

# Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the BBM Travel Insurance™ Policy Wording for policies purchased from 16 October 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the BBM Travel Insurance™ Policy Wording:

## **Travel Advisory Exclusion**

Part 4 – General Exclusions, section 1, sub-paragraph (s) shall not apply in respect of travel advice based solely on the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak. To the extent that this endorsement may be inconsistent with the Covid-19 Exclusion, the Covid-19 Exclusion shall prevail.

**SIGNED for and on behalf of Chubb Insurance Singapore Limited.**



\_\_\_\_\_  
Scott L. Simpson

16 October 2020

\_\_\_\_\_  
Date

# Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the BBM Travel Insurance™ Insurance Policy Wording for policies purchased from 19 March 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the BBM Travel Insurance™ Policy Wording:

## **COVID-19 Exclusion**

This Policy does not cover and We will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

**SIGNED for and on behalf of Chubb  
Insurance Singapore Limited.**



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Scott L. Simpson

16 March 2020

Date

# BBM Travel Insurance™

Policy Wording

CHUBB®

## Benefit Schedule

Benefits	Maximum Sum Insured (S\$)
<b>Section 1 - Accidental Death and Disablement</b>	
- each Adult Insured Person aged up to 64 years	\$50,000
- each Adult Insured Person aged 65 years & above	\$25,000
- each Child Insured Person	\$10,000
<b>Section 2 - Overseas Medical Expenses (including Traditional Chinese Medicine Expenses and accidental dental treatment)</b>	
- each Adult Insured Person aged up to 64 years	\$20,000
- each Adult Insured Person aged 65 years & above	\$10,000
- each Child Insured Person	\$4,000
<b>Section 3 - Continuation of Medical Treatment after Return to Singapore (including Traditional Chinese Medicine Expenses and accidental dental treatment)</b>	
- each Insured Person	\$150
<b>Section 4 - Chubb Assistance Emergency Medical Evacuation</b>	
- each Insured Person	\$20,000
<b>Section 5 - Repatriation of Mortal Remains</b>	
- each Insured Person	\$5,000
<b>Section 6 - Personal Liability</b>	
- each Insured Person	\$500,000
<b>Section 7 - Loss of Personal Money and Travel Documents</b>	
- each Insured Person (with a sub-limit of \$300 for loss of personal money)	\$500
<b>Section 8 - Travel Delay</b>	
- each Insured Person	\$100 (min. 6 hours of delay)
<b>Section 9 - Delayed Baggage</b>	
- each Insured Person	\$100 (min. 6 hours of delay)
<b>Section 10 - Loss or Damage of Personal Property and Baggage</b>	
- each Insured Person (with a sub-limit of \$200 per article)	\$500
<b>Section 11 - Emergency Mobile Phone Charges</b>	
- each Insured Person	As charged
<b>Section 12 - Medical &amp; Travel Assistance Services</b>	
- provided on referral and/or arrangement basis	Available
<b>Section 13 - Automatic Policy Extension</b>	
- 30 days if due to Insured Person's Injury or Sickness	Yes
- 7 days if due to delay by Public Conveyance	Yes
<b>Section 14 - Passive War Extension</b>	
- Section 1 (Accidental Death and Disablement) is extended to cover Passive War	Yes
<b>Section 15 - Terrorism Extension</b>	
	Yes

### Important Notes:

1. This product is only applicable for leisure travel to Bintan Island, Batam Island and Malaysia.
2. The amounts listed above are the maximum coverage payable for each Benefit.
3. All Benefit items are on reimbursement basis where You will be reimbursed for the expenses incurred except for Benefit items 1, 8, 9, 12, 13, 14, 15.
4. Pre-existing Condition will not be covered.
5. Please refer to the Policy Wording for the full specifications, conditions and exclusions.

## Part 1 Interpretation

### Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

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

**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 You 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.

**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.

**Benefit Schedule** means the document which is incorporated and forms part of this Policy We send You which contains

details of the cover provided to You by Us.

**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.

**Certificate of Insurance** means the document which is incorporated and forms part of this Policy We send You which evidences the cover provided to You by Us.

**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 Your unmarried dependent Child or Children [including step or legally adopted Child(ren)] who is/are:

- (a) at least one (1) month old; and
- (b) below eighteen (18) years of age except in the case of Family Plan, 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 You for maintenance and support.

**Chinese Doctor** means a legally licensed traditional Chinese medicinal practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his licence pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

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

**Confined or Confinement** means confinement in Hospital for at least a day as a Resident In-Patient (other than for day surgery) upon the advice of and

under the regular care and attendance of a Doctor and for this purpose, confinement shall mean a period for which the Hospital charges for room and board.

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

**Dental Expenses** means reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

**Dentist** means a legally licensed Dentist or dental 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. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

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

**Effective Date** means the commencement date of the Period of Insurance.

**Extreme Sports and Sporting Activities** means any sports or sporting activities that present a high level of inherent danger (i.e. involve 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 You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

**Geographical Area** means Bintan Island, Batam Island and Malaysia only.

**Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license 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 or more Doctors available at all times;
- (d) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and

**Hospital** shall not include the following:

- (a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; 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;

- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

**Insured Person(s)** means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid, as follows:

If You have purchased a “Family” Plan, the Insured Person(s) are:

- (a) You and Your Partner; and
- (b) any number of You and/ or Your Partner’s Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) who is/are a Singapore Resident and aged one (1) month old and below eighteen (18) years of age or up to twenty-three (23) years of age whilst they are full time students at an accredited institution of higher learning on the Effective Date.

The Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) in a “Family” Plan must be accompanied by at least one (1) adult for any Journey made during the Period of Insurance.

If You have purchased a “Couple” Plan, the Insured Person(s) refer to You and Your Partner who are travelling together on the same Journey.

**Journey** means a return trip made during the Period of Insurance by You commencing from Singapore to a destination Overseas and back, and shall commence from the time You leave Your home or usual place of employment in Singapore to commence the trip and shall terminate at the time You return to Your home or usual place of employment in Singapore, or the end date of the Period of Insurance, whichever is earlier.

**Loss of Hearing** means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

**Loss of Limb** means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

**Loss of Sight** means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

**Loss of Speech** means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

**Manual Work** means work which involves You 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 of Singapore), offshore work, construction work, or outside building or installation exceeding three meters in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, life guard, 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;

but does not mean You undertaking voluntary work for a charitable

organisation unless You are receiving remuneration for this work or if it involves construction work and usage of machinery or working more than three (3) meters above the ground.

**Medical Expenses** means 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.

**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** means 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, but excluding Cuba.

**Partner** means spouse or de-facto with whom You have been living permanently with, for at least three (3)

months or more at the time of Accident or Sickness.

**Period of Insurance** means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

**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 of the categories listed in the Table of Compensation under Section 1 of Part 7; 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 You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable.

**Pre-existing Condition** means any condition in respect of which:

- (a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;
- (b) medical advice or treatment was recommended by a Doctor within twelve (12) months period

- preceding the commencement of a Journey; or
- (c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

**Policy** means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

**Policy Wording** means this document.

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

**Resident In-Patient** means You who are Confined as a resident bed patient in a Hospital.

**Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) 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 You are scheduled to depart on a Journey as set out in Your 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.

**Singapore Resident** means a Singapore Citizen or Singapore Permanent Resident or Valid Work Permit Holder or Valid Employment Pass Holder or Valid Dependent Pass Holder or Valid Long-Term Social Visit Pass Holder or Valid Student Pass Holder on the Effective Date.

**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.

**Traditional Chinese Medicine Expenses** means the usual, customary and reasonable expenses for treatments of Accidental Injury or Sickness by a Chinese Doctor.

**We, Our, Us** means the insurer Chubb Insurance Singapore Limited.

**You, Your** means the Insured Person(s) named in the Certificate of Insurance.

## Part 2 Eligibility

To be eligible for cover under this Policy:

- (a) You and/or Your Partner must be a Singapore Resident of at least eighteen (18) years of age at the time of the commencement of any Journey.
- (b) the Child(ren) must be a Singapore Resident, and the application for insurance must be made in the name of the Child(ren)'s parent or an adult authorised by the Child(ren)'s parent.

## Part 3 Scope and Limits of Cover and Benefits

### Section 1 - Scope of Coverage

The scope of coverage under this Policy is only for a Journey to countries defined under the Geographical Area.

### Section 2 - Commencement of Coverage

Insurance is effective upon commencement of the Journey.

### Section 3 - Limits of Coverage

1. This Policy shall terminate on the earliest of the following events:
  - (a) upon the expiry of Period of Insurance (except for Section 3 of Part 7 - Continuation of Medical Treatment after Return to Singapore); or
  - (b) when You cease to satisfy any of the eligibility requirements;

- or
- (c) upon Your death.

2. You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of thirty-one (31) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring from 12.00 a.m. on the thirty-second (32<sup>nd</sup>) day after the commencement of the Journey.

## Part 4 General Exclusions

1. We will not (under any Sections) pay for claims arising directly or indirectly from:
  - (a) Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
  - (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
  - (c) Any Nuclear, Chemical or Biological Terrorism.
  - (d) Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
  - (e) You 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 the Section 14 of the Enlistment Act, Chapter 93 of Singapore.
  - (f) You participating in:
    - (i) Extreme Sports and Sporting Activities;



- (ii) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
- (iii) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
- (iv) off-piste skiing;
- (v) private white water rafting grade 4 and above;
- (vi) Mountaineering;
- (vii) trekking (including mounting trekking) above 3000 meters; or
- (viii) scuba diving unless You hold 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 Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone.
- (g) Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('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.
- (h) Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
- (i) Intoxication by alcohol or drugs
- not prescribed by a Doctor.
- (j) Illegal acts (or omissions) of You or Your 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.
- (k) 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.
- (l) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (m) Any Pre-existing Condition.
- (n) Any government prohibition, regulation or intervention.
- (o) Any loss or expenses with respect to Cuba.
- (p) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.
- (q) You 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.
- (r) Any condition which results from or is a complication of venereal disease.
- (s) Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice.
2. **Sanction Exclusions Applicable to this Policy**
- This insurance 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.
- 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 5 Special Conditions**

### **1. Cancellation**

The premium payable shall be for the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

### **2. Addition of Insured Person**

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

Additional premium will be charged for each additional Insured Person included under this Policy before the commencement of the Period of Insurance.

### 3. Extension of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance.

If, whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Section 13 Automatic Policy Extension under Part 7 - Benefits) You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance shall be issued to You.

### 4. Group Policy

For a group of individual Insured Person(s) who are travelling on the same Journey, a group policy may be issued and all the Insured Person(s) must depart and return on the same day for that Journey.

### 5. Notification Requirement

If You are admitted to Hospital, You must advise Chubb Assistance as soon as practically possible.

## Part 6 General Conditions

### 1. Payment Before Cover Warranty

The total premium due must be

paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

### 2. Entire Contract, Changes

This Policy, the Certificate of Insurance 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 Us or 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.

### 3. Conditions Precedent to Liability

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

- (a) the truth of the statements and information as provided to Us by You; 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 You.

### 4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

### 5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or

- (b) Your insurance record, including previous refusals to grant insurance coverage.

### 6. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance; and/or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not notify Us.

### 7. Due Diligence

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

### 8. Claims Procedure

Written notice shall be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946. Alternatively, You can either email it to [dbb.travelclaims.sg@chubb.com](mailto:dbb.travelclaims.sg@chubb.com) or submit Your claim online at [www.chubbclaims-dbb.com.sg](http://www.chubbclaims-dbb.com.sg)

If You, or Your legal representative want to make a claim, You or they 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 Your Policy.

(b) provide Us with the completed claim form and accompanying documents as soon as practicable, 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 Your 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.

#### **9. Payment of Claims**

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7, Section 4 - Chubb Assistance Emergency Medical Evacuation and Section 5 - Repatriation of Mortal Remains. The receipt of any Benefit payable under this Policy by You or Your estate in the case of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit.

#### **10. Termination for Non-Payment of Premium**

This Policy shall be deemed void from the intended Effective Date if the premium is not paid.

#### **11. Right of Recovery**

In the event a fraudulent claim is made by You 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 You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

#### **12. No Multiple Policies**

You can only be covered under one leisure travel insurance policy underwritten by Us for the same Journey.

#### **13. Compliance with Policy Provisions**

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

#### **14. Other Insurances and Refund or Reimbursement from Any Other Source**

Except as otherwise provided in this Policy, if You have 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 would have been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss 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.

#### **15. Subrogation**

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated

to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

#### **16. Notice of Trust or Assignment and Third Party Rights**

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation 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.

#### **17. Arbitration**

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

#### **18. Governing Law**

This Policy shall be governed by

and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

#### 19. Interest

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

#### 20. Currency

Premiums and Benefits payable under this Policy shall be in Singapore dollars.

#### 21. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

#### 22. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited Overseas, for administering policies taken out with Us, customer services and to allow Us/ Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of Our Personal Data Protection Policy can be found at [www.chubb.com/sg-privacy](http://www.chubb.com/sg-privacy) and You are deemed to have read the same.

You will write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 to withdraw consent, access to and/or correction of any information supplied to Us and We may reserve the right to

charge a reasonable fee to offset the administrative costs in complying with access requests.

#### 23. 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 Us or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### 24. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

### Part 7 - Benefits

#### Section 1 - Accidental Death and Disablement

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death or Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the

Table of Compensation below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Table of Compensation	% of the Sum Insured
Death	100%
Permanent Total Disablement	100%
Total and irrecoverable Loss of Speech and Hearing	100%
Total and irrecoverable Loss of Sight in:	
(i) Both eyes	100%
(ii) One eye	50%
Loss of Limb(s):	
(i) Two or more limbs	100%
(ii) One limb	50%
Total and irrecoverable Loss of Speech	50%
Total and irrecoverable Loss of Hearing in	
(i) Both ears	50%
(ii) One ear	15%

Note:

If the Insured Person suffers Injury that results in more than one of the outcomes described above, the maximum We will pay is 100% of the Sum Insured in this Section.

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No payment will be made for any loss caused by or resulting from Sickness.

#### Section 2 - Overseas Medical Expenses

If, during the Period of Insurance, while You are on a Journey, You incur Medical Expenses including Traditional Chinese

Medicine Expenses as a direct result of Accidental Injury or Sickness, or Dental Expenses as a direct result of Accidental Injury, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL CONDITION**

We have the option of returning You to Singapore, if the cost of the Overseas Medical Expenses and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity. If We return You to Singapore, the maximum sum insured under Section 3 - Continuation of Medical Treatment after Return to Singapore shall apply.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 2 - Overseas Medical Expenses for any of the following:

- (a) Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
- (b) Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than thirty (30) days from the time the Accidental Injury or Sickness was first sustained;
- (c) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness;
- (d) Any expenses relating to specialist

treatment not prescribed or referred by a Doctor in general practice.

#### **Section 3 - Continuation of Medical Treatment after Return to Singapore**

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and:

- (a) You have been treated by a Dentist (for Accidental Injury only), a Doctor or a Chinese Doctor Overseas or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical treatment from a Dentist (for Accidental Injury only), a Doctor or a Chinese Doctor in Singapore up to thirty (30) consecutive days from the date of Your return to Singapore, and We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy; or
- (b) You have not been treated by a Dentist (for Accidental Injury only), a Doctor or a Chinese Doctor Overseas, You may seek medical treatment from a Dentist (for Accidental Injury only), a Doctor or a Chinese Doctor in Singapore within seventy-two (72) consecutive hours from the time of Your return to Singapore, and We will reimburse You in respect of such expenses incurred within thirty (30) consecutive days from the date of Your return to Singapore, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 3 - Continuation of Medical Treatment after Return to Singapore for any of the following:

- (a) Any expenses incurred for prostheses, contact lenses,

spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness;

- (b) Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice;
- (c) Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than thirty (30) days from the time the Accidental Injury or Sickness was first sustained.

#### **Section 4 - Chubb Assistance Emergency Medical Evacuation**

If, during the Period of Insurance and while on a Journey, You:

- (a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,

We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in Our sole discretion, that You, should be evacuated to the nearest Hospital in another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or

its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

#### **ADDITIONAL DEFINITION**

**Covered Expenses** means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 4 - Chubb Assistance Emergency Medical Evacuation for any of the following:

- (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (b) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 4;
- (c) Any treatment performed or ordered by a person who is not a Doctor;

- (d) Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

#### **Section 5 - Repatriation of Mortal Remains**

If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL DEFINITION**

**Covered Expenses** means 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 repatriation of Your mortal remains.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 5 - Repatriation of Mortal Remains for any of the following:

- (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey;
- (b) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

#### **Section 6 - Personal Liability**

If, during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

- (a) Death or Accidental Injury to any third party; or
- (b) Accidental Property Damage to any third party,

We will indemnify You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL DEFINITION**

**Property Damage** means any physical damage to, destruction of, or loss of use of tangible property.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 6 - Personal Liability for any of the following:

- (a) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee;
- (b) Property Damage to property belonging to or held in trust by You, or while in Your custody or control;
- (c) Any liability assumed under contract;
- (d) Liability arising out of any wilful, malicious or unlawful act or omission on Your part;
- (e) Liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals;
- (f) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services;

- (g) Any criminal proceedings taken against You whether You are actually convicted or not;
- (h) Liability arising out of the transmission of communicable disease by You;
- (i) The possession or use of any controlled substance/drugs unless prescribed by a Doctor;
- (j) Sexual molestation, corporal punishment, physical or mental abuse; or
- (k) Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

#### **Section 7 - Loss of Personal Money and Travel Documents**

If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents or Money due to robbery, theft, or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL CONDITIONS**

- (a) We will only pay up to a maximum of three hundred dollars (S\$300) for loss of Money for each Insured Person who is an Adult.
- (b) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (c) You must take every possible safeguard to ensure the security of Your Travel Documents or Money.

#### **ADDITIONAL DEFINITIONS**

**Money** means coins, bank notes, postal money orders or travellers' cheques.

**Travel Documents** means documents or identification required for Your Journey including but not limited to passport, visas or travel tickets.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 7 - Loss of Personal Money and Travel Documents for any of the following:

- (a) devaluation of currency or shortage due to errors or omissions during any transactions involving money;
- (b) loss due to confiscation or detention by customs or any other authority;
- (c) loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss; or
- (d) loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

#### **Section 8 - Travel Delay**

If, during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas due to:

- (a) Riot, Strike or 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; and/or
- (e) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit in the event You experience minimum six (6) consecutive hours of delay (the delay being calculated from actual departure

time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event that after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and where this Policy was purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay You the relevant Benefit in the event You experience minimum six (6) consecutive hours of departure delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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.

#### **ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under Section 8 - Travel Delay for any of the following:

- (a) Your failure to check in according to the itinerary supplied to You.
- (b) Strike or industrial action existing on the date You applied for cover under this Policy.
- (c) Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

#### **Section 9 - Delayed Baggage**

If, during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit in the event You experience minimum six (6) consecutive hours of delay up to the

maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in luggage is delayed upon returning to Singapore for a minimum of six (6) hours, We will pay You the relevant Benefit, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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 10 - Loss or Damage of Personal Property and Baggage**

If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage to Your Personal Property and Baggage due to robbery, theft, burglary or any attempt thereof, We will pay You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

**ADDITIONAL CONDITIONS**

- (a) We will only pay up to a maximum of two hundred dollars (S\$200) for any one article or a pair or a set of articles.
- (b) 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.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) 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.

- (e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.
- (f) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under Section 10 - Loss or Damage of Personal Property and 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**

**Personal Property and Baggage** means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

**Mobile Device** refers to handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

**Portable Computers** means 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.

**Public Place** means any place the public has access to.

**ADDITIONAL EXCLUSIONS**

In addition to Part 4 - General Exclusions, We will not pay under

Section 10 - Loss or Damage of Personal Property and 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 You 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 officials;
- (e) loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property;
- (f) loss or damage of watches and Portable Computers not carried as hand carried baggage or kept under Your 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 or damage to property left unattended in a Public Place; or
  - (l) loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).
- (l) computers (including software and accessories) other than Portable Computers;
  - (m) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
  - (n) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s);
  - (o) derangement or breakage of fragile or brittle articles.

#### **Section 11 - Emergency Mobile Phone Charges**

If, during the Period of Insurance, while You are on a Journey, You suffer Accidental Injury or Sickness and incur charges for personal mobile phone or standard land line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim is payable under Section 2 - Overseas Medical Expenses, We will reimburse You for such emergency mobile phone charges up to the actual cost as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

#### **ADDITIONAL CONDITION**

Charges incurred must be supported by an itemised statement of charges.

#### **ADDITIONAL EXCLUSION**

In addition to Part 4 - General Exclusions, We will not pay under Section 11 - Emergency Mobile Phone Charges for any public telephone charges using an international calling card.

#### **Section 12 - Medical & Travel Assistance Services**

The services provided under Section 12 are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

1. Medical Assistance Services
  - (a) Telephone Medical Advice
  - (b) Medical Service Provider

#### **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 or 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 license;
- (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);

- Referral
  - (c) Arrangement of Hospital Admission
  - (d) Monitoring of Medical Condition during hospitalisation
2. Travel Assistance Services
    - (a) Embassy / Interpreter Referral
    - (b) Lost Luggage Assistance
    - (c) Lost Passport Assistance
    - (d) Legal Referral
    - (e) Lost reporting assistance
    - (f) Emergency Reservation for Airline and Hotel

Refer to Part 8 Chubb Assistance for the full Scope of Services provided.

#### **Section 13 - Automatic Policy Extension**

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, are prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance at the Doctor's absolute discretion; or
- (b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
- (c) the scheduled Public Conveyance or scheduled flight in which You are travelling is unavoidably delayed due to Riot, Strike or industrial actions, Natural Disaster, adverse weather conditions or grounding of the Public Conveyance as a result of mechanical or structural defect or any event leading to airspace restriction or airport closure,

the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

**Section 14 - Passive War Extension**

Notwithstanding anything to the contrary contained herein, this Policy is hereby extended to include bodily injury (which, for the avoidance of doubt includes dismemberment, Sickness and/or disability,) or death or disablement covered under a Policy, directly or indirectly caused or contributed to by passive involvement in war, invasion, civil war, Riots, Strikes, Civil Commotions or sea mines; provided, however, that this extension does not cover death or disablement sustained while the person insured under the Policy is actively engaged in, or taking part in, naval, military or air force service or operations within an active war zone, or is actively participating in Riots or Civil Commotions.

**ADDITIONAL CONDITION**

There is no cover in respect of passive war risks after thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under 1 (a) of Part 4 - General Exclusions, during the Insured Person's visit to such country.

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

**Section 15 - Terrorism Extension**

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under Section 1 to 15 up to the maximum sum insured specified in the Benefit Schedule for the said sections. The terms, conditions and exclusions of this Policy shall apply.

For Insured Persons covered under Group Cover, Our maximum liability in respect of all Insured Persons shall not exceed S\$1,000,000 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.

Where the Insured Person is insured under more than one Policy with the Company covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one Policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

**Part 8 - Chubb Assistance - Scope of Services (Tel. No. +65 6322 2132)**

The services provided under Sections A and B of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section C, these will be borne by Us. The services under Section D are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

**Section A - Travel Assistance:****1. Embassy Referral**

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

**2. Legal Firm Referral**

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

**3. Lost Luggage Assistance**

Chubb Assistance will assist You who have lost the luggage while travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

**4. Lost Passport Assistance**

Chubb Assistance will assist You

who have lost a passport while travelling Overseas by contacting the appropriate authorities involved and providing directions for recovery.

**5. Interpreter Referral**

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

**6. Emergency Reservation for Airline and Hotel**

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling Overseas.

**7. Lost Reporting Assistance**

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling Overseas.

**Section B - Medical Assistance:****1. Telephone Medical Advice**

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

**2. Medical Service Provider Referral**

Chubb Assistance will provide You with information about physicians, Hospitals, clinics, Dentists and dental clinics worldwide.

**Section C - Medical Arrangements:****1. Arrangement of Hospital Admission**

Chubb Assistance will assist You with Hospital admission if Your medical condition is of such gravity as to require hospitalisation.

**2. Monitoring of Medical Condition during Hospitalisation**

Chubb Assistance will monitor Your medical condition during hospitalisation.

**Section D - Medical Emergencies:****1. Arrangement of Emergency Medical Evacuation**

Refer to Section 4 of Part 7.

**2. Arrangement of Repatriation of  
Mortal Remains**

Refer to Section 5 of Part 7.

## About Chubb in Singapore

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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 and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

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

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg)

## Contact Us

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