

Table of Cover

Personal Accident and Medical Expenses Benefits		Maximum benefit (\$\$) limit per insured person
Section 1	Personal accident	50,000
	Scale of compensation	Percentage of benefit limit
	a Accidental death	100%
	b Permanent total disability	100%
	c Losing two or more limbs	100%
	d Losing sight in both eyes	100%
	e Losing one limb	50%
	f Losing sight in one eye	50%
	g Losing speech	50%
h Losing hearing	50%	
The total compensation from a to h will not be more than the maximum benefit limit.		
Section 2	Medical expenses overseas	
	Overall section limit	50,000
	Limit for medical aids and equipment per incident	500
Section 3	Emergency medical evacuation	100,000
Section 4	Sending you home	50,000
Section 5	Compassionate visit	
	Overall section limit	1,000
	Limit for accommodation expenses per room per night	400
Travel Inconvenience Benefits		
Section 6	Shortening your trip	
	Overall section limit	1,000
Section 7	Unused entertainment ticket	200
Section 8	Loss or damage of baggage and personal belongings	
	Overall section limit	1,500
	Limit for laptop	1,000
	Limit for watches, jewellery or valuables in total	200
	Limit for other items (for each item, set or pair)	150
Section 9	Golfer's cover	
	a. Golf equipment stolen from locked car	500
	b. Rental of golf equipment if own is stolen from locked car	250
	c. Unused green fees	500
Section 10	Losing money	150
Section 11	Fraudulent use of bank card	1,000
Section 12	Losing passport, driver's license, and travel documents	
	Overall section limit	3,000
	Limit for accommodation expenses per room per night	400
Section 13	Relief for additional transport expenses due to snatch theft, robbery or road accident	50
Other Benefits		
Section 14	Emergency phone charges	100
Section 15	Kidnap and hostage	
	Overall section limit	3,000
	Every 24 hours	100
Section 16	Personal liability	500,000
Section 17	Full terrorism cover (for sections 1 to 16)	50,000
COVID-19 Benefits		
Section 18a	Medical expenses overseas due to COVID-19	150,000
Section 18b	Emergency medical evacuation and sending you home due to COVID-19	150,000

FlexiTravel Hourly policy conditions

Your Policy

This is **your** FlexiTravel Hourly insurance **policy** and it contains details of benefits, conditions and exclusions relating to each **insured person**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a **certificate of insurance**.

Any statement, information or declaration the **policyholder** or **you** have given on behalf of the insured people, including any declaration made over the phone or the internet at the time of the application, will form the basis of the contract.

The **certificate of insurance** and any further endorsements are all part of the **policy**.

Please keep this document in case **you** need to refer to it.

Who is eligible?

This **policy** is only available to **you** if **you**:

- are living or working in Singapore;
- hold a valid Singapore identification document such as a Singapore national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- start and end **your trip** in Singapore;
- have fully paid **your** premium;
- have bought the **policy** before **you** leave Singapore; and
- are more than 30 days old.

Things to remember

- **We** do not cover **trips** that form part of **your** regular commute. For example, if **you** live in Singapore and commute daily to Malaysia for work or school.
- The **policyholder** or **you** must reveal all facts the **policyholder** or **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your policy** may not be valid.
- **We** will reject **your** claims if **you** are travelling to get medical treatment or travelling against **your** doctor's advice.
- **We** do not cover claims arising from **pre-existing medical conditions** and **known events**.
- **Your period of insurance** must include the entire duration of **your trip**. If not, **your policy** will not be valid. For example, if **you** are on a 5-day **trip** to Malaysia and **you** activate **your policy** on the third day of **your trip**, **your policy** will not be valid.

Definitions

Act of terrorism means an act (which may include using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons will also be considered an **act of terrorism**.

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or damage to or loss of property, whichever applies.

Assistance company means the company **we** have appointed to provide **you** with various emergency assistance services.

Bank card means a card issued by a bank with credit, debit and/or NETS facility.

Business goods means any merchandise or trade item **you** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

Certificate of insurance means the document which proves that **you** have insurance cover, listing, among other things, the **overseas** destination, **period of insurance**, and **insured person(s)** covered under this policy.

Dental treatment means treatment needed to restore sound and natural teeth which is necessary because of an **accident** during **your trip**.

Family cover means covering the **policyholder** and his or her:

- a** spouse; and/or
- b** parents; and/or
- c** parents-in-law; and/or
- d** biological or legally adopted children less than 21 years old; and/or
- e** grandparents; and/or
- f** grandparents-in-law; and/or
- g** grandchildren.

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

General practitioner means any person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate **specialist**. This person should not be **you**, **your** family member, partner, business partner, employer, employee or agent.

Golf equipment means golf clubs, golf bags, golf shoes and golf trolley.

Hijack or **hijacked** means someone who takes by force, or threat of force or violence, a vehicle in which **you** are travelling.

Home means **your** home address in Singapore as shown on **your** Singapore national registration identification card or on other official passes and permits.

Home country means any country of which **you** are a citizen.

Hospital means an establishment which is registered under the relevant national laws and regulations to care

for and treat sick and injured people as bed-paying patients and which:

- a** has organised facilities for diagnosis, treatment and major surgery;
- b** provides nursing services by registered nurses 24 hours a day;
- c** is under the supervision of one or more **medical practitioners**; and
- d** is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly or a similar establishment.

Hostage means being held as security by another person by force or against **your** will. This does not apply to children being held **hostage** by their own parents.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insured person means the individual (or individuals covered by the **family cover**) identified in the **certificate of insurance** as the person (or people) who is insured under this **policy**.

Jewellery or **valuables** means items made of or containing precious metals and semi-precious or precious stones, including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Kidnap means being abducted by force or deception against **your** will for the purpose of getting a ransom. This does not apply to children kidnapped by their own parents.

Known event means riot, strike, civil commotion, **natural disasters** or situations which threaten **your** health or disrupt **your trip** that were made known to the **insured person** by the transport or accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the **policy** was taken up, or changed; such as policy extension.

Laptop means a **laptop** computer or a tablet computer including the accessories that come as standard equipment with it.

Losing hearing means medically certified permanent and total loss of hearing as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical**

practitioner.

Losing sight means medically certified total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means medically certified permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you**, **your family member**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Natural disaster means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as **natural disaster**.

Overseas means anywhere outside Singapore and includes **your trip** to, or in, the countries or region shown in the **certificate of insurance**.

Period of insurance means the duration of **your policy** as shown in the **certificate of insurance**.

Permanently disabled means suffering from one of the items of disability listed in the scale of compensation under Section 1 in the **table of cover**, and which was caused only by an **accident**, as long as:

- a the disability lasts for 12 months in a row from the date of the **accident**; and
- b **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused only by an **accident** during **your trip** that:

- a stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever; and
- b lasts for 12 months in a row from the date of the **accident**; and
- c **our medical practitioner** believes is not going to improve after 12 months.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of all the insured people, the **table of cover**, the **certificate of insurance** and any endorsement **we** have issued under this **policy**.

Policyholder means the person named and who has made a declaration on behalf of the **insured person** and paid the premium as shown in the **certificate of insurance**.

Pre-existing medical condition means any injury or sickness (including any complications which may arise):

- a which **you** knew about before the start of **your trip**; or
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the start of **your trip**; or
- c which **you** have been asked to get medical treatment or medical advice for by a **medical practitioner** within 12 months before the start of **your trip**.

The **pre-existing medical condition** definition also applies to injury or sickness of **your family member**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this policy, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer,

associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder, insured person**, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Sickness means worsening physical health not caused by an **accident**, which **you** or **your family member** suffer from and for which **you** or they need the care or treatment of a **medical practitioner** when **you** are on a **trip**.

Serious injury or **serious sickness** means the following.

- a For **you** – an **injury** or **sickness** that needs treatment from a **medical practitioner** and which results in **you** being certified by that **medical practitioner** as being unfit to travel or to continue with **your trip**.
- b For **your family member** – an **injury** or **sickness** that is life-threatening as confirmed by a **medical practitioner**.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

Table of cover means the separate table showing the list of benefits **we** will pay each of **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Travelling companion means a person who has a travel reservation or confirmation to accompany **you** on the same **trip**.

Trip means any round journey **you** carry out from Singapore to an **overseas** destination and back to Singapore during the **period of insurance**. The journey can be for leisure or business but does not include regular cross-border commute, for example, if **you** live in Singapore and commute daily to Malaysia for work or school.

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of **your** belongings.

We, our, us, and Income means NTUC Income Insurance Co-operative Limited.

You, your and **yours** means the **insured person** or people referred to in the **certificate of insurance**.

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied.

What your policy covers

This **policy** will protect **you** financially when a death, **injury, sickness**, loss, theft, damage, legal liability or other specified event happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits and sub-limits of **your plan** as set out in the **table of cover**.

Section 1 – Personal accident		
When we will pay	What we pay	What we do not pay
<p>A If you are involved in an accident during your trip which causes an injury and due only to this accident you die or become permanently disabled within 90 days from the date of the accident, the personal accident cover will apply.</p>	<p>1 We will pay you, your estate or your legal personal representative the amount shown in the table of cover of your plan.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 A disability or death that is caused by any sickness. For example, we will not pay any claim if you die from a heart attack or become permanently disabled after suffering a stroke. 2 Any physical disability which existed before the trip. 3 Claims that result from a pre-existing medical condition.
Section 2 – Medical expenses overseas		
When we will pay	What we pay	What we do not pay
<p>A If you unexpectedly suffer an injury or sickness during your trip and need to get emergency medical treatment while overseas.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<ol style="list-style-type: none"> 1 We will pay for the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and ambulance recommended or requested by a medical practitioner for you to be treated while overseas, up to the limit shown in the table of cover of your plan or up to a period of 30 days from the date of the first treatment, whichever comes first. 2 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment). 3 Following your medical treatment, we will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner. 4 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Overseas medical treatment which has been planned or pre-arranged. 2 Non-emergency medical treatment which can be deferred until you return to Singapore. 3 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. 4 Claims that result from a pre-existing medical condition.

	<p>5 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p> <p>6 You can only claim under either section 2 or 18a for the same event but not under more than one section.</p>	
Section 3 – Emergency medical evacuation		
When we will pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because of an injury or sickness while overseas and our assistance company believes it be medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you need to return to Singapore for recuperation or continued treatment after you have been moved to an overseas medical facility for treatment as in section A above.</p>	<p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore, we will only pay for the administrative fees charged by the transport operator or travel agent for changing your travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you to will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>4 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p> <p>5 You can only claim under either section 3, 4 or 18b for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p> <p>2 Claims that result from a pre-existing medical condition.</p>
Section 4 – Sending you home		
When we will pay	What we pay	What we do not pay
<p>A If you die after suffering an injury or a sickness while overseas.</p>	<p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>2 The most we will pay under this</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not</p>

	<p>section is the sub-limit and limit of your plan as shown in the table of cover.</p> <p>3 You can only claim under either section 3, 4 or 18b for the same event but not under more than one section.</p>	<p>arranged by our assistance company or not approved by our assistance company or us.</p> <p>2 Claims that result from a pre-existing medical condition.</p>
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Section 5 – Compassionate visit		
When we will pay	What we pay	What we do not pay

<p>A If you suffer an injury or sickness while on a trip and you have to stay in an overseas hospital for at least three full days, and your medical condition does not allow you to return to Singapore for medical treatment, and there is no family member or travelling companion who is at least 21 years old present with you during your stay in the hospital.</p> <p>B If you die because of an injury or sickness while overseas and there is no family member who is at least 21 years old present to make funeral arrangements or arrangements to send your body or ashes home.</p>	<p>1 We will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one family member to travel and be with you or one travelling companion to stay with you until you are confirmed medically fit by a medical practitioner to continue with your trip or to return to Singapore; or for up to 14 days from the date the trip ends, whichever comes first.</p> <p>2 We will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one family member or travelling companion to help in the final arrangements to bring your body or ashes back to Singapore or your home country.</p> <p>3 You can only claim under either A or B for each event but not under both sections. We will only pay the benefit which applies to you under section A or B of your plan as shown in the table of cover.</p> <p>4 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition.</p> <p>2 Non-emergency medical treatment which can be deferred until you return to Singapore.</p>
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Section 6 – Shortening your trip		
When we will pay	What we pay	What we do not pay

<p>A If you are prevented from travelling further due to the reasons listed below and you have to cut short your trip and return to Singapore.</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p>
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<p>1 Death, serious sickness or serious injury you or your family member suffer.</p> <p>2 Government authorities stopping you from travelling further because you are suffering from an infectious disease.</p> <p>3 There is a sudden riot, strike or civil commotion at the destination you are in or plan to travel to.</p> <p>4 Natural disasters which happen at the destination you are in or plan to travel to.</p> <p>5 Serious damage to your home due to a fire or natural disaster.</p> <p>6 Your trip is disrupted for at least 12 hours in a row because the public transport in which you are travelling as a passenger has been hijacked.</p> <p>7 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>B If you have to cut short your trip because you are a child and your family member who is your guardian has to cut short their trip due to one of the reasons above.</p> <p>C If you are forced to shorten your trip due to any of the reasons listed in A or B above, we will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>you cannot get back (including the travel agent's cancellation fee).</p> <p>2 We will pay for extra economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room for your return to Singapore.</p> <p>3 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>4 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>1 You choosing not to continue with your trip when an event listed in A2 to A4 has not taken place at the destination you are in or plan to travel to.</p> <p>2 Any extra costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to cut short your trip.</p> <p>3 Extra costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, extra costs for changing flight from budget airline to commercial airline or from chartered bus to commercial airline.</p> <p>4 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>5 The part of the trip which you have utilised before you cut short your trip.</p> <p>6 If you choose to cut short your trip because of sickness or injury to your family member which is not a serious sickness or serious injury.</p> <p>7 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the trip.</p> <p>8 Claims that result from any known event.</p> <p>9 Claims that result from a pre-existing medical condition, including conditions suffered by you or your family member.</p> <p>10 The cost of your unused portion of the original transport ticket back to Singapore which you have</p>
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		<p>already paid for.</p> <p>11 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
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Section 7 – Unused entertainment ticket

When we pay	What we pay	What we do not pay
<p>A If you are prevented from using your prepaid entertainment ticket due to the reasons listed below and if they happen on the day of the entertainment event or on the date of expiry of the entertainment ticket, whichever is later.</p> <ol style="list-style-type: none"> 1 Your death, serious sickness or serious injury resulting in your hospitalization. To confirm the serious sickness or serious injury you suffer, you must provide a written report of your medical condition from the general practitioner or medical practitioner. 2 A sudden riot, strike or civil commotion breakout at your destination. 3 If you are prevented from using your prepaid entertainment ticket due to the bankruptcy or insolvency of the entertainment provider or booking agency from which you have bought your prepaid entertainment ticket from; if the bankruptcy or insolvency takes place after the purchase date of this policy and the petition for bankruptcy or a similar petition was not filed before 	<ol style="list-style-type: none"> 1 We will pay for the unused entertainment ticket expenses that you have paid or have agreed to pay under a contract and which you cannot get back. 2 You must ask for a refund of any prepaid expenses from the entertainment provider or booking agency first. We will reduce your claim by the amount the entertainment provider has refunded you. 3 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims that result from any known event.

<p>the purchase date of this policy.</p> <p>B If you have to shorten your trip and for which you have made a claim which we will pay under section 6.</p> <p>We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the entertainment provider or booking agency.</p>		
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Section 8 – Loss or damage of baggage and personal belongings

When we will pay	What we pay	What we do not pay
<p>A If your baggage or personal belongings are lost or damaged due to an accident or theft (including while kept in your locked motor vehicle) while overseas.</p> <p>You must show that you have met the following conditions.</p> <p>1 For items lost in your motor vehicle, there must be proof that your motor vehicle has been broken into or the lock has been tampered with.</p> <p>2 You have taken all possible steps and been careful to protect the security of your belongings and prevent loss or damage.</p> <p>3 You have reported the loss to the police where the loss has happened or to the relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss or damage.</p> <p>You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</p> <p>We will only pay your claim after you have given us written or</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged baggage and personal belongings. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 You must make any claims arising from loss or damage to your baggage or personal belongings while in the custody and care of the transport or accommodation provider to the service provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>3 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any baggage which you separately checked in in advance.</p> <p>2 Claims for wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>3 Items that are confiscated or held by customs or authorities.</p> <p>4 Claims for motor vehicles (including their accessories).</p> <p>5 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p>6 Claims for fruits, perishables, consumables and animals.</p> <p>7 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>8 Claims for business goods or</p>

<p>documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>equipment of any kind.</p> <p>9 Claims for money, securities, stamps, bank card, cash card, EZ-Link Card, bonds and coupons.</p> <p>10 Claims for identity card, passport, driver's license, travel pass or tickets and travel documents.</p> <p>11 Claims for any item which does not belong to you.</p> <p>12 Unexplained and mysterious disappearance of your baggage or personal belongings.</p> <p>13 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>14 Any claim resulting from your item being lost or damaged when left unattended in a public place or public transport and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).</p> <p>15 Any claim resulting from deliberate acts of anyone you or your travelling companion have invited to join you or your travelling companion at any time during your trip.</p>
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Section 9 – Golfer's cover

When we will pay	What we pay	What we do not pay
<p>A If your golf equipment is stolen from your accommodation or a locked motor vehicle while overseas.</p> <p>You must show that:</p> <p>1 you have taken all possible steps and been careful to protect the security of your golf equipment and prevent loss and ensure that they are secured in a safe place within your accommodation or locked motor vehicle.</p> <p>2 There must be proof that your accommodation or motor</p>	<p>1 For section 9(A), we will decide whether to replace or pay a cash equivalent for your lost golf equipment. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 For section 9(B), we will pay for the rental fees of the golf equipment if you have made a successful claim under section 9(A).</p> <p>3 For section 9(C), we will reimburse you for any non-refundable, pre-paid and unused green fees.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Loss to golf equipment hired or loaned by you.</p> <p>2 Unexplained and mysterious disappearance of your golfing equipment while in the locked car.</p> <p>3 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p>

<p>vehicle has been broken into or the lock has been tampered with.</p> <p>3 you have reported the loss to the police or to the relevant authority where the loss has happened within 24 hours of discovering the loss. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss, together with all relevant receipts or proof of purchase.</p> <p>B If you need to rent golf equipment to continue playing golf when your golf equipment is stolen from your accommodation or a locked car as per section A above and for which you have made a claim which we will pay under section 9(A).</p> <p>C If you unexpectedly suffer an injury or sickness which prevents you from playing golf while overseas.</p> <p>1 You must provide a written report of your medical condition from a medical practitioner confirming your inability to play golf as a result of such injury or sickness.</p> <p>2 You have reported your inability to play golf to the golf course service provider as soon as practicable and apply for a refund of the pre-paid and unused green fees.</p>	<p>4 You must ask for a refund of any pre-paid expenses from the golf course service provider first. We will reduce your claim by the amount the golf course service provider has refunded you.</p> <p>5 If you can recover all or part of the loss from other sources, we will only pay the amount that you cannot recover from these other sources.</p> <p>The most we will pay under this section is the limit of your plan as shown in the table of cover.</p>	<p>4 Any claim resulting from deliberate acts of anyone you or your travelling companion have invited to join you or your travelling companion at any time during your trip.</p>
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Section 10 – Losing money		
When we will pay	What we pay	What we do not pay
<p>A If your money is stolen from you while you are overseas.</p> <p>You must show that:</p> <p>1 you have taken all possible steps and taken care to make sure that your money is kept in a secure place and not left unattended in a public place; and</p> <p>2 you have reported the loss to</p>	<p>1 We will pay up to the amount shown in the table of cover of your plan.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If you fail to report to the police or relevant authority within 24 hours of the discovery.</p> <p>2 You failing to take due care and precautions to make sure that</p>

<p>the police where the loss happened, within 24 hours of discovering it. You must send us a copy of the police report with details of the loss.</p>		<p>your money is kept in a safe place.</p> <p>3 Any loss due to exchange rate or loss in value of currencies.</p> <p>4 Loss of money which was not under your care and custody.</p> <p>5 Unexplained and mysterious disappearance of your money.</p> <p>6 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>7 Any claim resulting from deliberate acts of anyone you or your travelling companion have invited to join you or your travelling companion at any time during your trip.</p>
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Section 11 – Fraudulent use of bank card

When we will pay	What we pay	What we do not pay
<p>A If unauthorised charges are made on your bank card while you are overseas.</p> <p>You must show that:</p> <p>1 you have taken all possible steps and taken care to make sure that your bank card is kept in a secure place and not left unattended in a public place; and</p> <p>2 you have reported the unauthorised charges to the police where the loss happened, within 24 hours of discovering it. You must send us a copy of the police report with details of the loss; and</p> <p>3 you have reported the unauthorised charges to your bank card issuer, within 24 hours of discovering it. You must send us a copy of the bank report with details of the loss; and</p> <p>4 you need to follow all of the rules and requirements that your bank card issuer sets for</p>	<p>1 We will pay the unauthorised charges made to the bank card, up to the amount shown in the table of cover of your plan.</p> <p>2 You must apply for a refund or request for a chargeback from the bank card issuer first. We will reduce your claim by the amount the bank card issuer has refunded you.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If you fail to report to the police or relevant authority within 24 hours of the discovery.</p> <p>2 If you fail to report to the bank card issuer within 24 hours of the discovery.</p> <p>3 You failing to take due care and precautions to make sure that your bank card is kept in a safe place.</p> <p>4 Any loss due to exchange rate or loss in value of currencies.</p> <p>5 Any loss incurred after you return to Singapore from your trip.</p> <p>6 Any unauthorised charges made by your family member, your travelling companion or any person that you entrust your bank card or bank details with.</p> <p>7 Any claim resulting from your deliberate act, failure to act,</p>

<p>dealing with unauthorised charges made to your bank card.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the bank card issuer.</p>		<p>negligence or carelessness.</p> <p>8 Any claim resulting from deliberate acts of anyone you or your travelling companion have invited to join you or your travelling companion at any time during your trip.</p>
Section 12 – Losing passport, driver’s license, and travel documents		
When we will pay	What we pay	What we do not pay
<p>A If your passport, driver’s license or travel documents are accidentally lost or stolen while you are overseas.</p> <p>You must show that you have met the following conditions.</p> <p>1 You have taken all possible steps and been careful to make sure that your passport, driver’s license and travel documents are kept in a secure place, and they are not left unattended in a public place.</p> <p>2 You have reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss, together with all relevant receipts or proof of purchase.</p> <p>We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>1 We will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which you have to pay while overseas to apply to replace the lost passport, or travel documents.</p> <p>2 We will also pay for the administrative fee which you have to pay to get a replacement passport, passport photograph, driver’s license or travel documents.</p> <p>3 You must make claims arising from losing your passport, driver’s license or travel documents while in the custody and care of the transport or accommodation provider to the service provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>4 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Buying travel tickets such as air tickets and train tickets to replace tickets which have been lost or stolen or which cannot be used due to changing the travel date.</p> <p>2 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p>3 You failing to take due care and precautions to make sure that your passport, driver’s license and travel documents are kept in a safe place.</p> <p>4 Unexplained and mysterious disappearance of your passport, driver’s license or travel documents.</p> <p>5 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>6 Any claim resulting from your item being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p> <p>7 Any claim resulting from deliberate acts of anyone you or your travelling companion have</p>

		invited to join you or your travelling companion at any time during your trip .
Section 13 – Relief for additional transport expenses due to snatch theft, robbery or road accident		
When we will pay	What we pay	What we do not pay
<p>A If you are a victim of snatch theft, robbery or road accident while you are overseas and need to make a police report or seek treatment.</p> <p>You must show that you have met the following conditions.</p> <p>1 You have made a claim which we will pay under sections 2 or 8.</p>	<p>1 We will pay a cash benefit to reimburse your additional transport expenses to make a report or seek treatment in the event of snatch theft, robbery or road accident.</p> <p>2 The most we will pay under this section is the limit of your plan as shown in the table of cover.</p>	Please read our general exclusions listed in part 3 of the general conditions.
Section 14 – Emergency phone charges		
When we will pay	What we pay	What we do not pay
<p>A If you need to call our assistance company during a medical emergency and for which you have made a claim which we will pay under sections 1, 2, 3 or 4.</p> <p>B If you need to call the bank when your bank card has a fraudulent charge and for which you have made a claim which we will pay under section 10.</p>	<p>1 We will refund you the actual phone charges up to the limit shown in your plan as shown in the table of cover.</p> <p>2 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition.</p>
Section 15 – Kidnap and hostage		
When we will pay	What we pay	What we do not pay
<p>A If you are held hostage after being kidnapped while overseas for at least 24 hours in a row.</p> <p>You must prove that the event has actually happened, and we need immediate notice and updates of the incident. The kidnap must be reported to the authorized law-enforcement agency within 24 hours after you are able to contact someone.</p>	<p>1 We will pay you a benefit shown in your plan as shown in the table of cover for each full day (continuous 24 hours). This will apply up to the limit shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from you helping others to commit a crime or your criminal acts.</p> <p>2 Claims arising in your home country.</p> <p>3 Claims arising from your involvement in illegal activities.</p>
Section 16 – Personal liability		
When we will pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <p>1 injuring someone while overseas; or</p>	<p>1 We will pay:</p> <ul style="list-style-type: none"> - the legal costs and expenses for representing or defending you; and 	Besides the general exclusions listed in part 3 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly

<p>2 damaging or causing loss to someone else's property while overseas.</p>	<p>- the amount awarded against you by the court in Singapore;</p> <p>up to the amount shown in your plan on the table of benefits.</p>	<p>caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act. 2 Any claim for loss of or damage to property in your charge or under your control or which belongs to you. 3 Any claim resulting from legal services we have not approved in advance. 4 Any legal responsibility that comes from an injury or loss or damage to property that you, your family member or your employee owns, cares for or controls. 5 Any legal responsibility, injury, loss or damage to your family member or employee. 6 Any legal responsibility that results from you owning or using weapons, animals, vehicles, aircraft or watercraft. 7 Any legal responsibility that results from or is connected to your trade, business or profession. 8 Any legal responsibility that you have under a contract. 9 Any court judgment which is not delivered by a court within Singapore. 10 Any court judgment which is being appealed by you or on your behalf. 11 Any legal responsibility that results from you passing on a communicable disease to others. 12 Any legal responsibility that results from your abuse of controlled drugs. 13 Any legal responsibility that results when you are under the influence of drugs or alcohol.
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		<p>14 Any legal responsibility that results from your riding or racing in races or rallies.</p> <p>15 Any legal responsibility that is caused by your involvement in polluting or harming the environment.</p> <p>16 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing you or making an example of you).</p>
Section 17 – Full terrorism cover (for sections 1 to 16)		
When we will pay	What we pay	What we do not pay
<p>A If any of the losses covered under sections 1 to 16 arises from or in relation to an act of terrorism, we will still cover the loss but there will be a limit as shown in section 17 of your plan in the table of cover.</p>	<p>1 We will pay for benefits up to the limits shown in the relevant section of your plan as shown in the table of cover. However, we will limit the total amount we will pay for losses arising from or related to the act of terrorism as shown in section 17 of your plan in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay under the conditions listed in sections 1 to 16.</p>
Section 18a – Medical expenses overseas due to COVID-19		
When we will pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by a medical practitioner during your trip and need to get medical treatment for COVID-19 while overseas.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time the trip is booked. You need not submit the test result or proof of vaccination at the time of purchase, but you must furnish it to us at the time you submit the claim.</p>	<p>1 We will pay for the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and ambulance recommended or requested by a medical practitioner for you to be treated while overseas, up to the limit shown in the table of cover of your plan or up to a period of 30 days from the date of the first treatment, whichever comes first.</p> <p>2 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment).</p> <p>3 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.</p> <p>4 You can only claim under either section 2 or 18a for the same</p>	<p>Besides the general exclusions listed in part 3 of the general conditions and the specific exclusions listed in Section 2, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure and post-arrival tests, which do not form part of the treatment or diagnosis.</p> <p>2 Any medical expenses incurred for treatment in Singapore.</p> <p>3 Any medical expenses incurred for treatment in your home country, if you can recover the medical expenses from your local medical insurance plan or national healthcare scheme.</p>

	event but not under more than one section.	4 Any medical expenses incurred for COVID-19 vaccine complications.
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Section 18b – Emergency medical evacuation and sending you home due to COVID-19

When we will pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition due to COVID-19 while overseas and our assistance company believes it be medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you need to return to Singapore for recuperation or continued treatment after you have been moved to an overseas medical facility for treatment as in section A above.</p> <p>C If you die due to COVID-19 while overseas.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time the trip is booked. You need not submit the test result or proof of vaccination at the time of purchase, but you must furnish it to us at the time you submit the claim.</p>	<p>For A and B:</p> <p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore, we will only pay for the administrative fees charged by the airline or travel agent for changing your travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you to will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>For C:</p> <p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>For A, B and C:</p> <p>1 You can only claim under either section 3, 4 or 18b for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions and the specific exclusions listed in Sections 3 and 4, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests.</p> <p>2 Any expenses incurred for COVID-19 vaccine complications.</p>

General conditions which apply to the whole policy

1 Cover

This **policy** covers **you** while **you** are **overseas** during the **period of insurance**.

- a** Cover starts at the later of:
 - i. the start of the **period of insurance**; or
 - ii. when **you** leave Singapore.
- b** Cover ends at the earlier of:
 - i. the end of the **period of insurance**; or
 - ii. when **you** arrive in Singapore.

2 Worldwide 24-hour emergency assistance

We have arranged with **our assistance company** to give **you** various 24-hour emergency assistance services. The services they provide include medical advice, referral to doctors, **specialists**, hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if **you** have lost **your** passport, embassy referral, emergency medical evacuation, sending **home your** body or ashes, providing doctors and medicine, compassionate visits, accompanying children and **hospital** deposit guarantees.

You must pay for the costs and expenses of these services except for emergency medical evacuation, sending a body or ashes **home** and compassionate visit which are covered under sections 3, 4, 5 and 18b of **your plan** as shown in the **table of cover**.

3 General exclusions

This **policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

- a** **You** travelling **overseas** against medical advice or for the purpose of getting medical treatment.
- b** **You** travelling **overseas** against a travel advisory issued by the Singapore Government.
- c** **You** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life).
- d** The effect or influence of alcohol or drugs.
- e** Pregnancy, childbirth, abortion, miscarriage or all complications arising from these

conditions.

- f** Mental problems or insanity.
 - g** Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
 - h** **Pre-existing medical conditions.**
 - i** **Your** physical disabilities.
 - j** Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.
 - k** Claims for nursing care that is not provided by the **hospital**.
 - l** Claims for routine medical treatment, physical examinations, health check-ups, tests or medications which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**.
 - m** Any treatment which is not considered medically necessary by the **medical practitioner**.
 - n** Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatments relating to infertility.
 - o** Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
 - p** Taking part in any kind of speed contest or racing (other than on foot).
 - q** An **accident** while **you** are driving or riding on a motor race track.
 - r** Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.
 - s** **You** taking part in the following activities.
 - i. Any sport or activity which is against the advice of a **medical practitioner** or against the health and safety rules as required by the activity operator.
 - ii. Scuba diving unless it is for leisure purposes and:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor.
- The maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.
- iii. Mountaineering or outdoor rock

- climbing, except rock climbing on man-made walls.
- iv. Trekking, unless it is done for leisure purposes and **you** are trekking below 4,000 metres, and as long as the trekking **you** are taking part in is:
 - in a place which is open to the general public without restriction;
 - organised by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
 - v. Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or
 - to Antarctica or similar remote places.
 - vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes, but is not limited to, hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing, wingsuit flying.
 - t** Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.
 - u** The consequences of war, riot (except where the claim for loss or liability is directly or indirectly caused by or arising from a sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to as described in section 6), revolution or any similar event.
 - v** Radioactivity, or damage from any nuclear fuel, material or waste.
 - w** Breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.
 - x** **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimise claims under this **policy**.
 - y** Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, unless **we** agree in writing.
 - z** Any **known event** unless the claim is expressly covered under section 18 of **your plan** as shown in the **table of cover**.
 - aa** An item being lost or damaged when left **unattended** in any **public place** or which is not in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.
 - bb** Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
 - cc** **Your** deliberate act, failure to act, negligence or carelessness.
 - dd** Expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 13), laundry and hotel entertainment or pay-per-view TV programmes.
- If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.
- #### 4 Payment before cover warranty
- We** (or **our** intermediary) must receive the full premium due on or before the start date of the insurance. If **we** or the intermediary do not receive the premium in full on or before the start date of the insurance, the **policy** will not be valid and **we** will not pay any benefits.
- #### 5 Paying benefits
- We** will pay the benefits listed in this **policy** only if **you**:
- a** have met general condition 4; and
 - b** have given **us** satisfactory proof of the claim; and
 - c** have fulfilled the condition where the

period of insurance covers the entire length of **your trip** from the date you leave Singapore to the date **you** arrive back in Singapore

We will pay all benefits under this **policy** to **you** unless:

- a **you** die as described in section 1, in which case **we** will pay the benefits to **your** estate or **your** legal personal representative;
- b **you** are evacuated as the result of a medical emergency or sent **home** as described in sections 3, 4 and 18b, in which case **we** will pay **our assistance company** the expenses they pay in transporting **you**; or
- c **you** suffer a claim for personal liability as described in section 16, in which case **we** will pay the person **you** are legally responsible to.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

Despite anything **we** have said to the contrary, **we** will not pay any claim if the laws of Singapore or of **your home country** prevent **us** from doing so.

6 Fraud

You must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:

- a make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b make a statement to support a claim knowing the statement to be false in any way;
- c send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d make a claim for any loss or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following.

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare the **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e **We** will not refund the premium.
- f **We** may not allow **you** to buy other policies from **us**.
- g **We** may report **you** to the police.

7 Reasonable care

You must take all reasonable precautions to avoid **injury, sickness**, loss, theft or damage and take all practical steps to protect **your** property from loss and damage and to recover the property lost or stolen.

8 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. (This does not apply to section 1 – Personal accident, section 13 - Relief for additional transport expenses due to snatch theft, robbery or road accident, or section 15 – Kidnap and hostage).

9 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

10 Claims conditions

- a At the time of **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which may lead to **your trip** being cancelled or disrupted. If not, **we** may not pay the claim.
- b **You** must tell **us** as soon as possible and in any case within 7 days following any **injury, sickness**, incident, event, or discovery of any loss, theft or damage which may give rise to a claim under this **policy**. **We** reserve the right to decline the claim if the claim notification is after 7 days.
- c **We** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- d If **you** lose **your** items while **overseas** due to theft or an **accident** under sections 8 and 9, when **we** pay **your** claim, **we** will apply the reduction factor as shown in the table below.

Baggage, Golf Equipment and personal belongings (not including watches, jewellery or valuables) which are lost due to theft or accident	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market, up to \$100 per item for each set, pair and up to \$500 in total
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	
Watches, jewellery or valuables	0%	50%

- e If **your** baggage or **golf equipment** is damaged while **overseas** under section 8 and 9, when **we** pay **your** claim **we** will apply the following reduction factor.

With proof of damaged baggage or golf equipment (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	

With proof of damaged baggage or golf equipment (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
More than 2 years and less than or equal to 3 years	20%	50%
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

- f **You** must keep any property which is damaged, and if **we** ask, **you** must send it to **us**. (**You** will also need to pay any costs involved in doing this.) If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.
- g If **you** can recover all or part of the medical expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
- h **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

11 What you need to provide when you send us your claim

- a **You** or **your** legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund you for any expense which **you** cannot provide original receipts or invoices for.

- b** You must give us your travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of your claim to prove your travel.

12 Premium

You can extend or shorten your period of insurance to cover your entire trip as required if your policy has not expired.

We will charge the premium on an hourly basis subject to a minimum premium payable that is equivalent to six hours of coverage and deduct the final premium from the bank card you have provided us.

You will not be charged of any administrative fee if you cancel your policy before the start of your period of insurance.

There will be no premium refund if you return to Singapore before the end of your period of insurance, if you did not shorten your period of insurance or if you cancel your policy after the start of your period of insurance.

13 Ending the insurance

We will end your policy immediately when we have made the final payment for 100% of the benefit under section 1.

14 Prohibited persons

If you or any relevant person is found to be a prohibited person:

- we are entitled not to accept your application; and
- if any policy is issued, we are entitled to end the policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the policy is ended.

Our decision in every respect of the above will be final.

The policyholder or you will need to inform us immediately if there is any change in any relevant person's identity, status or identity documents.

15 Excluding third party rights

A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this policy.

16 Having similar cover

If you have more than one travel policy from us for the same trip, we will consider you to be insured only under the policy which provides the highest benefit level.

17 Checking your age

For the purpose of cover under this policy, we will use your age at the start date of the period of insurance and pay benefits accordingly.

18 Currency and interest

All dollar amounts shown in the policy and certificate of insurance are shown in Singapore dollars (S\$). We will not pay interest under this policy.

19 Dealing with disputes

Any dispute or matter arising under, out of or in connection with your policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) to be dealt with. (This applies if it is a dispute that can be brought before FIDREC.) If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that time. We will not be legally responsible under your policy unless you have first received an award under arbitration.

20 Governing law

Singapore law will apply to this policy.

Feedback procedure

The information below is not legally binding and is just for your information.

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:

www.income.com.sg/enquiry

Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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