

Group Travel Master Policy

Policy Wording

Master Policy Number: 5NACDBP004

CHUBB®

Group Travel Master Policy

For DBS Treasures Black Elite Cardholders Only

Important Note

Please review this Policy and return to Us immediately if any errors are found therein.

In consideration of payment of Premium, We will insure the Policyholder and all Insured Persons to the extent provided in this Policy and shown in the Policy Schedule, subject to the terms, conditions, definitions, exclusions and endorsements contained in this Policy.

This Policy shall become effective at 12.01 A.M. Singapore time on the date specified in the Period of Insurance shown in the Policy Schedule.

Part 1 – Interpretation & Scope

Section 1. General Definitions

For the purposes of this Policy the following definitions apply:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Death means death occurring as a result of an Accidental Injury.

Accidental Injury means a bodily injury resulting from an Accident which is not a Sickness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance;
and
- (b) may include a bodily injury caused by the Insured Person being directly and unavoidably exposed to the elements as a result of an Accident.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an Act of Terrorism.

Adult means a person aged eighteen (18) years and above at the commencement of any Journey.

Aggregate Limit of Liability means Our total liability for all claims arising under the Policy.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses mean loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a specified cause or COVID-19 Specified Cause.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means the Insured Person's unmarried dependent Child or Children including step or legally adopted Child(ren) who is/are:

- (a) at least one (1) year old; and
- (b) below eighteen (18) years of age, the age is raised to twenty-three (23) years whilst they are full-time students at an accredited institution of higher learning and primarily dependent on the Insured Person for maintenance and support. Child(ren) who are in full-time national service is/are not covered.

Chubb Assistance means Our appointed service provider which can be contacted at +65 6322 2132.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Civil War means any event, whether declared or not, occurring in the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before his/her departure or at his/her destination Overseas.

Confined or Confinement means confinement in a Hospital for at least one (1) full day as an in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a day of Confinement shall mean a period for which the Hospital charges for room and board.

Country of Residence means the Republic of Singapore in which the Insured Person is residing at the start of Period of Insurance.

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the Insured Person's evacuation or the repatriation of Insured Person's mortal remains.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as "Coronavirus Disease 2019 (COVID-19)" or any mutation or variation thereof or any

related strain, contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

DBS Card means any type of DBS credit or charge card as specified above.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Doctor shall not include the Insured Person or any of his/her relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance of this Policy.

Event(s) means the event(s) described in the relevant Table of Compensation set out in the Policy.

Extreme Sports and Sporting Activities mean any sports or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family means the Insured Person's legal Partner and his/her Child(ren) who is/are Singapore Resident and travelling on the same Journey.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

Fingers, Thumbs or Toes mean the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Health Risk Warning means the Compulsory Quarantine order given by the government to close contacts of a COVID-19 positive case, which is enforceable by law.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one (1) or more Doctors available at all times; and
- (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.

Hospital shall not include the following:

- (a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- (b) a health hydro or nature cure clinic;

- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insured Person(s) means the Main Insured Person and his/her Family.

Journey means any Overseas trip undertaken by the Insured Person between the point of departure and the final destination as shown in the Insured Person's air ticket and the entire airfare and/or travel related expenses including charges of the tour packages for such trip has been charged and/or invoiced to the Main Insured Person's DBS Card account prior to the commencement of the trip.

Where the Journey shall be deemed to commence:

- (a) at the time the Insured Person leaves his/her place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time the Insured Person returns to his/her place of residence or usual place of employment in Singapore;
- (b) three (3) hours after the scheduled arrival time of the Public Conveyance in Singapore which the Insured Person has travelled;
- (c) thirty (30) consecutive days after the Scheduled Departure Date; or
- (d) the date on which the Policy is terminated, whichever is the earliest.

One way Journey shall be deemed to commence:

- (a) at the time the Insured Person leaves his/her place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person travels; or
- (b) the date on which the Policy is terminated, whichever is the earlier.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss means in connection with:

- (a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- (b) an eye, total and Permanent loss of all sight in the eye;
- (c) hearing, total and Permanent loss of hearing;
- (d) speech, total and Permanent loss of the ability to speak;

(e) Fingers, Thumbs or Toes, Permanent physical severance through or above a metacarpophalangeal or metatarsophalangeal joint,

and which in each case is caused by Accidental Injury.

Main Insured Person means any Singapore Resident who is holding a valid DBS main/supplementary card issued in Singapore and enrolled into this Policy:

- (a) a person who is at least eighteen (18) years old on the date that Insured Person is added into this Policy.
- (b) holding a valid card account and not suspended by the Policyholder at the time of occurrence of an event and reinstatement into this insurance is at the sole discretion of the Policyholder.

Manual Work means work which involves the Insured Person undertaking physical labour or manual operations or active personal participation in any of the following:

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act (Chapter 93), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;
- (h) working as a volunteer for a charitable organisation where the Insured Person is being remunerated for the work done.

Medical Expenses mean usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters mean extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, excluding Cuba.

Partner means the Insured Person's spouse or de-facto partner with whom the Insured Person has been living permanently with, for at least three (3) months or more prior to the date that the Insured Person is added into this Policy.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or any subsequent endorsement(s), if any.

Permanent means having lasted twelve (12) consecutive months from the date of the Accidental Injury and at the expiry of that period, being beyond hope of improvement as diagnosed by a Doctor.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury, and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (a) falls into one (1) of the categories listed in the Table of Compensation under Accidental Death & Permanent Disablement; or
- (b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) days of the Accident in which such Accidental Injury was sustained, which having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his/her life and which is irrecoverable.

Policy means this policy wording, the current Policy Schedule, endorsement(s) and any other documents We may issue to the Policyholder that We advise will form part of the Policy which together constitutes the entire Policy between the parties.

Policyholder means the named company listed as the policyholder in the Policy Schedule with whom We enter into the Policy and they are the contracting insured.

Policy Schedule means the relevant schedule issued by Us to the Policyholder.

Pre-Existing Medical Condition means any condition which:

- (a) The Insured Person received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within the twelve (12) months period preceding the commencement date that this Insured Person is added into this Policy;
- (b) Medical advice or treatment was recommended by a Doctor within the twelve (12) month period preceding the commencement date that this Insured Person is added into this Policy; or
- (c) The Insured Person should reasonably be aware of within the twelve (12) month period preceding the commencement date that this Insured Person is added into this Policy.

Premium means the premium as shown in the Policy Schedule and/or any other premiums charged during the Period of Insurance that is payable in respect of the Policy by the Policyholder.

Public Conveyance means any land, sea or air conveyance operated under a licence for the transportation of fare paying passengers, and which has fixed and established routes only.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when the Insured Person is scheduled to depart on a Journey as set out in his/her travel ticket.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury. For the avoidance of doubt, Sickness shall exclude any illness arising from COVID-19.

Singapore Resident means Singapore Citizen, Singapore Permanent Resident, foreigner holding a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees as a result of an industrial or labour dispute.

Temporary Medical & Quarantine Facility means any government temporary facility established to confine, isolate, hold or treat individuals diagnosed with COVID-19.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/Company means Chubb Insurance Singapore Limited (Co. Registration No. 199702449H).

Section 2. Eligibility

Subject to the terms, conditions and exclusions of the Policy, We will pay the Benefits as described below in respect of a Journey, provided that:

- (a) The Insured Person is a Singapore Resident, travelling out of and returning to Singapore in a Public Conveyance, and the travel fare for the Insured Person's travel in that Public Conveyance has been wholly charged to the DBS cardholder's one (1) valid DBS Card, except for the domestic trip portion where the merchant does not accept credit card as a payment option. (Note: Where the fare on the Public Conveyance concerned is incorporated as part of the total cost of a package tour, this requirement is deemed to be satisfied if the total cost of that package tour was charged to that one (1) valid DBS Card);
- (b) Child(ren) (if any) who is/are Singapore Resident(s) and below eighteen (18) years old must be accompanied by the Adult DBS Card cardholder and/or his/her Partner; and
- (c) The Policy is still in force at the time the Insured Person commences the Journey.

Section 3. Condition of Cover

Part 5, Section 1.1 – Accidental Death & Permanent Disablement is only extended to the Insured Person whilst he travelling as a fare-paying passenger on Public Conveyance.

Part 2 – General Exclusions

We will not (under any sections) pay for claims arising directly or indirectly from:

1. declared or undeclared War or any act of War, invasion, foreign enemy hostilities, Civil War, rebellion, revolution, insurrection, military or usurped power;
2. any nuclear reaction or contamination, ionising rays or radioactivity;
3. any Nuclear, Chemical or Biological Terrorism;
4. the Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time

service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act (Chapter 93);

5. the Insured Person engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;
6. the Insured Person participating in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) any professional competitions or sports in which he/she receives remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) white water rafting grade 4 and above;
 - (f) Mountaineering;
 - (g) trekking (including mountain trekking) above three thousand (3,000) metres; or
 - (h) scuba diving unless the Insured Person holds a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under his/her PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and he/she must not be diving alone;
7. any mental and/or nervous or sleep disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault;
8. any wilful or intentional acts by the Insured Person whether sane or insane;
9. any condition that results from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
10. any condition which results from or is a complication of venereal disease;
11. any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury);
12. intoxication by alcohol or drugs not prescribed by a Doctor;
13. any Pre-Existing Medical Condition;
14. any congenital anomalies;
15. any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy;
16. travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention;

17. any government prohibition, regulation or intervention;
18. any illegal acts (or omissions) of the Insured Person or his/her executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the government authorities including confiscation, seizure, destruction and restriction;
19. air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers;
20. the Insured Person not taking all reasonable efforts or his/her carelessness, negligence or recklessness in safeguarding his/her property or avoiding any injury or minimising any claim under the Policy;
21. whilst the Insured Person is travelling in a private motor vehicle or any private land conveyance;
22. COVID-19 related coverage for Family while they are not traveling with the Main Insured Person throughout the Journey;
23. any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disasters that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Insured Person charged his/her travel fare to the DBS Card;
24. any loss or expenses with respect to Cuba; or
25. Sanctions Exclusions Applicable under this Policy:
 - (a) this Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims; All other terms and conditions of the Policy remain unchanged.
 - (b) Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 3 – General Extensions

Subject to the terms, conditions, and part 2 - General Exclusions, this Policy is automatically extended to provide cover for the following events:

1. Terrorism Extension

This Policy is extended to cover the Insured Person if, during the Period of Insurance, he/she suffers Accidental Death or Accidental Injury as a result of any Act of Terrorism up to the maximum sum insured specified in the Policy Schedule, provided that such event did not arise as a result of or in connection with the Insured Person's collaboration or provocation and the Accidental Death or Accidental Injury could not reasonably have been avoided by the Insured Person.

Additional Conditions:

- (a) Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (S\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the limit of Benefit(s) payable in respect of each Insured Person, whichever is lower.
- (b) Where the Insured Person is insured under more than one (1) policy with Us 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 (1) Policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

2. Disappearance

If during the Period of Insurance, the Insured Person disappears as a result of an Accident and the Insured Person's body has not been found within twelve (12) months after the date of that disappearance, the Insured Person will be deemed to have suffered an Accidental Death at the time of their disappearance.

Where the Accidental Death Benefit in the Table of Compensation is payable because of a disappearance, We will only pay that Benefit after the legal representatives of the Insured Person's estate have given Us a signed undertaking that this Benefit will be repaid to Us if, after Our payment, it is found that the Insured Person did not die as a result of an Accidental Injury.

Part 4 – General Provisions

Section 1. Disputes

If any dispute arises between Us and the Policyholder concerning any matter arising out of the Policy, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act (Chapter 10), (and any statutory modification or re-enactment thereof then in force). Such arbitration shall be commenced within three (3) months from the date that We receive written notice of a claim under this Policy.

Any disputes between Us and the Insured Persons arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on all Insured Persons and Us.

Section 2. Limits of Coverage

Cover under this Policy in respect of any particular Insured Person shall terminate on the earliest of the following events:

- (a) Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
- (b) Upon the death of such Insured Person;
- (c) Upon expiry of the Period of Insurance;
- (d) Upon 100% payment of the Table of Compensation as shown within Accidental Death & Permanent Disablement.

Unless otherwise provided in an appropriate endorsement, an Insured Person shall only be covered for a maximum of thirty (30) consecutive days for return Journey, and We shall not be liable in respect of any loss occurring after 12.01 a.m. (Singapore time) on the thirty-first (31st) day after the Insured Person's Scheduled Departure Date.

Section 3. Payment of Claims

Any Benefits payable under this Policy shall be paid to the Insured Person or his/her estate in the event of his/her death.

The receipt of any Benefit payable under this Policy by the Insured Person or his/her estate in the event of his/her death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to the Insured Person's nominated account unless otherwise approved by Us.

Section 4. Claims Procedure

Written notice shall be given to Our Claims Department at www.chubbclaims-dbs.com.sg.

If the Insured person, or his/her legal representative wants to make a claim, the Insured Person or his/her legal representative must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - i. original receipts for any expenses incurred that are being claimed;
 - ii. all reports that have been made with or obtained from the police, a carrier or other authorities about the Accident, Loss or damage; and
 - iii. any other documentary evidence required by Us under this Policy.
- (b) provide Us with the completed claim form and accompanying documents, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) provide any documents or evidence required by Us to verify the claim at the Insured Person's expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

Section 5. Clerical Error

A clerical error by Us will not make an invalid insurance Policy valid, nor a valid insurance Policy invalid.

Section 6. Conditions Precedent to Liability

Our liability for any Benefit under this Policy is conditional upon:

- (a) the statements and information provided to Us by the Policyholder and all Insured Persons being true; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured Persons.

Section 7. Currency

All payments by the Policyholder to Us and by Us to Policyholder/the Insured Person or someone else under this Policy must be in Singapore currency.

Section 8. Entire Contract, Changes

This Policy, the Policy Schedule and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorised representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

Section 9. Governing Law

This Policy is governed by the laws of Singapore.

Section 10. Interest

No amounts payable by Us under this Policy shall carry interest.

Section 11. Maintenance of Records and Examination

The Policyholder shall maintain material records of each Insured Person. We have the right to examine these records at any time during the term of this Policy and within three (3) years after the expiration of the Period of Insurance or until the adjustment and settlement of all claims hereunder, whichever is later.

Section 12. Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, misdescription, nondisclosure or concealment of any circumstances by the Policyholder or the Insured Person which is material to or connected with:

- (a) the Policyholder's and/or the Insured Persons' risk experience and claim history;
- (b) the Policyholder's and/or the Insured Persons' insurance record, including previous refusals to grant insurance coverage; and
- (c) the nature of the business of the Policyholder and the nature of the employment of each Insured Person.

Section 13. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if the Insured Person:

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time the Main Insured Person charged his/her travel fare to the DBS Card;
- (c) breach a provision of this Policy;
- (d) make a fraudulent claim under any policy of insurance; or
- (e) engage in any act or omission which under this Policy, the Insured Person are required to notify Us of, but the Insured Person failed to do so.

Section 14. Due Diligence

The Insured Person will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

Section 15. Notice of Trust or Assignment and Third-Party Rights

We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

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.

Section 16. Premium Payment Warranty

If the Period of Insurance is sixty (60) days or more, any Premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within sixty (60) days of the Effective Date of the coverage under the Policy.

In the event that any Premium due is not paid and received in full by Us (or the intermediary through whom this Policy was effected) within the sixty (60)-day period referred to above, then:

- (a) the cover under the Policy is automatically terminated immediately after the expiry of the said sixty (60) day period;
- (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period.

If the Period of Insurance is less than sixty (60) days, any Premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

Section 17. Subrogation

In the event of any payment made by Us under one (1) or more sections of this Policy, We will be subrogated to all the Insured Persons'/the Policyholder's rights of recovery against any person or organisation. The Insured Person /the Policyholder shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. The Insured Person/the Policyholder shall take no action(s) which may prejudice Our subrogation rights.

Section 18. Termination and Renewal

This Policy shall continue to be in force until the end of the Period of Insurance. This Policy may be renewed for consecutive periods by the payment of the Premium prior to the expiry of the Period of Insurance or as provided in Part 4 Section 16 – Premium Payment Warranty. We reserve the right to decline the renewal, or amend Premium rates, Benefits, terms and conditions of this Policy at the end of any Period of Insurance.

Section 19. Territorial Limits

The coverage as afforded under this Policy is twenty-four (24) hours a day worldwide unless otherwise stated in the Policy Schedule or any subsequent endorsements.

Section 20. Policyholder

This Policy is entered into with the Policyholder and is between Us and the Policyholder.

Section 21. Deposit Premium and Premium Adjustment

The Policyholder undertakes to declare to Us the projected number of transactions of DBS Treasures Black Elite Card at the beginning of each Period of Insurance for the purpose of calculating the deposit Premium which is based on the number of projected transactions multiplied by the Premium per transaction subject to eighty percent (80%) of the total Premium as the minimum and non-refundable Premium.

At the end of each Period of Insurance, the Policyholder undertakes to declare to Us the actual number of transactions of the Period of Insurance. The Policyholder will have to pay the Premium that is in excess of the deposit Premium charged at the beginning of the Period of Insurance. The excess Premium is calculated by taking the difference between the actual number of transactions made during the Period of Insurance multiplied by the Premium per transaction and the deposit Premium charged at the beginning of the Period of Insurance.

Section 22. Data Privacy and Security Notice

It is hereby declared that as a condition precedent to the liability of Us, the Main Insured Person has agreed that any personal information in relation to all the Insured Persons provided by the Main Insured Person to Us may be held, used and disclosed to enable Us to process and assess his/her application or any matter arising from this Policy and other application for cover.

Chubb acknowledges its obligation to comply with all applicable privacy and information security laws in Singapore concerning such personal data.

Section 23. Right of Recovery

In the event a fraudulent claim is made by the Insured Person or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from the Insured Person or his/her estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on his/her behalf.

Section 24. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

Section 25. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if the Insured Person has or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event the Insured Person become entitled to a refund of or reimbursement of all or part of his/her losses from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

Section 26. Awareness of Circumstances

At the time the Main Insured Person has charged his/her travel fare to DBS Card, he/she must not be aware or ought to know of any circumstances, facts or risks related to Insured Person's Journey which may give rise to a claim under this Policy. In such case, no claim will be payable.

Section 27. Change of Country of Residence

For the purpose of this Policy, a change in the Insured Person's Country of Residence means the Insured Person is living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the date that the Insured Person is added into this Policy.

Section 28. Coverage Validity

The Insured Person will not be covered under this Policy if he/she lives outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the date that the Insured Person is added into this Policy

Part 5 – Benefits

Subject to the terms, conditions and exclusions of this Policy, We will pay the Benefits as described below.

Section 1.1– Accidental Death & Permanent Disablement (while travelling on a Public Conveyance)

The coverage as afforded under this section is worldwide while travelling on a Public Conveyance.

Section 1.1a Accidental Death

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Main Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains bodily injury which results in his/her Accidental Death within three hundred and sixty-five (365) consecutive days from the date of the Accident, We will pay to his/her estate the Accidental Death Benefit as shown in the table below subject to the terms and conditions of this Policy.

Section 1.1b Permanent Disablement

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Main Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains bodily injury which results in Permanent Disablement of the nature as mentioned in the Table of Compensation, We will pay to the Insured Person the relevant Benefit amount specified in the Table of Compensation read with the Policy Schedule subject to the terms and conditions of this Policy.

		Sum Insured (SGD)
In respect of:		
Per Adult Insured Person up to 70 years old at the commencement of the Journey		Up to S\$1,000,000
Per Adult Insured Person above 70 years old at the commencement of the Journey		Up to S\$50,000
Per Child		Up to S\$250,000
Per insured Family		Up to S\$1,000,000

Section 1.2– Accidental Death & Permanent Disablement (while elsewhere during the Journey)

The coverage as afforded under this section is during the Journey anywhere in the world (except when it is covered by Section 1.1).

Section 1.2a Accidental Death

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Main Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains bodily injury which results in his/her Accidental Death within three hundred and sixty-five (365) consecutive days from the date of the Accident, We will pay to his/her estate the Accidental Death Benefit as shown in the table below subject to the terms and conditions of this Policy.

Section 1.2b Permanent Disablement

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Main Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains bodily injury which results in Permanent Disablement of the nature as mentioned in the Table of Compensation, We will pay to the Insured Person the relevant Benefit amount specified in the Table of Compensation read with the Policy Schedule subject to the terms and conditions of this Policy.

		Sum Insured (SGD)
In respect of:		
Per Adult Insured Person up to 70 years old at the commencement of the Journey		Up to S\$50,000
Per Adult Insured Person above 70 years old at the commencement of the Journey		Up to S\$25,000
Per Child		Up to S\$50,000
Per insured Family		Up to S\$1,000,000

Aggregate Limit of Liability – Provision to the Benefits

Our total liability for all claims arising under the Policy on any one (1) occurrence shall not exceed the Aggregate Limit of Liability of ten million Singapore dollars (S\$10,000,000) as shown in the Policy Schedule.

In the event that claims are made under the Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Insured Person in such manner as We may determine. Any determination as to the amount payable in these circumstances shall be made at Our entire discretion and shall not be the subject of any challenge of any kind.

Table of Compensation

Events		% of Principal Sum Insured
Note: The following Event(s) must occur within three hundred and sixty-five (365) consecutive days from the date of the bodily injury.		
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Total Paralysis or being Permanently Bedridden	100%
4.	Loss of or the Permanent total Loss of use of a. one or two Limbs b. one or both Hands c. arm above the elbow d. arm at or below the elbow e. leg above the knee f. leg at or below the knee	100%
5.	Loss of or the Permanent total Loss of sight of one or both eyes	100%
6.	Loss of or the Permanent total Loss of use of a. hearing in both ears b. hearing in one ear c. speech	75% 15% 50%
7.	Loss of or the Permanent total Loss of use of a. sight in one eye except perception of light b. lens of one eye	50% 50%
8.	Loss of or the Permanent total Loss of use Of a. four Fingers and Thumb of one Hand b. four Fingers of one Hand c. Thumb - both phalanges - one phalanx d. index Fingers - three phalanges - two phalanges	50% 40% 25% 10% 15% 8%

- one phalanx	4%
e. middle Finger	
- three phalanges	10%
- two phalanges	4%
- one phalanx	2%
f. ring Finger	
- three phalanges	8%
- two phalanges	4%
- one phalanx	2%
g. little Finger	
- three phalanges	7%
- two phalanges	3%
- one phalanx	2%
h. metacarpals	
- first or second	3%
- third, fourth or fifth	2%
i. Toes	
- all of one Foot	17%
- great, both phalanges	5%
- great, one phalanx	2%
- other than great, if more than one Toe lost, each	3%

Compensation

- (a) The total compensation payable in respect for any disabilities due to the same injury is arrived by adding together the various percentage but shall not exceed a hundred percent (100%) of the principal sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for injury sustained thereafter;
- (b) We shall in Our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 8.

Section 2 – Overseas Medical Accidental Expenses

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of Accidental Injury, We will reimburse the Insured Person in respect of such expenses up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

	<u>Sum Insured (SGD)</u>
In respect of:	
Per Insured Person up to 70 years old at the commencement of the Journey	Up to S\$5,000
Per Insured Person above 70 years old at the commencement of the Journey	Up to S\$2,500
Per insured Family	Up to S\$10,000

Section 3 – Flight Delay due to Misconnection of Flight

If, during the Period of Insurance, whilst the Insured Person is on a Journey, he/she misses a connecting flight with no alternative onward transportation for four (4) consecutive hours of the Insured Person’s actual arrival time due to:

- (a) the late arrival of his/her incoming, confirmed connecting scheduled flight; and
- (b) no alternative transportation is made available by the Public Conveyance to the Insured Person;

We will pay the Benefit as shown in the table below subject to the terms and conditions of this Policy.

Sum Insured (SGD)	
In respect of	
Per Insured Person	Up to S\$400
Per insured Family	Up to S\$800

where a claim under Section 3 and Section 4 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both. The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

Section 4 – Travel Delay

If, during the Period of Insurance, while the Insured Person is on a Journey, the departure of the Public Conveyance in which the Insured Person had arranged to travel is delayed for at least four (4) consecutive hours at any single location Overseas due to:

- (a) Riot, Strike or other industrial action;
- (b) Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power;
- (c) Natural Disaster or adverse weather conditions;
- (d) grounding of the Public Conveyance as a result of mechanical or structural defect;

We will pay the Insured Person the reasonable expenses incurred in respect of hotel accommodation, meals or refreshments up to the Benefit amount specified in below table:

Sum Insured (SGD)	
In respect of	
Per Insured Person	Up to S\$400
Per insured Family	Up to S\$800

where a claim under Section 3 and Section 4 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both. The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Section 5 – Baggage Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, his/her checked-in baggage(s) is temporarily lost in transit or delayed due to misdirection in delivery by a Public Conveyance operator and is not delivered to the Insured Person for at least six (6) hours of his/her arrival at the scheduled destination Overseas, We will indemnify the Insured Person for the expenses necessarily and reasonably incurred for the purchases of essential clothing, toiletries and requisites within forty-eight (48) hours after arrival at such

scheduled destination but in no circumstance an amount greater than the maximum sum insured specified in table below:

	Sum Insured (SGD)
In respect of	
Per Insured Person	Up to S\$400
Per insured Family	Up to S\$800

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay. If the baggage is later proved to be permanently lost, We shall review the claim under Section 6 – Loss of Baggage, and recover the paid amount under Section 5 – Baggage Delay.

Section 6 – Loss of Baggage

If during the Period of Insurance, while the Insured Person is on a Journey, his/her checked-in baggage(s) is permanently lost in transit by a Public Conveyance operator and is not delivered to the Insured Person for at least forty eight (48) hours of his/her arrival at the scheduled destination Overseas, We will indemnify the Insured Person for the expenses necessarily and reasonably incurred for the purchases of essential clothing, toiletries and requisites within ninety six (96) hours after arrival at such scheduled destination but in no circumstance an amount greater than the Benefit amount shown in below table:

	Sum Insured (SGD)
In respect of	
Per Insured Person	Up to S\$1,000
Per insured Family	Up to S\$2,000

Additional Conditions:

- (a) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) The Insured Person shall observe ordinary and proper care for the supervision of his/her baggage including examination of the baggage when received and in the event of any damage, loss or destruction coming to the notice of the Insured Person, he/she shall take all necessary steps to safeguard and recover the property as if he/she was not insured.
- (e) We will only pay for loss or damage of the Insured Person(s)'s checked-in baggage that is tagged under the Insured Person's name by the airline or service provider. Any claims that result from the Insured Person

losing his/her baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under Section 7 – Loss of Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Additional Definitions:

Public Place means any place the public has access to.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the Insured Person's body at the time of the theft or robbery or any attempt thereof as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trolley.

Portable Computers mean the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

In addition to Part 2 – General Exclusions, We will not pay under Section 6 – Loss of Baggage for any of the following:

- (a) loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
- (b) loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any baggage;
- (c) loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, Civil War, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- (d) loss or damage of property from confiscation or retention by customs or other government officials;
- (e) loss or damage of property as a result of the Insured Person's failure to take due and reasonable care and precautions to safeguard and secure such property;
- (f) loss or damage of watches and Portable Computers not carried as hand carried baggage or kept under the Insured Person's supervision;
- (g) loss of data recorded on tapes, cards, discs, or otherwise, including the cost of reproducing the data;
- (h) damage or breakages of fragile or brittle articles;
- (i) loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (j) loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;
- (k) loss of or damage to property left unattended in a Public Place; or
- (l) loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).

Property Not Covered:

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

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;
- (c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (f) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (g) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;
- (h) contraband;
- (i) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (j) hired or leased equipment;
- (k) any consumable and/or any perishable item(s);
- (l) computers (including software and accessories) other than Portable Computers;
- (m) Jewellery;
- (n) Golf Equipment;
- (o) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
- (p) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s);
or
- (q) derangement or breakage of fragile or brittle articles.

Section 7A - Overseas Medical Expenses due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, he/she is necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a direct result of COVID-19 as diagnosed by a Doctor who is directly treating, testing or, attending to his/her medical circumstances, We will pay the Insured Person in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalisation and medical arrangement up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

Additional Definitions:

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include the Insured Person or any of his/her relatives unless otherwise approved by the Company.

	Sum Insured (SGD)
In respect of	
Per Insured Person	Up to S\$5,000
Per insured Family	Up to S\$5,000

Additional Conditions:

If due to reasons beyond the Insured Person's control, he/she is unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse the Insured Person up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

In addition to Part 2 – General Exclusions, We will not pay under Section 7A – Overseas Medical Expenses due to COVID-19 for any of the following:

- (a) any further expenses incurred by the Insured Person if We wish to return him/her back to Singapore, but he/she refuses (where in the opinion of the treating Doctor and Chubb Assistance, he/she is fit to travel);
- (b) any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first sustained;
- (c) any expenses incurred in relation to treatment by an Alternative Medical Physician;
- (d) any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice; or
- (e) expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests.

Section 7B - Overseas Hospital Confinement Benefit due to COVID-19

If, during the Period of Insurance the Insured Person is necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing, or attending to his/her medical circumstances, We will pay the Insured Person the relevant Benefit up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

The daily sum insured shall be paid for each twenty-four (24) consecutive hour period of Confinement from the third (3rd) day of Confinement and up to the maximum sum insured specified in the table below.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

	<u>Sum Insured (SGD)</u>
In respect of	
Per Insured Person	S\$100/day, Up to 5 days with 2 days excess
Per insured Family	Up to S\$500

Additional Conditions:

Overseas Hospital Confinement Benefit due to COVID-19 shall be payable only if the following conditions are met:

- (a) after a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

In addition to Part 2 – General Exclusions, We will not pay under Section 7B – Overseas Hospital Confinement Benefit due to COVID-19 for any of the following:

- (a) any Confinement in Singapore; or
- (b) first forty-eight (48) hours of the Confinement.

Section 7C - Journey Cancellation due to COVID-19

If, the Insured Person is forced to cancel any part of his/her Journey as the direct and necessary result of any COVID-19 Specified Cause occurring within fifteen (15) days prior to the Scheduled Departure Date, We will reimburse the Insured Person in respect of Cancellation Expenses up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy. This coverage is effective only if this Journey is booked before the Main Insured Person became aware of any circumstances which could lead to the disruption of a planned Journey.

Additional Definitions:

COVID-19 Specified Cause means

- (a) the Insured Person or his/her Family being diagnosed with COVID-19 and confirmed by a Doctor;
- (b) the death of the Insured Person or his/her Family due to COVID-19 which resulted in the Insured Person cancelling the Journey; or
- (c) the Insured Person or his/her Family serving a Compulsory Quarantine or stay home notice order or receiving a Health Risk Warning (HRW) from the government due to close contact with a positive COVID-19 carrier, and as a result, missing the Scheduled Departure Date.

Once the Insured Person cancels the trip and a claim is made for travel cancellation under section 7C – Journey Cancellation due to COVID-19, his/her coverage will immediately be terminated.

Sum Insured (SGD)	
In respect of	
Per Insured Person	Up to S\$500
Per insured Family	Up to S\$1,000

Additional Exclusions Applicable for Section 7C – Journey Cancellation due to COVID-19

In addition to Part 2 – General Exclusions, We will not pay under Section 7c – Journey Cancellation due to COVID-19 for any of the following:

1. any change of plans on the Insured Person’s part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;

4. Financial Default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person has made his/her travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provide of travel and/or accommodation;
6. any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
7. any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points); or
8. compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

Part 6 – Overall Compensation Limit

The maximum aggregate liability of Us in respect of all Insured Persons travelling in one (1) conveyance shall not exceed the conveyance limit of ten million Singapore dollars (\$10,000,000) or the aggregate of the amount of compensation payable in respect of such Insured Persons, whichever is the lesser.

If the aggregate amount of all claims for Insured Persons travelling in one (1) conveyance exceeds the conveyance limit, Our liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that Insured Person.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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