorities of that country where the institution is located to provide educational services by trained or qualified teachers and where the Insured Person is registered as a full-time student.
Family Members	Your parent, step parent, parent-in-law, spouse, child, brother and sister.
Felonious Assault	Any willful or unlawful use of force upon the Insured Person that is a criminal or statutory offence in the jurisdiction in which it occurs and which results in bodily harm to the Insured Person .
Home Contents	Household furniture and furnishing, household goods, domestic appliances, personal computers, audio and video equipment and other personal possessions belonging to the Insured Person . Home Contents do not include Money , credit card, debit card, cash card, securities, certificates, documents of any kind, perishable goods, animals, motor vehicles, bicycles, watercraft and any accessories attaching to them, and property held or used for business purposes.

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 Physician 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.
Hospitalised / Hospitalisation	The Insured Person's confinement in a Hospital for a continuous uninterrupted period of at least 24 hours upon the advice of and under the regular care and attendance of a Physician for which the Hospital makes a charge for room and board.
Illness	Any sudden and unexpected deterioration of health of an Insured Person due to a medical condition contracted, commencing or manifesting during the Period of Insurance that requires the treatment by a Physician .
Injury	Bodily injury suffered anywhere in the world caused solely by Accident and not by sickness, disease or gradual physical or mental wear and tear.
Insured Person	The person described as such in the Schedule , ordinarily residing in Singapore for whom the insurance is arranged.
Journey	<p>The entire return trip from the time during the Period of Insurance that the Insured Person leaves his/her permanent residence in Singapore for the sole purpose of commencing a trip for an Overseas Education 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.</p> <p>The Policy also covers multiple trips undertaken by the Insured Person which takes place wholly within the Period of Insurance shown in the Schedule.</p>
Laptop Computer	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 including accessories or attachments that come as standard equipment with the laptop. It does not include other handheld computers or devices such as tablet computers, Netbooks, Personal Digital Assistants, iPads and the like equipment.
Manual Worker	A person whose work involves manual labour, including but not limited to cleaners, construction workers, labourers, machine operators, assemblers, work on board vessels, fruit pickers, drivers, restaurant staff and musicians, where one could earn income or remuneration for providing the work or services.
Money	Cash, bank and currency notes, cheques, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to the Insured Person or for which the Insured Person has accepted responsibility, and all held for personal purposes.
Natural Disaster	Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami, and volcanic eruption.
Overseas Education	<p>The Insured Person</p> <p>a) is registered and studying in an overseas Educational Institution as a full-time student, or</p> <p>b) is participating in a student exchange program or industrial attachment overseas as arranged or required by the Insured Person's Educational Institution in Singapore.</p>
Overseas Residence	Your permanent place of residence whilst you are studying outside of Singapore during the Period of Insurance .
Period of Insurance	The period of insurance specified in the Schedule .
Personal Belongings	Clothing, electronic devices, musical and

	photographic equipment and other personal items worn or carried on the Insured Person , trunks, suitcase and the like receptacles taken or owned by the Insured Person for social and domestic purposes. Personal Belongings do not include Money , Credit/Debit/Cash cards, certificates or documents of any kind.
Physician	A qualified medical practitioner other than You or Your relative, or a person related to the Insured Person in any way, who is licensed by the competent Medical Authorities of the country in which treatment is provided to practice Western medicine and surgery, and who in rendering such treatment is practicing within the scope of his or her licensing and training.
Public Transport	Any Common Air Carrier or any licensed and regularly scheduled land or sea conveyance which has fixed and established routes and any member of the public can join at a recognised stop and pay a fare. This excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled.
Schedule	The Schedule forms part of the Policy, which contains details of Insured Person , Cover Type selected and Period of Insurance .
Terminal Illness	A progressive disease suffered by the Insured Person which in the opinion of a Physician where death as a consequence of that disease can reasonably be expected within twelve (12) months from first diagnosis.
Total and Permanent Loss	Permanent, physical severance or total and irrecoverable loss of use.
Total and Permanent Loss of Limb(s)	<p>a) Physical severance at or above the ankle or total and permanent loss of use of a complete foot or leg; or</p> <p>b) Physical severance of the thumb and four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand) or severance or total and permanent loss of use of a complete hand or arm.</p>
We / Us / Our / the Company	MSIG Insurance (Singapore) Pte. Ltd.
You / Your / the Insured	The Policy owner named as Insured in the Schedule .

IMPORTANT CONDITIONS

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

- the **Insured Person** is in good health and is 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 the **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 **Journey** meant to be covered by this insurance;
- if the **Insured Person** had ever been refused cover or imposed special terms by any insurer for travel insurance, You must declare at the point of application and be accepted by the **Company**, otherwise the cover hereunder will be void.
- during the **Period of Insurance** the **Insured Person**
 - is registered with an overseas **Educational Institution** as a full-time student, or
 - is participating in a student exchange program or industrial attachment overseas as arranged by the **Insured Person's Educational Institution** in Singapore, and
 - is not being employed as a **Manual Worker**.

THE COVER

Subject to the terms conditions and exclusions of this Policy, We 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 (the Results) as described below if the **Insured Person** suffers **Injury** anywhere in the world during the **Journey** which within 365 days of its happening is the sole cause of the death or such disablement.

RESULTS		COMPENSATION
A.	Death	100% of the Sum Insured
B.	Permanent and Total Disablement Permanent loss or disablement as specified below that is certified by a Physician : 1. Total and permanent disablement from engaging in or attending to employment or occupations of any and every kind at all times 2. Total and Permanent Loss of Sight in both Eyes 3. Total and Permanent Loss of two or more Limbs 4. Total and Permanent Loss of Sight in one Eye and one Limb 5. Total and Permanent Loss of Speech 6. Total and Permanent Loss of Hearing in both Ears 7. Total and Permanent Loss of Sight in one Eye 8. Total and Permanent Loss of one Limb 9. Total and Permanent Loss of Hearing in one Ear	A percentage of the Sum Insured as shown below against each Result: 100% 100% 100% 100% 100% 100% 50% 50% 25%

COMPENSATION LIMITS IN RESPECT OF ANY ONE INSURED PERSON

Compensation will not be payable for:

- any specific item of Result B where that item is also comprised in any other item of Result B for which a greater amount of Compensation is payable in the circumstances.
- Result A in addition to any Result B if caused by the same **Accident**, except that if a payment has been made under any part of Result B and death occurs subsequently solely caused by and within 365 days of the **Accident**, then We will pay any difference if the Compensation payable for Result A is greater than that already paid for Result B.
- Result B(1) until 182 days have elapsed since the happening of the **Injury**. If We are reasonably satisfied that the disablement from employment is total and permanent, We may partly or wholly waive this waiting period.
- more than 100% of the Sum Insured for Result A or Result B (whichever is the higher) in the aggregate for any or all of Results for any one **Insured Person**. Once the **Company's** liability to pay this aggregate maximum is reached, all cover for that **Insured Person** under this Section 1 of the Policy will immediately cease.

LIMIT OF AMOUNT PAYABLE

This will depend on the **Cover Type** as indicated in the **Schedule**.
The maximum that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$100,000	S\$200,000	S\$300,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 2 – ACCIDENT MEDICAL EXPENSES

We will reimburse You up to the Sum Insured the necessary medical, surgical, nursing or **Hospital** charges ("Medical Expenses") incurred outside Singapore at the direction of a **Physician** as a result of **Injury** suffered by the **Insured Person** during the **Journey**.

We will also reimburse You for the necessary Medical Expenses incurred at the direction of a **Physician** after the **Insured Person** returns to Singapore as a result of **Injury** suffered by the **Insured Person** while overseas during the **Journey** as follows:

- If prior medical treatment has been sought overseas, We will reimburse You 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, up to a maximum sum of S\$5,000.
- If prior medical treatment has not been sought overseas, the **Insured Person** must seek medical treatment in Singapore within two (2) days of **Insured Person's** 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, up to a maximum sum of S\$2,500.

LIMIT OF AMOUNT PAYABLE

This will depend on the **Cover Type** as indicated in the **Schedule**.
The maximum that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$10,000	S\$20,000	S\$30,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 3 – FELONIOUS ASSAULT

We will pay an additional amount equals to fifty percent (50%) of the Sum Insured for death and/or disablement under Section 1 (Personal Accident) of the Policy if the **Insured Person** suffers **Injury** as a result of **Felonious Assault** during the **Journey** which within 365 days of its happening is the sole cause of the death or such disablement.

Provided the **Injury** is not inflicted by the:

- Insured Person's** employee(s) or
- any person in the employment of **Family Members** or
- Family Members** or
- any person who resides with the **Insured Person**.

LIMIT OF AMOUNT PAYABLE

This will depend on the **Cover Type** as indicated in the **Schedule**.
The maximum that We will pay is fifty percent (50%) of the Sum Insured payable under Section 1 (Personal Accident).

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 4 – OVERSEAS HOSPITAL DAILY BENEFIT

We will pay a daily benefit of S\$200 for each full day that the **Insured Person** is **Hospitalised** outside of 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 that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$1,000	S\$2,000	S\$3,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

TERMS AND LIMITATIONS APPLICABLE TO SECTIONS 5 TO 8

Worldwide Travel and Medical Assistance Services appearing in Sections 5 to 8 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 24 hour Hotline **+65 6827 2728**.

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 limit in respect of each **Insured Person** for all services and benefits under Sections 5, 7 & 8 shall not exceed the aggregate limit of S\$1,000,000 for any one **Period of Insurance** 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, **Physicians, Hospitals** and clinics, to whom the **Insured Person** is being referred, as they are independent contractors to the **Company**.

We may at any time at Our own expense and without prejudice to Sections 5 to 8 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 5 TO 8

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

- (a) Any expenses not paid or incurred by the **Insured Person(s)** in respect of services provided by a third party or any expenses incurred for services not arranged or approved by Us.
- (b) All circumstances described under the Exclusions of this Policy.

- b) Lost Luggage Assistance
- c) Lost Travel Document Assistance
- d) Legal Referral
- e) Emergency Message Transmission
- f) Children Escort Assistance

WHAT IS NOT COVERED

Please refer to the section on Terms and Limitations applicable to Sections 5 to 8, and the section on Exclusions.

SECTION 7 – COMPASSIONATE VISIT

In the event that the **Insured Person** is **Hospitalised** for more than five (5) consecutive days outside of Singapore as a result of **Injury** or **Illness** sustained during the **Journey** and no **Adult Family Member** is with the **Insured Person**, We will pay for the reasonable travel (up to the cost of one economy class return airfare) and hotel accommodation expenses necessarily incurred by one **Adult Family Member** who, with Our prior approval, 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 that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$5,000	S\$10,000	S\$15,000

WHAT IS NOT COVERED

Please refer to the section on Terms and Limitations applicable to Sections 5 to 8, and the section on Exclusions.

SECTION 8 – REPATRIATION OF MORTAL REMAINS / ASHES

Upon the death of an **Insured Person** outside Singapore resulting from an **Injury** or **Illness** sustained overseas, We will make the necessary arrangements (including any procedures or arrangements necessary to meet local formalities) and pay 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 that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$50,000	S\$100,000	S\$150,000

WHAT IS NOT COVERED

Please refer to the section on Terms and Limitations applicable to Sections 5 to 8, and the section on Exclusions.

SECTION 9 – STUDY INTERRUPTIONS

We will reimburse You for the unused tuition fees, charges or deposits that You have paid to the **Educational Institution** and which are non-refundable or non-recoverable from any other source in the event the **Overseas Education** is unexpectedly and unavoidably being curtailed or abandoned during the **Period of Insurance** due to the following reasons:

- 1) the **Insured Person** is **Hospitalised** as a direct result of an **Injury** or **Illness**, and the **Hospitalisation** is for a period of more than thirty (30) consecutive days, or
- 2) the **Insured Person** suffers a **Terminal Illness**, or
- 3) of the death of a **Family Member** not due to any pre-existing medical or physical conditions of that **Family Member**.

LIMIT OF AMOUNT PAYABLE

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

The maximum that We will pay is up to 100% of the Sum Insured as follows:

SECTION 5 – 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 aggregate limit payable is S\$1,000,000 each **Insured Person** for any one **Period of Insurance** regardless of the number of events involved.

WHAT IS NOT COVERED

Please refer to the section on Terms and Limitations applicable to Sections 5 to 8, and the section on Exclusions.

SECTION 6 – 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 this Section 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

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$10,000	S\$20,000	S\$25,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 10 – PERSONAL LIABILITY

We will indemnify the **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**.

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 aggregate for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Person** with Our written permission, is the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$150,000	S\$300,000	S\$450,000

WHAT IS NOT COVERED

Please also refer to the section on Exclusions.

SECTION 11 – LOSS OF BAGGAGE

We will indemnify the **Insured Person** against accidental physical loss of or damage to the **Insured Person's Personal Belongings** while in the care, custody and control of a **Common Air Carrier**, occurring during the **Journey**.

The **Insured Person** must be a ticketed passenger on the **Common Air Carrier** at the time of loss. All claims must be reported to and verified by the **Common Air Carrier**.

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 You can produce evidence of purchase (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Section as if the article had been lost.

LIMIT OF AMOUNT PAYABLE

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

The maximum that We will pay is up to 100% of the Sum Insured.

Provided that We will not pay more than S\$500 for any single article, pair or set of articles.

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$1,000	S\$2,000	S\$3,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 12 – LOSS OF LAPTOP COMPUTER

We will indemnify You up to the Sum Insured against accidental physical loss of or damage to **Laptop Computer** occurring at the **Overseas Residence** or hotel accommodation whilst the **Insured Person** is travelling overseas and which the **Laptop Computer** is in the **Insured Person's** care, custody and control at the time of loss.

We will also indemnify You up to a maximum sum of S\$200 against accidental physical loss of or damage to hand held computer or device occurring at the **Overseas Residence** or hotel accommodation whilst the **Insured Person** is travelling overseas and which the hand held computer or device is in the **Insured Person's** care, custody and control at the time of loss.

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

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 You can produce evidence of purchase (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Section as if the article had been lost.

LIMIT OF AMOUNT PAYABLE

The maximum that We will pay is up to the Sum Insured of S\$1,000.

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 13 – 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. The loss must be arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Period of Insurance**.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than 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 that We will pay is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$500	S\$1,000	S\$1,500

WHAT IS NOT COVERED

Please refer to the section on Exclusions

SECTION 14 – BAGGAGE DELAY

In the event that the **Insured Person's** checked-in baggage is temporarily lost in transit or misdirected by the **Common Air 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 S\$100 for every full six (6) hours of delay up to the Sum Insured for this Section shown below.

Where the scheduled destination is in Singapore, We will only pay a maximum sum of S\$100 provided the baggage was not restored to the **Insured Person** within full six (6) consecutive hours after the **Insured Person's** arrival at the baggage pick-up point in Singapore.

For the avoidance of doubt, the amount of benefit stated under this Section is based on the time of delay irrespective of the number of pieces of baggage.

Any such payment shall be deducted from the amount payable under Section 11 (Loss of 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 that We will pay under this Section is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$500	S\$1,000	S\$1,500

WHAT IS NOT COVERED

Please refer to the section on Exclusions

SECTION 15 – 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

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

Where the delay occurred outside of Singapore, We will pay S\$100 for every full six (6) hours of delay up to the Sum Insured.

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

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 that We will pay under this Section is up to 100% of the Sum Insured as follows:

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$500	S\$1,000	S\$1,500

WHAT IS NOT COVERED

Please refer to the section on Exclusions

SECTION 16 – OVERSEAS HOME CONTENTS

We will indemnify You against physical loss of or damage to the **Home Contents** within the **Insured Person's Overseas Residence** caused by fire or **Natural Disaster** during the **Period of Insurance**.

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 You can produce evidence of purchase (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Section as if the article had been lost.

LIMIT OF AMOUNT PAYABLE

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

The maximum that We will pay is up to 100% of the Sum Insured.

Provided that We will not pay more than S\$1,000 for any single article, pair or set of articles.

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$2,000	S\$3,000	S\$4,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 17 – ALTERNATIVE ACCOMMODATION

In the event of the **Overseas Residence** being so damaged by fire or **Natural Disaster** as to be rendered uninhabitable, We will pay for the reasonable additional expenses for alternative hotel accommodation actually incurred by the **Insured Person** while his/her **Overseas Residence** remains uninhabitable due to the damage during the **Period of Insurance**.

The Company shall not be liable in respect of consequential loss or damage of any kind suffered by the **Insured Person** except as provided under this Section.

LIMIT OF AMOUNT PAYABLE

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

The maximum that We will pay is up to 100% of the Sum Insured.

Sum Insured		
Basic Plan	Standard Plan	Premier Plan
S\$3,000	S\$4,000	S\$5,000

WHAT IS NOT COVERED

Please refer to the section on Exclusions.

SECTION 18 – ADVENTUROUS ACTIVITIES COVER

(Applicable to Standard Plan and Premier 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:

- Bungee jumping;
- Sky diving;
- Paragliding;
- Helicopter rides for sightseeing;
- Hot air ballooning;
- Jet skiing;
- Mountaineering at mountains below the height of 3,000 metres above sea level;
- Skiing or snowboarding all within official approved areas of a ski resort;
- Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
- Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of 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 Section 10

We will not be liable for

- 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.
- the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
- finances, penalties, punitive or exemplary damages.
- liability arising from
 - death or **Injury** of the **Insured Person's** employee or member of his/her family.
 - 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.
 - the **Insured Person's** employment, trade, business or profession.
 - the ownership or occupation of any land or buildings other than temporary holiday accommodation.
 - the ownership, possession or use of animals, firearms, explosives, mechanically propelled vehicles, vessels or aircraft of any description.
- 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.
- any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- 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.
- all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - 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.

Exclusions applicable to Sections 11, 12, 13 & 14

We will not pay for

- any loss not reported within 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.
- loss or damage to animals, computer software, mechanical propelled vehicles, bicycles, contact or corneal lenses, dentures or bridges for teeth, **Money**, bonds, negotiable instruments and stamps.
- loss or damage to business goods or samples or any items used in connection with the **Insured Person's** employment or occupation.
- loss or damage to baggage 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.
- the cost of reproducing data whether recorded on tape, card, disc or otherwise.
- damage or breakage of sports equipment while in use.
- damage to any brittle or fragile items unless properly packed and protected.
- 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.
- loss or damage to property caused by delay, detention, seizure or confiscation by customs or other government officials.
- unexplained disappearance, shortage due to error or omission, exchange rate differences or depreciation in value.
- any fines or penalties incurred by the **Insured Person** due to non-replacement or late replacement of the lost personal documents.
- any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.

Exclusions applicable to Section 15

We will not pay for

- 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.
- any failure on the **Insured Person's** part to:
 - check-in for departure by the time specified by the carrier
 - 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.
- 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.
- any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption You use to pay for the **Journey** in part or in full.

Exclusions applicable to Sections 16 & 17

We will not be liable for

- 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.
- loss by reason of confiscation, requisition, detention or legal or illegal occupation of such property or premises by any government authorities.
- loss or damage insured under any other insurance policy, or reimbursed by any other party

GENERAL EXCLUSIONS (which apply to the whole Policy)

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:

- 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.
- pregnancy, childbirth, miscarriage, abortion or menopause.
- 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).
- 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 a multiple-trip 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**.
- the **Insured Person** engaging in or practicing for
 - 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.
 - rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing that ordinarily requires the use of ropes or guides.
 - 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.
 - manual work of any kind unless You inform Us when applying for the insurance and it is accepted by Us in writing.
 - 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.
- the **Insured Person** engaging in naval, military, air force, civil defence or Police services or operations, testing of any kind of conveyance, being employed as a **Manual Worker**, 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**.
- 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.
- any prohibitions or regulations by any government or local authority.
- any consequential loss not specified in the Policy.

Additionally:-

- We will not pay for
 - 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**.
 - any form of cosmetic surgery or treatment.
 - treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre.
 - any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Physician**.
 - 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**.
- 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;
 - 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. Eligibility

Unless We agree in writing otherwise, any person You wish to insure under this Policy must be named as an **Insured Person** in the **Schedule** and must at the commencement date of the Policy be the following:

- (a) Yourself aged between eighteen (18) years and below sixty (60) years old, or
- (b) Your legal spouse aged between eighteen (18) years and below sixty (60) years old, or
- (c) Your biological or legally adopted **Child** age between fifteen (15) years and below eighteen (18) years old, with Your/his/her usual country of residence as Singapore.

2. Precautions

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

3. 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.

4. 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.

5. Who We will Pay

- (a) Sections 1, 3, 4, 14 and 15 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:
 - i. a deceased **Adult**, We will pay his/her estate.
 - ii. a **Child**, We will pay to his/her legal parent or estate.
- (b) Other Sections providing reimbursements or indemnities for expenses or liabilities incurred – We will either pay:
 - i. You or the **Insured Person** concerned who incurred and discharged the expense or liability or
 - ii. 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
 - iii. The party(ies) to whom the **Insured Person** is legally liable under Section 10.

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.

6. 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.

7. No Duplication of Cover

An **Insured Person** may only be covered under one Overseas Study Insurance Plan or similar travel insurance policy underwritten by the **Company**.

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

8. **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 3	Felonious Assault
Section 4	Overseas Hospital Daily Benefit
Section 14	Baggage Delay
Section 15	Travel Delay

9. **Cancellation**

(a) Where the Policy is an Annual Policy (**Period of Insurance** is for 12-month period):

(i) We may cancel the Policy at any time by giving seven (7) days' notice of cancellation in writing to the **Insured** at the **Insured's** last known address. We will in such a case return a pro rata portion of the premium for the unexpired **Period of Insurance**.

(ii) The **Insured** 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 S\$50.

<u>Period Policy Is In Force</u>	<u>% of Annual Premium Refundable</u>
Up to 60 days	60%
Between 61 & 120 days	40%
Between 121 & 180 days	20%
More than 180 days	No refund

(b) Where the Policy is a short-period Policy (**Period of Insurance** is less than 12-month), the **Insured** may at any time prior to commencement of the **Period of Insurance** cancel the Policy by giving written notice of cancellation to Us. In that event, We will be entitled to retain a minimum premium of S\$50. No refund of premium will be made if the **Period of Insurance** has commenced, or any claim is made under the Policy.

10. **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.

11. **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.

12. **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 disclaimer of liability or date of rejection of the offer made 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.

13. **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 Condition 12 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.

14. **No Trust**

The **Company** will not recognise or be affected by any notice of trust, charge or assignment relating to this Policy and the **Insured's** receipt or that of the **Insured's** legal personal representative shall in all cases effectively discharge Our liability.

15. **Legal Personal Representatives**

The terms, exceptions and conditions of this Policy, so far as applicable and with necessary modifications, shall apply to the legal personal representatives of the **Insured** or the **Insured Person**.

16. **Governing Law**

The Policy is to be construed according to the laws of the Republic of Singapore and the courts of competent jurisdiction in Singapore shall have the exclusive jurisdiction for the resolution of any conflict or dispute under the Policy.

17. **Currency**

All amounts shown are in Singapore dollars.

18. **Exclusion of Rights Under the Contracts (Rights of Third Parties) Act**

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.

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** 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, Renewal Certificate and Endorsement shall not attach and no benefits whatsoever shall be payable by the **Company**. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy 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 GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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

DOS11405

**OVERSEAS STUDY INSURANCE PLAN
SUMMARY OF BENEFITS**

All currency in Singapore Dollars

COVER	LIMIT OF BENEFITS		
	BASIC PLAN	STANDARD PLAN	PREMIER PLAN
PERSONAL ACCIDENT & MEDICAL RELATED BENEFITS			
Section 1 – Personal Accident			
- each Insured Person	\$100,000	\$200,000	\$300,000
Section 2 – Accident Medical Expenses			
- each Insured Person	\$10,000	\$20,000	\$30,000
Section 3 – Felonious Assault			
- each Insured Person	\$50,000	\$100,000	\$150,000
Section 4 – Overseas Hospital Daily Benefit			
- each Insured Person in respect of each full day of Hospitalisation overseas	\$200 per day Max \$1,000	\$200 per day Max \$2,000	\$200 per day Max \$3,000
OVERSEAS ASSIST BENEFITS			
Section 5 – Emergency Medical Evacuation			
- Maximum aggregate limit	\$1,000,000	\$1,000,000	\$1,000,000
Section 6 – Medical & Travel Assistance Services			
- provided on referral &/or arrangement basis	Available	Available	Available
Section 7 – Compassionate Visit			
- each Insured Person	\$5,000	\$10,000	\$15,000
Section 8 – Repatriation Of Mortal Remains / Ashes			
- each Insured Person	\$50,000	\$100,000	\$150,000
Section 9 – Study Interruptions			
- each Insured Person	\$10,000	\$20,000	\$25,000
TRAVEL INCONVENIENCE COVER			
Section 10 – Personal Liability			
- Maximum aggregate limit	\$150,000	\$300,000	\$450,000
Section 11 – Loss of Baggage			
- each Insured Person Subject to limit \$500 for any single article, pair or set of articles	\$1,000	\$2,000	\$3,000
Section 12 – Loss of Laptop Computer			
- in respect of Laptop	\$1,000	\$1,000	\$1,000
- in respect of hand held computer or device	\$200	\$200	\$200
Section 13 – Loss Of Travel Document			
- each Insured Person	\$500	\$1,000	\$1,500
Section 14 – Baggage Delay			
- each Insured Person	\$100 per 6 hr; Max \$500 Max \$100 for delay in Singapore	\$100 per 6 hr; Max \$1,000 Max \$100 for delay in Singapore	\$100 per 6 hr; Max \$1,500 Max \$100 for delay in Singapore
Section 15 – Travel Delay			
- each Insured Person	\$100 per 6 hr; Max \$500 Max \$100 for delay in Singapore	\$100 per 6 hr; Max \$1,000 Max \$100 for delay in Singapore	\$100 per 6 hr; Max \$1,500 Max \$100 for delay in Singapore
Section 16 – Overseas Home Contents			
- Maximum limit	\$2,000	\$3,000	\$4,000
Section 17 – Alternative Accommodation			
- Maximum limit	\$3,000	\$4,000	\$5,000
BONUS COVER (Applicable to Standard Plan & Premier Plan Only)			
Section 18 – Adventurous Activities Cover			
- cover in respect of activities listed in the policy	Not covered	Yes	Yes

The information on this page is only a summary. Please refer to the Overseas Study Insurance Plan Policy for full details of the limits, terms, conditions and exclusions of this insurance.

GUIDE TO MAKING OVERSEAS STUDY 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 Overseas Study Insurance claim, you can contact us at:

Telephone: (65) 6827 7660
 Fax: (65) 6643 1349
 E-mail: 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) 6827 2728**.
- 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
- 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
Personal Accident	✓	✓						
Medical Expenses, Emergency Medical Evacuation & Repatriation	✓	✓						
Delays	✓		✓					
Loss of Baggage, Laptop & Travel Document	✓			✓	✓	✓	✓	
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. Police report
- E. Purchase invoices/warranty cards for items claimed, if applicable
- F. Property loss/damage irregularity report/baggage return acknowledgement slip
- G. Photographs of the damaged items
- H. 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.