

Table of cover

Section	Benefit	Maximum benefit limit per policy period
Personal accident benefits		
1	Personal accident	\$200,000 (refer to the scale of compensation table)
2	Medical expenses for injury due to an accident	Overall section limit: \$15,000 Sub-limit for medical treatment in Singapore: \$5,000
3	Emergency medical evacuation	Unlimited
4	Sending you home	Unlimited
5	Study interruptions	\$20,000
6	Compassionate Visit	Overall section limit: \$10,000 Sub-limit for hotel accommodation expenses: \$500 per day
7	Criminal assault	\$100,000
Personal belongings benefits		
8	Loss or damage of personal belongings (including laptop) at overseas residence Type of personal belongings - Laptop - Handheld computer devices - Other personal belongings	Overall section limit: \$1,000 Sub-limit: \$1,000; \$200 in total; or \$500 per item, set or pair
9	Losing travel documents	\$500
Travel inconvenience benefits		
10	Travel delay - While overseas - While in Singapore	Overall section limit: \$1,000 \$50 for every six hours of delay \$150 (after six hours of delay)
11	Baggage delay Baggage delay when arriving in Singapore	Overall section limit: \$1,000 \$50 for every six hours of delay \$200 (after six hours of delay)
12	Loss of or damage to checked-in baggage with a commercial airline	Overall section limit: \$2,000 Sub-limit for each item, set or pair: \$500
Other benefits		
13	Personal liability	\$300,000
Optional Benefit		
14	Hospital and surgical expenses	Overall section limit: Option A - \$25,000 Option B - \$50,000 Option C - \$100,000 Sub-limit for medical treatment in Singapore: \$5,000
15	Medical expenses for outpatient treatment for sickness while overseas	\$1,500 in total (Excess: \$100 for each visit)

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Policy Conditions

Overseas Study Protection Plan



Your policy

This is **your** Overseas Study Protection Plan insurance **policy** and it contains details of benefits, conditions and exclusions relating to **you** the **insured person**. This **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 given **you** a **schedule**.

Any statement, information or declaration the **policyholder** or **you** have given, including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract.

The **schedule**, **table of cover** and any further **endorsements** are all part of this **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 a Singaporean or a Singapore permanent resident and **you** hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC) or **you** are a foreigner holding a valid Singapore student pass;
- are registered as a full-time or part-time student with an **educational institution** outside of Singapore and **you** hold a valid student identification card issued by the **educational institution**;
- are between 12 and 65 years of **age**; and
- (or the **policyholder**) have fully paid **your** premium.

Things to remember

- The **policyholder** or **you** must reveal all facts **you** or they know or ought to know which may affect the insurance cover **you** are applying for. If not, this **policy** may not be valid.

- **We** may change the terms and conditions of the **policy** at **your policy's** next and future renewal dates.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.
- The **policyholder** must not be an undischarged bankrupt and no bankruptcy application (including any statutory order) or order must have been made against the **policyholder**.

Definitions

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 property.

Age means **your** current age at the start of this **policy**.

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

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.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **your family member**, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **your family member**, partner, business partner, employer, employee or agent.

Commercial airline means a licensed company that provides scheduled, fixed and established flights for fare-paying passengers.

Criminal assault means a threat, attempt or actual physical attack on you for which the attacker is punishable by law. This can include actual or attempted robbery from **you** or any unprovoked physical attacks on **you**. **Criminal assault** is considered an **accident** under this **policy**.

Dental treatment means treatment necessary to restore sound and natural teeth which is made necessary due to an **accident**.

Educational institution means any school, vocational institute, polytechnic, college, university or institute of higher learning which is licensed to provide educational services by trained or qualified teachers and where **you** are registered as a student.

Endorsement means an authorised amendment to this **policy**.

Family members mean **your** parents, brothers, sisters, husband or wife, child or grandparents.

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 or rest or convalescent home or a home for the elderly or a similar establishment.

Hospitalised or **hospitalisation** means staying at least 24 hours in a row in a **hospital** as a bed patient on the advice of, and under the regular care and attendance of, a **medical practitioner** and for which the **hospital** made a room and board charge.

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 named in the **schedule** as the person 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.

Known event means any situation which **you** know will cause **you** financial loss or any situation which threatens **your** health or disrupts **your** trip that was publicised or reported by the media or through travel advice issued by an authority (local or foreign) before **you** start **your** trip.

Laptop means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means 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 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 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 service within the scope of their licence and training. The **medical practitioner** cannot be **your family member**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Overseas means any country other than Singapore.

Overseas residence means the permanent place where **you** live while studying outside Singapore during the **policy period**.

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**.

Period of insurance means the period of cover as shown in the **schedule**.

Permanently disabled or **permanent disability** means **you** are suffering from one of the items of disability listed in the scale of compensation table in this **policy**, 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** 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** confirms that it is not going to improve after 12 months.

Personal belongings means any physical and movable item that belongs to **you**. This does not include furniture, fittings and renovations that form part of **your overseas residence**.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of **you**, the **schedule**, the **table of cover** and any **endorsements we** have issued under this **policy**.

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

Policy period means a period of three, six or 12 months starting from:

- a the **start date**; or
- b any period of cover as agreed between the **policyholder** and **us** as shown in the **schedule**; or
- c **if your policy** is renewed, the renewal date.

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

- a which **you** knew about before the **start date**; or
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the **start date**; 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 date**.

If **your policy period** is 12 months, the term **pre-existing medical condition** also refers to a medical condition which **you** have made a claim under this **policy**, when **your policy** is renewed.

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

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

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.

Sickness means worsening physical health not caused by an **accident**, for which the **insured person** needs the treatment of a **medical practitioner**.

Start date means the date the **policy period** starts.

Schedule means the document which proves that the **insured person** has the insurance cover. It lists, among other things, details of the **insured person**, the **policyholder**, and the **period of insurance** covered under this **policy**.

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

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 NTUC Income means NTUC Income Insurance Co-operative Limited.

You, your and yours means the **insured person** as shown in the **schedule**.

What your policy covers

This **policy** will protect **you** financially for death, **injury**, loss, theft, damage or legal liability during the **period of insurance**.

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

A Main benefits

Section 1 – Personal accident			
When we pay	What we pay	What we do not pay	
<p>A If you are involved in an accident and only due to this accident you die or become permanently disabled within 12 months from the date of the accident.</p>	<p>1 We will pay up to the limit shown in the table of cover for each policy period using the scale of compensation table shown below.</p> <p>2 We will reduce any compensation due for accidental death or permanent disability by any payment which we have already made under the scale of compensation table for the same accident.</p>	<p>Besides the general exclusions listed in part 4 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 the disability is not listed in the scale of compensation table.</p> <p>2 Extra compensation for any specific item which is part of a greater item due under this policy. For example, we will pay you for losing your upper limb, but we will not pay you again for losing your finger or thumb.</p>	
Scale of compensation table			
Item	Description of disability	Percentage of sum insured as shown under section 1 in the table of cover	
a	Accidental death	100%	
b	Permanent total disability	100%	
c	Losing sight in both eyes	100%	
d	Losing two limbs	100%	
e	Losing sight in one eye, except perception of light	50%	
f	Losing one limb	50%	
g	Losing speech	50%	
h	Losing hearing in both ears	50%	
i	Losing four fingers and a thumb of one hand	50%	
j	Losing four fingers of one hand	40%	
k	Losing hearing in one ear	20%	
l	Losing a thumb	- 2 phalanges - 1 phalanx	25% 10%
m	Losing one index finger	- 3 phalanges - 2 phalanges - 1 phalanx	15% 10% 5%
n	Losing any other finger	- 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%
o	Losing metacarpals	- First or second - Third, fourth or fifth	3% 2%
p	Losing all toes of one foot		15%
q	Losing a great toe	- 2 phalanges - 1 phalanx	5% 3%
r	Loss of any other toes		3%
Third-degree burns			
s	Head - damage as a percentage of total body surface area		
	- equal to or greater than 8%		100%
	- equal to or greater than 5% but less than 8%		75%
	- equal to or greater than 2% but less than 5%		50%

t	Body - damage as a percentage of total body surface area	
	- equal to or greater than 20%	100%
	- equal to or greater than 15% but less than 20%	75%
	- equal to or greater than 10% but less than 15%	50%
The total of all percentages due under this section must not be more than 100% for each policy period .		

Section 2 – Medical expenses for injury due to an accident

When we pay	What we pay	What we do not pay
<p>A If you suffer an injury while overseas and need to get medical treatment.</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>1 We will pay for:</p> <ul style="list-style-type: none"> • the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and ambulance recommended or requested by a medical practitioner; and • the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; <p>for you to be treated while overseas, up to the limit shown in the table of cover or up to 90 days from the date of the accident, whichever comes first.</p> <p>2 If you did not receive medical treatment when you were overseas, you must do so in Singapore within seven days of your return. We will pay you for your medical expenses due up to 30 days from the date of the first treatment in Singapore or for the medical expenses due up to the sub-limit shown in the table of cover, whichever comes first.</p> <p>3 If you have received medical treatment overseas, we will pay you for your medical expenses due in Singapore if you continue to receive treatment up to 30 days immediately after your return to Singapore or for the medical expenses up to the sub-limit shown in the table of cover, whichever comes first.</p> <p>4 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>Besides the general exclusions listed in part 4 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 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. 2 Claims arising in your home country, if this is not Singapore. 3 Any expenses that you can recover from specific medical insurance covering the same loss or expense.

	<p>5 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources.</p> <p>6 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover for each policy period.</p>	
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Section 3 – Emergency medical evacuation

When we pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because you suffer an injury or sickness while overseas and our assistance company believes it medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you have been sent to a medical facility which is outside Singapore or your overseas residence, we will send you back to your overseas residence after you leave the hospital.</p> <p>C After you leave the hospital, we will send you back to Singapore if you need to return for long term recuperation or continued treatment and you cannot continue your overseas studies.</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.</p> <p>3 Our assistance company will make all decisions on the most appropriate method of transport and the destination to move you to. 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 up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 Any expenses to return you to your overseas residence after you have been sent back to Singapore for treatment or recuperation.</p>

Section 4 – Sending you home

When we 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, up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 by our assistance company or not approved by our assistance company or us.</p>

Section 5 – Study interruptions		
When we pay	What we pay	What we do not pay
<p>A If you are unable to continue with your current school-term because:</p> <ul style="list-style-type: none"> • you have to stay in a hospital for more than one month in a row due to an injury or a sickness you suffer while overseas; or • one of your family members dies. <p>You must try to get a refund from your educational institution first. We will only make a payment under this policy when we have written or documentary proof that your educational institution has refused your request for a refund.</p>	<p>1 We will refund you the tuition fee that you have paid or have agreed to pay under a contract which you cannot get back for the current school-term, up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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. This applies to conditions suffered by you or your family members.</p>
Section 6 – Compassionate visit		
When we pay	What we pay	What we do not pay
<p>A If you die or have to stay in a hospital for at least five full days in a row while overseas, after suffering an injury or sickness.</p> <p>B If one of your family members dies or has to stay in a hospital for at least five full days in a row as confirmed by their medical practitioner.</p>	<p>1 We will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one family member to travel and be with you or help in the final arrangements to bring your body or ashes back to Singapore or your home country. If you are hospitalised, this benefit will end once you are discharged from the hospital, or up to 30 days from the first day of your hospitalisation, whichever comes first.</p> <p>2 We will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for you to return home to visit your family member if they have to stay in a hospital or for the funeral if they have died.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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. This applies to conditions suffered by you or your family members.</p> <p>2 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p>

Section 7 – Criminal assault		
When we pay	What we pay	What we do not pay
<p>A If you die or suffer a permanent disability due to a criminal assault while overseas.</p>	<p>1 We will pay an extra amount, up to 50% of the benefit limit according to the scale of compensation table under section 1 – personal accident.</p> <p>2 The most we will pay is up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 attacks by a relative, staff member of the educational institution, co-worker or any person staying with you at your overseas residence.</p>
Section 8 – Loss or damage of personal belongings (including laptop) at overseas residence		
When we pay	What we pay	What we do not pay
<p>A If your personal belongings (for example, laptop) are lost or damaged while stored at your overseas residence due to a natural disaster, or theft.</p> <p>You must meet the following conditions.</p> <p>1 If your personal belongings are stolen, force and violence must have been used to break into your overseas residence.</p> <p>2 You must report the theft to the police where the loss or damage has 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 or damage, together with all relevant receipts or proof of purchase.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal belongings. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 theft by any person legally allowed in your overseas residence.</p> <p>2 If your overseas residence is left unoccupied for more than 60 days in a row at the time of the incident.</p> <p>3 Unexplained and mysterious loss or damage of your personal belongings.</p> <p>4 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works).</p> <p>5 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>6 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</p> <p>7 Claims for motorised vehicles (including their accessories).</p> <p>8 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p>

		<p>9 Claims for fruits, perishables, consumables and animals.</p> <p>10 Claims for business goods or equipment of any kind.</p> <p>11 Claims for money, securities, stamps, debit or credit cards, cash cards, Ez link cards, bonds and coupons.</p> <p>12 Claims for an identity card, passport, driver's licence, travel pass or tickets and travel documents.</p> <p>13 Claims for any item which does not belong to you.</p>
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Section 9 – Losing travel documents

When we pay	What we pay	What we do not pay
<p>A If your passport or travel documents are lost due to a natural disaster or stolen while stored at your overseas residence or while you are travelling overseas.</p> <p>You must show that you have met the following conditions.</p> <p>1 For theft from your overseas residence, force and violence must have been used to break into your overseas residence.</p> <p>2 For theft which happens while you are on a trip, you must show that you have taken all possible steps and been careful to make sure that your passport and travel documents are kept in a secure place and they are not left unattended in a public place.</p> <p>3 You must have reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it.</p> <p>You must make claims arising from losing your passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first. We will only make a payment under this policy when we receive written or documentary proof that your claim has been denied or rejected 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 or travel documents.</p> <p>3 The most we will pay under this section is up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 Travel tickets 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 and travel documents are kept in a safe place.</p> <p>4 Unexplained and mysterious disappearance of your passport 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 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p>

Section 10 – Travel delay		
When we pay	What we pay	What we do not pay
<p>A If the public transport you are scheduled to travel in during the policy period is delayed for more than six hours in a row and you are not the cause of the delay.</p> <p>You must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<p>1 For travel delay of more than six hours while you are overseas, we will pay a cash benefit for every full six hours in a row of delay you suffer.</p> <p>If you have onward connecting public transport to your final destination, we will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary.</p> <p>2 For travel delay of more than six hours in a row before you depart from Singapore, we will only pay you a cash benefit of \$150 as shown in the table of cover.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 You failing to get on the public transport according to the time shown in the itinerary supplied to you.</p> <p>2 Claims that result from any delay which you or the public knew about at the time you bought this policy.</p> <p>3 You checking in late to the airport, port or station.</p>
Section 11 – Baggage delay		
When we pay	What we pay	What we do not pay
<p>A If your checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while you are in Singapore or overseas.</p> <p>You must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.</p>	<p>1 For baggage that is delayed while you are overseas, we will pay you a cash benefit for every full six hours in a row of delay (worked out from the time you actually arrive at the final destination and the time you receive your checked-in baggage)</p> <p>2 For baggage that is delayed for more than six hours when you arrive in Singapore, we will pay you a flat cash benefit of \$200 as shown in the table of cover.</p> <p>3 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover for each policy period.</p> <p>4 You can only claim under either section 11 or 12 for the same event but not under both sections.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>

Section 12 – Loss of or damage to checked-in baggage with a commercial airline

When we pay	What we pay	What we do not pay
<p>A If you checked-in baggage with a commercial airline which you are scheduled to travel with, is lost or damaged due to an accident or theft while overseas.</p> <p>You must show that you have met the following conditions.</p> <ol style="list-style-type: none"> 1 You have taken all possible steps and been careful to protect the security of your belongings and prevent loss or damage. 2 You have reported the loss to the commercial airline within 24 hours of discovering the loss or damage. You must send us a copy of the written document issued by the commercial airline with details of the loss or damage, together with all relevant receipts or proof of purchase. 3 You must make any claims arising from loss or damage to your baggage to the commercial airline first. We will only make a payment under this policy when we have written or documentary proof that your claim has been denied or rejected by the commercial airline. 	<ol style="list-style-type: none"> 1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged baggage. We will take off an amount for wear and tear when we work out the claim. 2 The most we will pay under this section is up to the overall section limit or sub-limit shown in the table of cover for each policy period. 3 You can only claim under either section 11 or 12 for the same event but not under both sections. 	<p>Besides the general exclusions listed in part 4 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 Any baggage or item that is not checked-in with the commercial airline, or which you bring along onto the flight cabin. 2 Loss or damage to checked-in baggage carried by other means of transport, for example, taxi, coach, train or ferry. 3 Any baggage or item which you separately checked-in in advance. 4 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works). 5 Claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage. 6 Items that are confiscated or held by customs or authorities. 7 Claims for motorised vehicles (including their accessories). 8 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. 9 Claims for fruits, perishables, consumables and animals. 10 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. 11 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes. 12 Claims for business goods or equipment of any kind. 13 Claims for money, securities, stamps, debit or credit cards, cash cards, Ez link card, bonds and coupons. 14 Claims for jewellery or valuables.

		<p>15 Claims for an identity card, passport, driver's licence, travel pass or tickets and travel documents.</p> <p>16 Claims for any item which does not belong to you.</p> <p>17 Unexplained and mysterious disappearance of your baggage or items.</p> <p>18 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>19 Any claim for laptop and handheld computer devices.</p>
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Section 13 – Personal liability

When we pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <ol style="list-style-type: none"> 1 injuring someone while overseas; or 2 damaging or causing loss to someone else's property while overseas. 	<p>1 We will pay:</p> <ul style="list-style-type: none"> • the legal costs and expenses for representing or defending you; and • the amount awarded against you by the court in Singapore; <p>up to the limit shown in the table of cover for each policy period.</p>	<p>Besides the general exclusions listed in part 4 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 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 educational institution. 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 study, 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.

		<p>10 Any court judgment which is being appealed by you or on your behalf.</p> <p>11 Any legal responsibility that results from you passing on a communicable disease to others.</p> <p>12 Any legal responsibility that results from your abuse of controlled drugs.</p> <p>13 Any legal responsibility that results when you are under the influence of drugs or alcohol.</p> <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>
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B Optional benefits

Section 14 – Hospital and surgical expenses		
When we pay	What we pay	What we do not pay
<p>A If you are hospitalised on the advice of a medical practitioner, due to an injury or sickness you suffered 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>1 We will pay for the necessary and reasonable hospital and surgical expenses (including day surgery), recommended or requested by a medical practitioner for you to be treated.</p> <p>2 The hospital and surgical expenses will include the following.</p> <p>a Room and board charges (including in an intensive care unit (ICU)).</p> <p>b 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>Besides the general exclusions listed in part 4 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 for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. This includes regular dental check-ups and services for scaling and polishing.</p> <p>2 Claims arising in your home country, if this is not Singapore.</p> <p>3 Any expenses that you can recover from specific medical insurance covering the same loss or expense.</p> <p>4 Claims for nursing care not provided by the hospital.</p> <p>5 Claims for routine physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual injury or sickness.</p>

	<p>c Other hospital services, which include using an operating room:</p> <ul style="list-style-type: none"> • drugs and medicine prescribed by a medical practitioner while you are in the hospital as an inpatient; • dressing, ordinary splints and plaster casts; • laboratory examinations which are medically necessary; • electrocardiograms; • basal metabolism tests; • physical therapy; • anaesthesia and oxygen; • X-ray examinations; • intravenous drugs and liquids; and • giving blood plasma, but not the cost of the blood plasma itself. <p>d Fees for surgery or day surgery performed by a medical practitioner.</p> <p>e Pre-hospitalisation treatment within 90 days before being admitted as an inpatient or day surgery which is recommended by a medical practitioner to treat an injury or a sickness, only if we pay the hospitalisation claim under the policy.</p> <p>f Post-hospitalisation treatment within 90 days after your discharge from the hospital for follow-ups for the same injury or sickness which you were in hospital for, only if we pay the hospitalisation claim under the policy.</p> <p>g If you did not receive medical treatment when you were overseas, we will pay if you have to be hospitalised in Singapore within seven days of your return.</p> <p>3 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources.</p>	<p>6 Claims due to insanity or self-inflicted injuries or conditions related to functional disorders of the mind.</p> <p>7 Claims for rest care or care in a sanatorium, drug addiction or alcoholism, diseases which need isolation or quarantine under current laws, including any infectious diseases declared by the health authorities of Singapore or in the country where you caught the disease or by the World Health Organization (WHO). This does not apply to influenza A flu virus (H1N1), hand, foot and mouth disease (HFMD) and severe acute respiratory syndrome (SARS).</p> <p>8 Claims for congenital problems.</p> <p>9 Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.</p> <p>10 Claims for non-medical personal services such as radio, telephone, television, newspapers and guest's meals and any other items which are not medically necessary.</p> <p>11 Claims for special braces, appliances, equipment or other prosthetic devices including spectacles, walking or home aids of any kind, dialysis machine, oxygen machine, hearing aids, wheelchairs, crutches, braces, splints and lenses and any another medical-related equipment.</p> <p>12 Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatments relating to infertility.</p>
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	<p>4 The most we will pay under this section is up to the overall section limit or sub-limits shown in the table of cover for each policy period, whichever comes first.</p>	
Section 15 – Medical expenses for outpatient treatment for sickness while overseas		
When we will pay	What we pay	What we do not pay
<p>A If you suffer a sickness while overseas and need to get outpatient treatment 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>1 We will pay for:</p> <ul style="list-style-type: none"> the necessary and reasonable costs of outpatient medical treatment (including dental treatment) recommended or requested by a medical practitioner for you to be treated; and the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor for you to be treated. <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 cannot be recovered from these other sources.</p> <p>The most we will pay under this section is up to 90 days from the date of sickness or up to the section limit shown in the table of cover for each policy period, whichever comes first.</p>	<p>Besides the general exclusions listed in part 4 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"> The first \$100 for each visit for your outpatient medical treatment. Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. Claims arising in your home country and Singapore. Any expenses that you can recover from specific medical insurance covering the same loss or expense.

General conditions which apply to the whole policy

1 Cover

For section 1 - personal accident, **you** cover starts when **you** leave the place **you** usually live or work in Singapore to start **your** trip, or from the **start date** shown on **your schedule**, whichever is later. Cover ends when:

- a **you** arrive at the place that **you** usually live or work in Singapore after **your** trip;
- b three hours after **you** return to Singapore; or
- c at the end of the period shown on **your schedule**; whichever is earlier.

2 Age eligibility

This **policy** is only available to **you** if **you** are between 12 and 65 years of **age**.

3 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, 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 which are covered under sections 3 and 4 of the **table of cover**.

4 General exclusions

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

- a **You** living or travelling **overseas** against medical advice or for the purpose of getting medical treatment.
- b **You** travelling **overseas** against a travel advisory issued by any public authority.

- 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** or physical problems that existed before the **start date** of the **policy**.
- i Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- j Taking part in any kind of speed contest or racing (other than on foot).
- k An **accident** while **you** are driving or riding on a motor race track.
- l 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.
- m **You** taking part in the following activities.
 - i. Any sports or activity which is against the advice of a **medical practitioner** or against the health and safety rules given 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;
 - organized 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:
- 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 hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing and wingsuit flying and dragon boating.
- n 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.
- o The consequences of war, riot, revolution or any similar event.
- p Radioactivity, or damage from any nuclear fuel, material or waste.
- q 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.
- r **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimize claims under this **policy**.
- s **You** travelling in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- t **You** taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work, mining, aerial photography activities or handling explosives.
- u Any **known event**.
- v Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
- w **Your** deliberate act, failure to act, negligence or carelessness.

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.

5 Changing your plan

You may write and ask to change the plan before **your** next **policy** renewal (if this applies), if **we** approve and if **we** have not paid out any claim under this **policy**. If **we** do approve **your** request, the change in plan will take place at the next **policy** renewal.

6 Premium

a The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to the **policyholder** at their last-known address, at least 30 days before the change is to take place, to tell **you** what the new premium is.

b Premium due dates

The premium is due on or before the start of this **policy** and if this **policy** is renewed, the **start date** of the next **policy period**.

7 Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before:

a the start of this **policy**; or

b the **start date** of next **policy period**, if this **policy** is renewed.

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid, will not be renewed and **we** will not pay any benefits.

8 Renewal

We will only renew **your policy** if **you** pick a **policy period** of 12 months. If this **policy** is renewed, **we** will provide the new terms and conditions (if these apply) for the next **policy period** before the **start date** of the next **policy period**.

This **policy** will apply for as long as **we** successfully receive the premium due before the premium due date.

9 Cancellation and refund

- a If **we** cancel the **policy**
 - i. **We** can cancel this **policy** by giving **you** seven days' notice by post to **your** last-known address. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.
 - ii. **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on us accepting it and **your** latest physical or medical conditions.

- b If the **policyholder** cancels the **policy**
 - i. The **policyholder** may cancel this **policy** by calling **us** or writing to **us** and cancellation will apply from the date **we** receive the notice of cancellation.
 - ii. **We** will work out and refund the premium as follows if no claim has been made under this **policy**.

Period of insurance (in days) still left to run <hr/> Original period of insurance of this policy	X	85% of the premium paid
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 - iii. **We** will not refund any premium if a claim has been made under this **policy** for the **policy period** in which this **policy** is cancelled.
 - iv. **We** will not refund any premium below \$37.45 (after GST).

If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

10 Paying benefits

We will pay the benefits listed in this **policy** only if **you** have:

- a met general condition 7; and
- b given **us** satisfactory proof of the claim.

We will pay all benefits shown in the **table of cover** to the **policyholder** except if:

- a **you** die as described in section 1 (in this case, **we** will pay **your** legal personal representative if **you** are also the **policyholder**);

- b **you** are evacuated as the result of a medical emergency or sent home as described in sections 3 and 4, 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 13, in which case we will pay the person **you** are legally responsible to.
- When **we** have paid the benefits, **we** will have no further legal responsibility to **you** or the **policyholder** under this **policy** for the claim.

11 Misrepresentation

We will treat this **policy** as void if **you** or the **policyholder** misrepresents any information which may affect **our** decision to accept the application.

12 Fraud

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

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

We can do any or all of 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 this **policy**.
- c **We** may declare this **policy** invalid.
- d **We** can recover from **you** or the **policyholder** the amount of any claim **we** have already paid under this **policy**.
- e **We** will not refund the premium.
- f **We** may not allow **you** or the **policyholder** to buy other policies from **us**.
- g **We** may report **you** or the **policyholder** to the police.
- h **We** may cancel this **policy**.

13 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.

14 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 7 - criminal assault, section 10 - travel delay and section 11 - baggage delay).

15 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in the **insured person's** name to enforce their or **our** rights against any other person.

16 Claims conditions

- a **You** must tell **us** as soon as possible and in any case within 30 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**.
- b If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- c **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.
- d **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.

- e If **you** lose **your** items as described under section 8 and 12, when **we** pay **your** claim, **we** will apply the reduction factor as shown in the table below.

Baggage and personal belongings that are lost or stolen	Reduction factor to be applied to the value of item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50% of same
More than 1 year and less than or equal to 2 years	10%	model (or closest but not better) available in the market,
More than 2 years and less than or equal to 3 years	20%	up to \$100 per item for each set or pair and up to \$500 in total for items under lost baggage cover.
More than 3 years and less than or equal to 4 years	30%	50% of same model (or closest but not better) available in the market, for each laptop .
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

- f If **your** items are damaged as described under section 8 or 12, when **we** pay **your** claim, **we** will apply the following reduction factor

With proof of baggage and personal belongings that are damaged	Reduction factor to be applied to the value of 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%	
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%	

17 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 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.

18 Ending the insurance

This **policy** will end immediately when:

- a **we** have paid 100% of the benefit limit under section 1 - personal accident;
- b **we** cancel this **policy** under general conditions 7, 9(a) or 12;
- c **you** cancel this **policy** under general condition 9(b);
- d **you** no longer meet any of the eligibility requirements set;
- e before entering into this **policy**, **you** fail to reveal all facts **you** or they know or ought to know which may affect this **policy**; or
- f **we** do not renew this **policy**.

19 Excluding third party rights

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

20 Currency and interest

All dollar amounts shown in this **policy** and **schedule**, and **table of cover** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

21 Governing law

Singapore law will apply to this **policy**.

22 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 point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

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:
sq@income.com.sg

Our promise to you

We will:

- acknowledge the **policyholder's** complaint promptly;
- investigate quickly and thoroughly;
- keep the **policyholder** informed of **our** progress; and
- do everything possible to deal with the **policyholder's** 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 NTUC Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)