

## Table of Cover

Coverage while **you** are **overseas**, including all **your** trips

<b>Important note: Maximum benefit (S\$) per insured person also applies to family cover</b>							
<b>Maximum benefit (S\$)</b>							
		<b>Plan 1</b>		<b>Plan 2</b>		<b>Plan 3</b>	
		<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>
<b>Personal accident benefits</b>							
<b>Section 1</b>	<b>Accidental death and permanent disability</b>						
	Limit under individual cover per <b>policy year</b>	150,000		200,000		250,000	
	Limit under <b>family cover</b> per <b>policy year</b>						
	For adult	150,000	525,000	200,000	700,000	250,000	950,000
	For child	75,000		100,000		150,000	
<b>Section 2</b>	<b>Criminal assault</b>						
	Limit under individual cover per <b>policy year</b>	75,000		100,000		125,000	
	Limit under <b>family cover</b> per <b>policy year</b>						
	For adult	75,000	262,500	100,000	350,000	125,000	475,000
	For child	37,500		50,000		75,000	
<b>Medical related benefits</b>							
<b>Section 3</b>	<b>Overseas medical expenses incurred due to injury</b>						
	Overall section limit per <b>policy year</b>	20,000	100,000	20,000	100,000	20,000	100,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	5,000		5,000		5,000	
<b>Section 4</b>	<b>Overseas medical expenses incurred due to sickness (outpatient medical treatment only)</b>						
	Overall section limit per <b>policy year</b> (\$100 excess per outpatient visit)	5,000	25,000	5,000	25,000	5,000	25,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	1,000		1,000		1,000	
<b>Section 5</b>	<b>Emergency medical evacuation</b>						
	Limit per <b>policy year</b>	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000
<b>Section 6</b>	<b>Sending you home</b>						
	Limit per <b>policy year</b>	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000

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<b>Important note: Maximum benefit (S\$) per insured person also applies to family cover</b>							
<b>Maximum benefit (S\$)</b>							
		<b>Plan 1</b>		<b>Plan 2</b>		<b>Plan 3</b>	
		<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>
<b>Medical related benefits</b>							
<b>Section 7</b>	<b>Hospital visitation</b>						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 8</b>	<b>Compassionate visit</b>						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 9</b>	<b>Emergency phone charges</b>						
	Limit per incident	100	500	200	1,000	300	1,500
<b>Education fees &amp; ATM assault cover</b>							
<b>Section 10</b>	<b>Sponsor protection</b>						
	Limit per lifetime	15,000	15,000	30,000	30,000	50,000	50,000
<b>Section 11</b>	<b>Study interruptions</b>						
	Limit per lifetime	10,000	10,000	15,000	15,000	20,000	20,000
<b>Section 12</b>	<b>ATM assault</b>						
	Limit per incident	250	1,250	500	2,500	750	3,750
<b>Personal liability &amp; Kidnap and hostage cover</b>							
<b>Section 13</b>	<b>Personal liability</b>						
	Limit per policy year	300,000	300,000	500,000	500,000	1,000,000	1,000,000
<b>Section 14</b>	<b>Kidnap and hostage</b>						
	Overall section limit per incident	3,000	15,000	5,000	25,000	10,000	50,000
	For every 24 hours	100		100		100	
<b>Travel inconvenience benefits</b>							
<b>Section 15</b>	<b>Travel delay</b>						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
<b>Section 16</b>	<b>Baggage delay</b>						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
<b>Section 17</b>	<b>Loss or damage of checked-in baggage with a public transport provider</b>						
	Overall section limit per incident	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for each item, set or pair	500		500		500	

Coverage while **you** are **overseas**, including all **your** trips

<b>Important note: Maximum benefit (\$\$) per insured person also applies to family cover</b>							
<b>Maximum benefit (\$\$)</b>							
	<b>Overseas home and personal home contents protection benefits</b>	<b>Plan 1</b>		<b>Plan 2</b>		<b>Plan 3</b>	
		<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>
<b>Section 18</b>	<b>Loss or damage of overseas personal home contents due to natural disaster, fire or theft</b>						
	Overall section limit per <b>policy year</b>	3,000	15,000	4,000	20,000	5,000	25,000
	Sub-limit for <b>laptop</b>	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 19</b>	<b>Alternative accommodation</b>						
	Overall section limit per incident	1,000	2,000	2,000	4,000	3,000	6,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500

Optional coverage while **you** are **overseas**, including all **your** trips

<b>Important note: Maximum benefit (S\$) per insured person also applies to family cover</b>							
		<b>Maximum benefit (S\$)</b>					
		<b>ME Starter</b>		<b>ME Value</b>		<b>ME Supreme</b>	
<b>Overseas Medical Expenses rider (optional)</b>		<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>
<b>Section 20a</b>	<b>Overseas medical expenses incurred due to sickness and injury</b>						
	Overall section limit per <b>policy year</b> (\$100 <b>excess</b> per outpatient visit due to <b>sickness</b> )	50,000	250,000	100,000	500,000	200,000	1,000,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for <b>outpatient medical treatment</b> incurred due to <b>sickness</b> per <b>policy year</b>	5,000		5,000		5,000	
	Sub-limit for continuing medical treatment in Singapore per <b>policy year</b>	5,000		5,000		5,000	
<b>Section 20b</b>	<b>COVID-19 medical cover</b>						
	Limit per incident for overseas medical expenses incurred due to COVID-19	50,000	250,000	100,000	500,000	200,000	1,000,000
	Limit per incident for emergency medical evacuation and sending you home due to COVID-19	100,000	300,000	100,000	300,000	100,000	300,000

Optional coverage for **your leisure trips**

<b>Important note: Maximum benefit (S\$) per insured person also applies to family cover</b>							
<b>Maximum benefit (S\$)</b>							
<b>Trip Protect rider (optional)</b> Protecting your leisure trips		<b>Trip Protect Starter</b>		<b>Trip Protect Value</b>		<b>Trip Protect Supreme</b>	
		<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>	<b>Per insured person</b>	<b>Per family cover</b>
<b>Section 21a</b>	<b>Theft or damage of personal belongings</b>						
	Overall section limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for <b>laptop</b>	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
<b>Section 21b</b>	<b>Losing travel documents</b>						
	Overall section limit per <b>leisure trip</b>	500	2,500	750	3,750	1,000	5,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 21c</b>	<b>Rental vehicle excess</b>						
	Limit per <b>leisure trip</b>	3,000	3,000	4,000	4,000	5,000	5,000
<b>Section 21d</b>	<b>Cancelling your trip</b>						
	Limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
<b>Section 21e</b>	<b>Trip disruption</b>						
	Overall section limit per <b>leisure trip</b>	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
<b>Section 21f</b>	<b>Unused entertainment ticket</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500
<b>Section 21g</b>	<b>Missed connections</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500
<b>Section 21h</b>	<b>Overbooked public transport</b>						
	Limit per <b>leisure trip</b>	100	500	200	1,000	500	2,500

## Policy Conditions

### Overseas Study Protection Plan

Card (NRIC), employment pass, work permit, long-term visit pass.

#### 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 the **policyholder** has paid the appropriate premium in full and **we** have given the **policyholder** a **schedule**.

Any statement, information or declaration the **policyholder** has given on **your** behalf or **you** have given; including any declaration made over the phone, 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 **insured person** who are:

- 1 Between 8 and 65 years of **age**; unless **you** are a child insured under a **family cover**, then **you** must be more than 30 days but less than 25 years of **age** and unemployed throughout the **period of insurance**; and
- 2 Either:
  - a Registered as a full-time or part-time student with an **educational institution** holding a valid student identification card issued by the **educational institution** and holding a Singapore National Registration Identification Card (NRIC) or valid Singapore student pass and residing **overseas** for purpose of study or **student internship**; or
  - b The legal spouse or child(ren) of the student insured under this **policy** and residing **overseas** with the student insured and holds a valid Singapore identification document such as a Singapore National Registration Identification

#### Things to remember

- The **policyholder** or **you** must reveal all facts the **policyholder** or **you** know or ought to know which may affect the insurance cover the **policyholder** or **you** are applying for. If not, this **policy** may not be valid.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.

#### Definitions

**Accident** or **accidental** means a sudden and 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.

**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**.

**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 when **you** are **overseas** or on a **leisure trip**.

**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, bone-setter who is registered and can practise within the scope of their licence under

the laws of the country. This cannot be **you, your** family, 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 **you, your** family, partner, business partner, employer, employee or agent.

**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**.

**Excess** means the amount which **you** must pay when a claim is made.

**Family cover** means covering a maximum of 2 adults with:

- a** the **insured person** registering as the student; and
  - b** his/her legally married spouse;
- and any number of their children more than 30 days but less than 25 years of **age** named in the **schedule**.

The child(ren) must:

- a** be the biological or legally adopted child of the adult described in paragraph a and b above; and
- b** not be employed (full time or part time) during the term of the **policy**.

**Family member** or **family members** means **your** parents, brothers and sisters, husband or wife, children, 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, partner, business partner, employer, employee or agent.

**Home country** means any country of which **you** or the **insured person** under the **family cover** is a citizen of.

**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; and
- b** provides nursing services by registered nurses 24 hours a day; and
- 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.

**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) named in the **schedule** 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** study, **student internship** or **leisure trip** that were made known to **you** 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** or any optional

benefit was taken up or before **you** made the booking for **your** study, **student internship** or **leisure trip** (whichever is applicable).

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

**Legal guardian** means the legal guardian as appointed by the court of Singapore or by deed.

**Leisure trip** means a journey taken during the **period of insurance**:

- a to another country from **your overseas residence**, Singapore or **your home country** (international travel); or
- b to a local destination that is at least 90 kilometres away from **your overseas residence** (domestic travel).

Cover for a **leisure trip** starts when **you** leave **your overseas residence**, Singapore or **your home country**, and ends:

- a when **you** arrive at **your overseas residence**, Singapore or **your home country**; or
- b 90 consecutive days from the start of **your leisure trip**; or
- c at the expiry of the **period of insurance**, whichever is the earliest.

Notwithstanding the above, cover under section 21d – Cancelling your trip starts when **you** have booked and paid for **your leisure trip** and according to the terms stated in section 21d.

For avoidance of doubt, **leisure trip** excludes cover for:

- a temporary relocations (e.g. for studies, internships, student exchange etc.); and
- b travel to places which are part of **your** regular commute; and
- c travel when **you** are in Singapore or **your home country**.

**Losing** means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table under section 1) cut or torn off, as confirmed by **our medical practitioner**.

**Losing hearing** means medically certified permanent and total loss of hearing as 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**.

**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**.

**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, partner, business partner, employer, employee or agent.

**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**.

**Outpatient medical treatment** means outpatient medical treatment which is necessary to treat an **injury** or **sickness**, that is recommended by a **medical practitioner** or a **specialist** and **you** do not need to stay in **hospital**. **Outpatient medical treatment** does not include day surgery.

**Overseas** means any country other than Singapore.

**Overseas residence** means the permanent place where **you** live **overseas** while studying or while on a **student internship**. This refers to the unit or apartment of the main building where **you** live and excludes any shared areas which are not provided just for **your** use, or not connected with the main building.

**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 will in all probability entirely prevent **you** from working in any job for a salary or wage or stop **you** from carrying out any student activities or business whatsoever for the rest of **your** life; 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** and which **you** bring or acquire on **your leisure trip**.

**Personal home contents** means any physical and movable item that belongs to **you** that are stored and locked in **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 year** means:

- a For **policies** of at least 12 months:
  - Each 12 month cycle beginning from the **start date** of the **policy**.
- b For **policies** of less than 12 months:
  - The duration of the **period of insurance**.

For avoidance of doubt, a **policy year** will not extend beyond the **period 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 date** of the **policy** or before **your leisure trip** begins (whichever is applicable); or
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the **start date** of the **policy** or before **your leisure trip** begins (whichever is applicable); 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** of the **policy** or before **your leisure trip** begins (whichever is applicable).

Unless **you** have fully recovered, the term **pre-existing medical condition** also refers to a medical condition which **you** have made a claim under this **policy**.

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 subject to laws, regulations or sanctions administered by any governmental or regulatory authorities or law enforcement in any country, which will prohibit **us** from providing insurance cover or paying any benefit.

**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.

**Relevant person** includes **policyholder**, **insured person**, trustee, assignee, authorised person, beneficiary, beneficial owner and connected party.

**Rental vehicle** means all motor-driven four-wheeled vehicles **you** may rent from a licensed rental agency for the purpose of private use and which is in **your** care or custody. This excludes vehicles under a hire purchase agreement.

**Robbed** means the unlawful taking of money **you** withdrew from an automatic teller machine (ATM) from **you** by someone through harm, force or threat of physical **injury**.

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

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

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

**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 continue with **your leisure trip**.
- b** For **your family member** – an **injury** or **sickness** that is life-threatening as confirmed by a **medical practitioner**.

**Start date** means the date the **period of insurance** starts as set out in the **schedule**.

**Student internship** means a work experience programme with a company or an organization for **your** education while **you** are still registered as a student in an **educational institution**.

**Table of cover** means the separate table showing the list of benefits **we** will pay to 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**.

**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** referred to in the **schedule**.

## What your policy covers

This **policy** will protect **you** financially for death, **injury, sickness**, 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 of **your** plan as set out in the **table of cover**.

## Section 1 – Accidental death and permanent disability

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are involved in an <b>accident</b> while <b>overseas</b> which causes an <b>injury</b> and only due to this <b>accident</b> <b>you</b> die or become <b>permanently disabled</b> within 12 months from the date of the <b>accident</b>.</p>	<p><b>1</b> We will pay <b>you, your</b> estate or <b>your</b> legal personal representative for each <b>accident</b> during the <b>period of insurance</b>, using the scale of compensation table shown below based on the date of the <b>accident</b>.</p> <p><b>2</b> We will reduce any compensation due for <b>accidental</b> death or <b>permanent disability</b> by any payment which <b>we</b> have already made under the scale of compensation table for the same <b>accident</b>.</p> <p><b>3</b> The most <b>we</b> will pay is up to the limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> If the disability is not listed in the scale of compensation table.</p> <p><b>2</b> Extra compensation for any specific item which is part of a greater item due under this <b>policy</b>. For example, <b>we</b> will pay <b>you</b> for <b>losing your</b> upper limb, but <b>we</b> will not pay <b>you</b> again for <b>losing your</b> finger or thumb.</p> <p><b>3</b> A disability or death that is caused by <b>sickness</b>. For example, <b>we</b> will not pay a claim if <b>you</b> die from a heart attack or become <b>permanently disabled</b> after suffering a stroke.</p> <p><b>4</b> Any physical disability which existed before this <b>policy</b> was taken up.</p>

**Scale of compensation table**

Item	Description of disability	Percentage of sum insured as shown under section 1 in the table of cover
<b>a</b>	<b>Accidental death</b>	100%
<b>b</b>	<b>Permanent total disability</b>	100%
<b>c</b>	<b>Losing sight</b> in both eyes	100%
<b>d</b>	<b>Losing two limbs</b>	100%
<b>e</b>	<b>Losing sight</b> in one eye, except perception of light	50%
<b>f</b>	<b>Losing one limb</b>	50%
<b>g</b>	<b>Losing speech</b>	50%
<b>h</b>	<b>Losing hearing</b> in both ears	50%
<b>i</b>	<b>Losing four fingers and a thumb</b> of one hand	50%
<b>j</b>	<b>Losing four fingers</b> of one hand	40%
<b>k</b>	<b>Losing hearing</b> in one ear	20%
<b>l</b>	<b>Losing a thumb</b> - 2 phalanges - 1 phalanx	25% 10%
<b>m</b>	<b>Losing one index finger</b> - 3 phalanges - 2 phalanges - 1 phalanx	15% 10% 5%
<b>n</b>	<b>Losing any other finger</b> - 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%

<b>o</b>	<b>Losing</b> metacarpals - First or second - Third, fourth or fifth	3% 2%
<b>p</b>	<b>Losing</b> all toes of one foot	15%
<b>q</b>	<b>Losing</b> a great toe - 2 phalanges - 1 phalanx	5% 3%
<b>r</b>	<b>Loss</b> of any other toe	3%
<b>Third-degree burns</b>		
<b>s</b>	Head - damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
<b>t</b>	Body - damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
- The total of all percentages of the sum insured due under this section for each <b>insured person per policy year</b> will not be more than 100%.		

## Section 2 – Criminal assault

When we pay	What we pay	What we do not pay
<b>A</b> If <b>you</b> die or suffer a <b>permanent disability</b> due to a <b>criminal assault</b> while <b>overseas</b> .	<ol style="list-style-type: none"> <li><b>We</b> will pay up to the limit shown in the <b>table of cover</b> for each <b>policy year</b> using the scale of compensation table shown under section 1 – accidental death and permanent disability.</li> <li>The most <b>we</b> will pay is up to the limit as shown in the <b>table of cover</b>.</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li>Claims resulting from attacks by <b>your</b> relative, <b>your family member</b>, fellow students and staff member of the <b>educational institution</b>, co-worker or any person staying with <b>you</b> at <b>your overseas residence</b>.</li> </ol>

## Section 3 – Overseas medical expenses incurred due to injury

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> suffer an <b>injury</b> while <b>overseas</b> and need to get medical treatment.</p> <p><b>You</b> must provide a written report of <b>your</b> medical condition from <b>your medical practitioner</b> together with original medical bills and receipts.</p>	<ol style="list-style-type: none"> <li><b>We</b> will pay for: <ul style="list-style-type: none"> <li>the necessary and reasonable costs of emergency medical, surgical, <b>hospital, dental treatment</b> and surface ambulance recommended or requested by a <b>medical practitioner</b>; and</li> <li>the necessary and reasonable costs of treatment by a <b>Chinese medicine practitioner</b> or</li> </ul> </li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li>Medical treatment that is caused directly or indirectly by any <b>sickness</b> (for example, a heart attack or a stroke) and not by an <b>injury</b>.</li> <li>Claims for dental treatment as a</li> </ol>

	<p><b>chiropractor;</b> for <b>you</b> to be treated immediately while <b>overseas</b>, up to 90 days from the date of the first treatment.</p> <p><b>2</b> If <b>you</b> were unable to complete treatment <b>overseas</b> and need to receive medical treatment in Singapore, <b>you</b> must do so within seven days of <b>your</b> return. <b>We</b> will pay for <b>your</b> medical expenses up to 90 days from the date of the first treatment <b>overseas</b>, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p><b>3</b> <b>We</b> will also pay for the necessary and reasonable costs of medical treatment by a <b>specialist</b>, only if the <b>specialist</b> medical treatment is considered necessary by a <b>medical practitioner</b> and <b>you</b> have been referred to the <b>specialist</b> by a <b>general practitioner</b> (apart from <b>dental treatment</b>).</p> <p><b>4</b> Following <b>your</b> medical treatment, <b>we</b> will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for <b>your</b> recovery and mobility if recommended by <b>your medical practitioner</b>.</p> <p><b>5</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p>	<p>result of tooth or gum or oral diseases, or from normal wearing of <b>your</b> teeth.</p> <p><b>3</b> Claims arising from medical treatment or expenses in <b>your home country</b>, if <b>your home country</b> is not Singapore.</p> <p><b>4</b> Any expenses that <b>you</b> can recover from specific medical insurance covering the same loss or expense.</p> <p><b>5</b> Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.</p>
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**Section 4 – Overseas medical expenses incurred due to sickness (outpatient medical treatment only)**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> suffer a <b>sickness</b> while <b>overseas</b> and need to get <b>outpatient medical treatment</b>.</p> <p><b>You</b> must provide a written report of <b>your</b> medical condition from <b>your medical practitioner</b> together with original medical bills and receipts.</p>	<p><b>1</b> <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>• the necessary and reasonable costs of <b>outpatient medical treatment</b> recommended or requested by a <b>medical practitioner</b>; and</li> <li>• the necessary and reasonable costs of <b>outpatient medical treatment</b> by a <b>Chinese medicine practitioner</b> or <b>chiropractor</b>;</li> </ul>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> The first \$100 for each visit of <b>your outpatient medical treatment</b>.</p> <p><b>2</b> Claims for dental treatment.</p> <p><b>3</b> Claims arising from <b>outpatient medical treatment</b> or expenses in <b>your home country</b>, if <b>your</b></p>

	<p>for <b>you</b> to be treated immediately while <b>overseas</b>, up to 90 days from the date of the first treatment.</p> <p><b>2</b> If <b>you</b> were unable to complete treatment <b>overseas</b> and need to receive <b>outpatient medical treatment</b> in Singapore, <b>you</b> must do so within seven days of <b>your</b> return. <b>We</b> will pay for <b>your outpatient medical treatment</b> expenses up to 90 days from the date of the first treatment <b>overseas</b>, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p><b>3</b> <b>We</b> will also pay for the necessary and reasonable costs of <b>outpatient medical treatment</b> by a <b>specialist</b>, only if the <b>outpatient medical treatment</b> by the <b>specialist</b> is considered necessary by a <b>medical practitioner</b> and <b>you</b> have been referred to the <b>specialist</b> by a <b>general practitioner</b>.</p> <p><b>4</b> Following <b>your</b> medical treatment, <b>we</b> will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for <b>your</b> recovery and mobility if recommended by <b>your medical practitioner</b>.</p> <p><b>5</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p>	<p><b>home country</b> is not Singapore.</p> <p><b>4</b> Any expenses that <b>you</b> can recover from specific medical insurance covering the same loss or expense.</p> <p><b>5</b> Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.</p>
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**Section 5 – Emergency medical evacuation**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are in a life-threatening condition because <b>you</b> suffer an <b>injury</b> or <b>sickness</b> while <b>overseas</b> and <b>our assistance company</b> believes it is medically necessary to move <b>you</b> to the nearest medical facility for treatment (whether <b>overseas</b> or in Singapore).</p>	<p><b>1</b> <b>We</b> will pay for the necessary expenses <b>our assistance company</b> spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move <b>you</b> to the medical facility for treatment.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims resulting from services not arranged or approved by <b>our assistance company</b> or <b>us</b>.</p>
<p><b>B</b> If <b>you</b> have been sent to a medical facility which is outside Singapore or city of <b>your overseas residence</b>,</p>	<p><b>2</b> If <b>you</b> can use <b>your</b> existing return ticket to Singapore, <b>we</b> will only pay for the administrative fees</p>	<p><b>2</b> Any expenses to return <b>you</b> to <b>your overseas residence</b> after <b>you</b> have been sent back to Singapore</p>

<p><b>we</b> will send <b>you</b> back to <b>your overseas residence</b> after <b>you</b> are discharged from the <b>hospital</b>.</p> <p><b>C</b> After <b>you</b> leave the <b>hospital</b>, <b>we</b> will send <b>you</b> back to Singapore if <b>you</b> need to return for long term recuperation or continued treatment as recommended by a <b>medical practitioner</b> and <b>you</b> cannot continue <b>your overseas study</b> or <b>overseas student internship</b>.</p>	<p>charged by the airline or travel agent for changing <b>your</b> travel date.</p> <p><b>3</b> All decisions on the most appropriate method of transport and the destination to move <b>you</b> will be made by <b>our assistance company</b>. The decision will be based only on the medical necessity and the severity of <b>your</b> medical condition.</p> <p><b>4</b> The most <b>we</b> will pay is up to the limit as shown in the <b>table of cover</b>.</p> <p><b>5</b> <b>You</b> can only claim under either section 5 or 20b for the same event but not under both sections.</p>	<p>for recuperation or treatment.</p>
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### Section 6 – Sending you home

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> die after suffering an <b>injury</b> or a <b>sickness</b> while <b>overseas</b>.</p>	<p><b>1</b> <b>We</b> will pay for the necessary expenses <b>our assistance company</b> spends to return <b>your</b> body to Singapore or to <b>your home country</b>; up to the limit as shown in the <b>table of cover</b>.</p> <p><b>2</b> <b>You</b> can only claim under either section 6 or 20b for the same event but not under both sections.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims resulting from services not arranged or approved by <b>our assistance company</b> or <b>us</b>.</p>

### Section 7 – Hospital visitation

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> have to stay in a <b>hospital</b> for at least five full days in a row while <b>overseas</b>, after suffering an <b>injury</b> or <b>sickness</b>, and no adult <b>family member</b> is in the same country to be with <b>you</b> during <b>your</b> stay in the <b>hospital</b>.</p> <p><b>B</b> If one of <b>your family members</b> (excluding <b>your</b> legally married spouse or child(ren) under the <b>family cover</b>) living in Singapore or <b>your home country</b> has to stay in a <b>hospital</b> for at least five full days in a row; as confirmed by his/her <b>medical practitioner</b>.</p>	<p><b>1</b> For A, <b>we</b> will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one <b>family member</b> to be with <b>you</b>.</p> <p><b>2</b> For B, <b>we</b> will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for <b>you</b> to return to Singapore or <b>your home country</b> to visit <b>your family member</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims that result from a <b>pre-existing medical condition</b>. This applies to conditions suffered by <b>you</b> or <b>your family members</b>.</p> <p><b>2</b> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel</p>

	<p><b>3</b> This benefit will end after the 14<sup>th</sup> day of <b>your</b> or <b>your family member's</b> discharge from <b>hospital</b> or after the 30<sup>th</sup> day from the first day of <b>your</b> or <b>your family member's</b> <b>hospitalisation</b>, whichever comes first.</p> <p><b>4</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p> <p><b>5</b> <b>We</b> will only pay this benefit for one visit per incident.</p>	entertainment or pay-per-view TV programmes.
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**Section 8 – Compassionate visit**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>you</b> die while <b>overseas</b>, after suffering an <b>injury</b> or <b>sickness</b> and there is no adult <b>family member</b> present to make arrangements for the funeral or to send <b>your</b> body or ashes home.</p> <p><b>B</b> If one of <b>your family members</b> dies.</p>	<p><b>1</b> For A, <b>we</b> will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one <b>family member</b> to travel and help in the final arrangements to bring <b>your</b> body or ashes back to Singapore or <b>your home country</b>.</p> <p><b>2</b> For B, <b>we</b> will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for <b>you</b> to attend the funeral.</p> <p><b>3</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims that result from a <b>pre-existing medical condition</b>. This applies to conditions suffered by <b>you</b> or <b>your family members</b>.</p> <p><b>2</b> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p>

**Section 9 – Emergency phone charges**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>you</b> need to call <b>your</b> credit card company to inform them of:</p> <ul style="list-style-type: none"> <li>unauthorised or fraudulent use of <b>your</b> credit card; or</li> <li>loss of <b>your</b> credit card while <b>you</b> are <b>overseas</b>.</li> </ul> <p><b>B</b> If <b>you</b> need to call <b>your family member</b> to make travel arrangements for which <b>you</b> have made a claim which <b>we</b> will pay under section 7 or 8.</p>	<p><b>1</b> <b>We</b> will refund <b>you</b> the actual phone charges up to the limit as shown in the <b>table of cover</b>.</p>	<p>Please read <b>our</b> general exclusions listed in part 4 of the general conditions.</p>



<p><b>C</b> If <b>you</b> need to call <b>our assistance company</b> during a medical emergency while <b>overseas</b> and for which <b>you</b> have made a claim which <b>we</b> will pay under sections 1, 2, 3, 5, 6 or 20b.</p>		
<b>Section 10 – Sponsor protection</b>		
<p><b>When we pay</b></p>	<p><b>What we pay</b></p>	<p><b>What we do not pay</b></p>
<p><b>A</b> If <b>you</b> are registered as a student with an <b>overseas educational institution</b> and one of <b>your</b> parents or <b>your legal guardian</b> is involved in an <b>accident</b> and only due to this <b>accident</b> he/she dies or suffers <b>permanent total disability</b> within 12 months from the date of the <b>accident</b>.</p>	<ol style="list-style-type: none"> <li><b>1</b> <b>We</b> will pay an education benefit as a form of a subsidy for <b>you</b> to continue with <b>your</b> education; as shown in the <b>table of cover</b>.</li> <li><b>2</b> <b>We</b> will only pay this benefit once in <b>your</b> lifetime.</li> <li><b>3</b> <b>You</b> can only claim under either section 10 or 11 for the same event but not under both sections.</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li><b>1</b> Death or <b>permanent total disability</b> of one of <b>your</b> parents or <b>your legal guardian</b> due to any <b>sickness</b> (for example, a heart attack or a heat stroke) and not due to an <b>injury</b>.</li> </ol>
<b>Section 11 – Study interruptions</b>		
<p><b>When we pay</b></p>	<p><b>What we pay</b></p>	<p><b>What we do not pay</b></p>
<p><b>A</b> If <b>you</b> are unable to continue with <b>your</b> current school-term because:</p> <ul style="list-style-type: none"> <li>• <b>you</b> have to stay in a <b>hospital</b> for more than one month in a row due to an <b>injury</b> or a <b>sickness</b> <b>you</b> suffer while <b>overseas</b>; or</li> <li>• one of <b>your</b> parents or <b>legal guardian</b> dies and <b>you</b> have to return to Singapore or <b>your home country</b>.</li> </ul> <p><b>You</b> must provide copies of the receipt showing payment of <b>your</b> tuition fee, and the rental agreement of <b>your overseas residence</b> together with the receipt showing payment of the prepaid deposit or accommodation expenses.</p>	<ol style="list-style-type: none"> <li><b>1</b> <b>We</b> will refund <b>you</b> the tuition fee that <b>you</b> have paid or have agreed to pay under a contract which <b>you</b> cannot get back for the current school-term.</li> <li><b>2</b> <b>We</b> will refund <b>you</b> the unused rental fees of <b>your overseas residence</b> that <b>you</b> have paid or have agreed to pay under a contract which <b>you</b> cannot get back for <b>your</b> period of study.</li> <li><b>3</b> Before <b>we</b> pay, <b>you</b> must ask for a refund of <b>your</b> tuition fees from <b>your educational institution</b> or any prepaid deposit or accommodation expenses from the landlord or accommodation provider. <b>We</b> will reduce <b>your</b> claim by the amount which has been refunded to <b>you</b>.</li> <li><b>4</b> <b>We</b> will only pay this benefit once in <b>your</b> lifetime.</li> <li><b>5</b> <b>You</b> can claim under either section 10 or 11 for the same event but not under both sections.</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li><b>1</b> Claims that result from a <b>pre-existing medical condition</b>. This applies to conditions suffered by <b>you</b> or <b>your family members</b>.</li> <li><b>2</b> <b>You</b> must not be renting <b>your overseas residences</b> from <b>your</b> relative, <b>your family member</b>, partner, business partner, employer, employee or agent.</li> </ol>

**Section 12 – ATM assault**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are <b>robbed</b> within an hour of cash withdrawal from an ATM while <b>you</b> are <b>overseas</b>.</p> <p><b>You</b> must show that:</p> <ol style="list-style-type: none"> <li><b>1</b> <b>You</b> have taken all possible steps and taken care to make sure that <b>your</b> money is kept in a secure place with <b>you</b> and not left <b>unattended</b> in a <b>public place</b>; and</li> <li><b>2</b> <b>You</b> have reported the loss to the police where the loss happened, within 3 hours of the event occurring.</li> </ol> <p><b>You</b> must send <b>us</b> a copy of the police report with details of the loss (including the time of loss) and the ATM transaction receipt or bank statement with proof and time of the cash withdrawal.</p>	<p><b>1</b> <b>We</b> will pay the amount that was stolen, up to the limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li><b>1</b> If <b>you</b> are <b>robbed</b> more than an hour after <b>you</b> have made the cash withdrawal from an ATM while <b>overseas</b>.</li> <li><b>2</b> If <b>you</b> fail to report to the police or relevant authority within 3 hours of the cash withdrawal from an ATM while <b>overseas</b>.</li> <li><b>3</b> <b>You</b> failing to take due care and precautions to make sure that <b>your</b> money is kept in a safe place.</li> <li><b>4</b> Any loss due to exchange rate or loss in value of currencies.</li> <li><b>5</b> Loss of money which was not under <b>your</b> care and custody.</li> <li><b>6</b> Unexplained and mysterious disappearance of <b>your</b> money.</li> <li><b>7</b> Any claim resulting from <b>your</b> deliberate act, failure to act, negligence or carelessness.</li> <li><b>8</b> Any claim resulting from deliberate acts of <b>your</b> relative, <b>family member</b>, fellow students and staff member of the <b>educational institution</b>, co-worker or any person staying with <b>you</b> at <b>your overseas residence</b>.</li> <li><b>9</b> Loss of money occurring within the premise of <b>your overseas residence</b>.</li> </ol>

**Section 13 – Personal liability**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are legally responsible for <b>accidentally</b>:</p>	<p><b>1</b> <b>We</b> will pay:</p> <ul style="list-style-type: none"> <li>• the legal costs and expenses</li> </ul>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b></p>

<p>1 injuring someone while <b>overseas</b>; or</p> <p>2 damaging or causing loss to someone else's property; while <b>you</b> are <b>overseas</b>.</p>	<p>for representing or defending <b>you</b>; and</p> <ul style="list-style-type: none"> <li>the amount awarded against <b>you</b> by the court in Singapore;</li> </ul> <p>up to the limit as shown in the <b>table of cover</b>.</p>	<p>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"> <li>Any claim due to <b>your</b> deliberate, malicious, unlawful or criminal act or failure to act.</li> <li>Any claim for loss of or damage to property in <b>your</b> charge or under <b>your</b> control or which belongs to <b>you</b>.</li> <li>Any claim resulting from legal services <b>we</b> have not approved in advance.</li> <li>Any legal responsibility that comes from an <b>injury</b> or loss or damage to property that <b>you</b>, <b>your</b> relative, <b>your family member</b>, fellow students and staff member of the <b>educational institution</b>, co-worker or any person staying with <b>you</b> at <b>your overseas residence</b> owns, cares for or controls.</li> <li>Any legal responsibility, <b>injury</b> or loss or damage to <b>your</b> relative, <b>your family member</b> or <b>educational institution</b> or employer where <b>you</b> are on a <b>student internship</b>.</li> <li>Any legal responsibility that results from <b>you</b> owning or using weapons, animals, vehicles, aircraft or watercraft.</li> <li>Any legal responsibility that results from or is connected to <b>your</b> study, <b>student internship</b>, trade, business or profession.</li> <li>Any legal responsibility that <b>you</b> have under a contract.</li> <li>Any court judgment which is not delivered by a court within Singapore.</li> <li>Any court judgment which is being appealed by <b>you</b> or on <b>your</b> behalf.</li> <li>Any legal responsibility that results from <b>you</b> passing on a</li> </ol>
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		<p>communicable disease to others.</p> <p><b>12</b> Any legal responsibility that results from <b>your</b> abuse of controlled drugs.</p> <p><b>13</b> Any legal responsibility that results when <b>you</b> are under the influence of drugs or alcohol.</p> <p><b>14</b> Any legal responsibility that results from <b>your</b> riding or racing in races or rallies.</p> <p><b>15</b> Any legal responsibility that is caused by <b>your</b> involvement in polluting or harming the environment.</p> <p><b>16</b> Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing <b>you</b> or making an example of <b>you</b>).</p>
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**Section 14 – Kidnap and hostage**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>you</b> are held <b>hostage</b> after being <b>kidnapped</b> while <b>overseas</b> for at least 24 hours in a row.</p> <p><b>You</b> must prove that the event has actually happened and <b>we</b> need immediate notice and updates of the incident. The <b>kidnap</b> must be reported to the authorised law-enforcement agency within 24 hours after <b>you</b> are able to contact someone.</p>	<p><b>1</b> <b>We</b> will pay <b>you</b> a benefit for each full day (continuous 24 hours), up to the limit as shown in the <b>table of cover</b>.</p> <p><b>You</b> can only claim under either section 14, 15 or 21g for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims resulting from <b>you</b> helping others to commit a crime or <b>your</b> criminal acts.</p> <p><b>2</b> Claims arising in <b>your home country</b>, countries in Central or South America, or Africa, or any country in which United Nations armed forces are present and active.</p>

**Section 15 – Travel delay**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If the <b>public transport you</b> are scheduled to travel on</p> <ul style="list-style-type: none"> <li>between Singapore and the city of <b>your overseas residence</b>; or</li> </ul>	<p><b>1</b> For travel delay of more than six hours, <b>we</b> will pay a cash benefit for every full six hours in a row of delay <b>you</b> suffer.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or</p>

<ul style="list-style-type: none"> <li>while <b>you</b> are on <b>your leisure trip</b>;</li> </ul> <p>is delayed for more than six hours in a row and <b>you</b> are not the cause of the delay.</p> <p><b>You</b> must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<p>If <b>you</b> have onward connecting <b>public transport</b> to <b>your</b> final destination, <b>we</b> will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary.</p> <ol style="list-style-type: none"> <li>The most <b>we</b> will pay is up to the sub limit and limit as shown in the <b>table of cover</b>.</li> <li><b>You</b> can only claim under either section 14, 15, 21d, 21e, 21f, 21g, 21h for the same event but not under more than one section.</li> </ol>	<p>for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li><b>You</b> failing to get on the <b>public transport</b> according to the time shown in the itinerary supplied to <b>you</b>.</li> <li>Claims that result from any delay which <b>you</b> or the public knew about at the time <b>you</b> bought this <b>policy</b>.</li> <li><b>You</b> checking in late to the airport, port or station.</li> <li><b>You</b> being notified by the <b>public transport</b> that the departure time of the <b>public transport</b> has been rescheduled before <b>you</b> check in or before <b>you</b> were issued with a boarding ticket.</li> <li>Travels that form part of <b>your</b> regular commute to and from <b>your educational institution</b> or workplace and <b>overseas residence</b>.</li> </ol>
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#### Section 16 – Baggage delay

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>your</b> checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while <b>you</b> are</p> <ul style="list-style-type: none"> <li>travelling between Singapore and the city of <b>your overseas residence</b>; or</li> <li>on <b>your leisure trip</b>.</li> </ul> <p><b>You</b> must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.</p>	<ol style="list-style-type: none"> <li><b>We</b> will pay <b>you</b> a cash benefit for every full six hours in a row of delay worked out between the time <b>you</b> arrived at the final destination and the time <b>you</b> receive <b>your</b> checked-in baggage at this final destination.</li> <li>The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</li> <li><b>You</b> can only claim under either section 16 or 17 for the same event but not under both sections.</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li>Any claims on the same baggage by more than one <b>insured person</b>.</li> </ol>

#### Section 17 – Loss or damage of checked-in baggage with a public transport provider

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are</p> <ul style="list-style-type: none"> <li>travelling between Singapore and the city of <b>your overseas residence</b>; or</li> </ul>	<ol style="list-style-type: none"> <li><b>We</b> will decide whether to replace, repair or pay a cash equivalent for <b>your</b> lost or damaged baggage. <b>We</b> will take off an amount for</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or</p>

<ul style="list-style-type: none"> <li>• on <b>your leisure trip</b></li> </ul> <p>and <b>your</b> checked-in baggage with a <b>public transport</b> provider which <b>you</b> are scheduled to travel with is lost or damaged and <b>you</b> are not the cause of the loss or damage.</p> <p><b>You</b> must show that <b>you</b> have met the following conditions.</p> <ol style="list-style-type: none"> <li>1 <b>You</b> have taken all possible steps and been careful to protect the security of <b>your</b> belongings and prevent loss or damage.</li> <li>2 <b>You</b> have reported the loss to the <b>public transport</b> provider within 24 hours of discovering the loss or damage. <b>You</b> must send <b>us</b> a copy of the written document issued by the <b>public transport</b> provider with details of the loss or damage, together with all relevant receipts or proof of purchase.</li> <li>3 <b>You</b> must make any claims arising from loss or damage to <b>your</b> baggage to the <b>public transport</b> provider first. <b>We</b> will only make a payment under this <b>policy</b> when <b>we</b> have written or documentary proof that <b>your</b> claim has been denied or rejected by <b>public transport</b> provider.</li> </ol>	<p>wear and tear when <b>we</b> work out the claim.</p> <ol style="list-style-type: none"> <li>2 The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</li> <li>3 <b>You</b> can only claim under either section 16, 17 or 21a for the same event but not under more than one section.</li> </ol>	<p>for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>1 Any baggage or item that is not checked-in with the <b>public transport</b> provider, or which <b>you</b> bring along onto the cabin, carriage, deck, or passenger compartment.</li> <li>2 Any baggage or item which <b>you</b> separately checked-in in advance.</li> <li>3 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), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</li> <li>4 Items that are confiscated or held by customs or authorities.</li> <li>5 Claims for motor vehicles (including their accessories).</li> <li>6 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</li> <li>7 Claims for fruits, perishables, consumables and animals.</li> <li>8 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</li> <li>9 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</li> <li>10 Claims for <b>business goods</b> or equipment of any kind.</li> </ol>
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		<p><b>11</b> Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p><b>12</b> Claims for <b>jewellery or valuables</b>.</p> <p><b>13</b> Claims for an identity card, passport, travel pass or tickets and travel documents.</p> <p><b>14</b> Claims for any item which does not belong to <b>you</b>.</p> <p><b>15</b> Any claim resulting from <b>your</b> deliberate act, failure to act, negligence or carelessness.</p> <p><b>16</b> Any claim for <b>laptop</b> and handheld computer devices.</p>
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**Section 18 – Loss or damage of overseas personal home contents due to natural disaster, fire or theft**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>your personal home contents</b> (for example, <b>laptop</b>, passport or travel documents) stored at <b>your overseas residence</b> are lost or damaged due to a <b>natural disaster</b>, fire or theft.</p> <p>For theft of <b>personal home contents</b>, <b>you</b> must meet the following conditions:</p> <ol style="list-style-type: none"> <li>1 Visible force and violence must have been used to break into <b>your overseas residence</b>; and</li> <li>2 <b>You</b> must report the theft to the police where the loss or damage has happened within 24 hours of discovering it. <b>You</b> must send <b>us</b> 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.</li> </ol>	<ol style="list-style-type: none"> <li>1 For <b>personal home contents</b> (excluding passport or travel documents), <b>we</b> will decide whether to replace, repair or pay a cash equivalent for <b>your</b> lost or damaged <b>personal home contents</b>. <b>We</b> will deduct an amount for wear and tear when <b>we</b> work out the claim.</li> <li>2 For lost passport or travel documents, <b>we</b> will pay for the administrative fee which <b>you</b> have to pay to get a replacement passport, passport photograph or travel documents.  <b>We</b> will also pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which <b>you</b> have to pay for <b>your</b> travel to the <b>overseas</b> consulate or embassy to apply for the replacement of <b>your</b> lost passport or travel documents (excluding the city of <b>overseas residence</b>).</li> <li>3 The most <b>we</b> will pay is up to the sub-limit and limit as shown in the</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li>1 Claims resulting from theft by any person legally allowed in <b>your overseas residence</b>.</li> <li>2 If <b>your overseas residence</b> is left unoccupied for more than 90 days in a row at the time of the incident.</li> <li>3 Unexplained and mysterious loss or damage of <b>your personal home contents</b>.</li> <li>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), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</li> <li>5 Claims for loss of, or restoring, lost</li> </ol>

	<p><b>table of cover.</b></p>	<p>or damaged information stored in tapes, cards, discs or other storage devices.</p> <p><b>6</b> Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</p> <p><b>7</b> Claims for motor vehicles (including their accessories). This does not include personal mobility devices such as bicycles, e-bikes, e-scooters, hover-boards and electric wheelchairs which are kept locked inside <b>your overseas residence</b>.</p> <p><b>8</b> Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p><b>9</b> Claims for fruits, perishables, consumables and animals.</p> <p><b>10</b> Claims for <b>business goods</b> or equipment of any kind.</p> <p><b>11</b> Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p><b>12</b> Claims for an identity card, travel pass or tickets.</p> <p><b>13</b> Claims for any item which does not belong to <b>you</b>.</p> <p><b>14</b> Any claim resulting from <b>your</b> deliberate act, failure to act, negligence or carelessness.</p> <p><b>15</b> Travel tickets which cannot be used due to changing the travel date.</p> <p><b>16</b> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p> <p><b>17</b> Any claim resulting from</p>
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		<p>deliberate acts of <b>your</b> relative, <b>family member</b>, fellow students and staff member of the <b>educational institution</b>, co-worker or any person staying with <b>you</b> at <b>your overseas residence</b>.</p> <p><b>18</b> Economy-class transport (air, sea or land travel) and accommodation expense of a standard room if <b>you</b> can apply and replace <b>your</b> passport or travel documents in the city of <b>your overseas residence</b>.</p>
<b>Section 19 – Alternative accommodation</b>		
<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>your overseas residence</b> becomes unsuitable for living as a result of loss or damage caused by fire or <b>natural disaster</b>.</p> <p><b>You</b> must first pay for the hotel accommodation expenses.</p>	<p><b>1</b> <b>We</b> will pay <b>you</b> for the reasonable hotel accommodation expenses of a standard room if <b>you</b> have to stay in a hotel in the city of <b>your overseas residence</b> while <b>your overseas residence</b> is undergoing repair or reinstatement.</p> <p><b>2</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Claims resulting from hotel accommodation expenses if <b>you</b> stay in a hotel outside the city of <b>your overseas residence</b>.</p>

**Overseas Medical Expenses rider (optional)**

**This Section 20 (a) and (b) shall only apply to you if you have signed up for, and been issued with the optional Overseas Medical Expenses rider.**

**Section 20a – Overseas medical expenses incurred due to sickness and injury**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> suffer an <b>injury</b> or <b>sickness</b> while <b>overseas</b> and need to get medical treatment.</p> <p><b>You</b> must provide a written report of <b>your</b> medical condition from <b>your medical practitioner</b> together with original medical bills and receipts.</p>	<p><b>1</b> <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>• the necessary and reasonable costs of emergency medical, surgical, <b>hospital</b>, <b>dental treatment</b> and surface ambulance recommended or requested by a <b>medical practitioner</b>; and</li> <li>• the necessary and reasonable costs of treatment by a <b>Chinese medicine practitioner</b> or <b>chiropractor</b>;</li> </ul> <p>for <b>you</b> to be treated immediately while <b>overseas</b>, up to 90 days from the date of the first treatment.</p> <p><b>2</b> If <b>you</b> were unable to complete treatment <b>overseas</b> and need to receive medical treatment in Singapore, <b>you</b> must do so within seven days of <b>your</b> return. <b>We</b> will pay <b>you</b> for <b>your</b> medical expenses up to 90 days from the date of the first treatment in <b>overseas</b>, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p><b>3</b> <b>We</b> will also pay for the necessary and reasonable costs of medical treatment by a <b>specialist</b>, only if the <b>specialist</b> medical treatment is considered necessary by a <b>medical practitioner</b> and <b>you</b> have been referred to the <b>specialist</b> by a <b>general practitioner</b> (apart from <b>dental treatment</b>).</p> <p><b>4</b> Following <b>your</b> medical treatment, <b>we</b> will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for <b>your</b> recovery and mobility if recommended by <b>your medical practitioner</b>.</p> <p><b>5</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> The first \$100 for each visit of <b>your outpatient medical treatment</b> due to <b>sickness</b>.</p> <p><b>2</b> Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of <b>your</b> teeth.</p> <p><b>3</b> Claims arising in <b>your home country</b>, if <b>your home country</b> is not Singapore.</p> <p><b>4</b> Any expenses that <b>you</b> can recover from specific medical insurance covering the same loss or expense.</p> <p><b>5</b> Claims arising from medical treatment that are delayed for more than seven days due to non-medical reasons.</p>

	<p><b>table of cover.</b></p> <p><b>6</b> You can only claim under either section 20a or 20b for the same event but not under both sections.</p>	
Section 20b – COVID-19 medical cover		
When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> suffer any losses set out under the ‘When we pay’ column of sections 5, 6 or 20a that resulted directly from <b>you</b> being diagnosed with COVID-19 while <b>overseas</b>.</p> <p>If <b>you</b> are in Singapore before the start date of the Overseas Medical Expenses rider, <b>you</b> must undergo a mandatory pre-departure COVID-19 diagnostic test such as COVID-19 Polymerase Chain Reaction (PCR) test within 72 hours before departing from Singapore and the test result must be negative before <b>you</b> depart from Singapore. <b>You</b> need not submit the test result at the time you sign up for the Overseas Medical Expenses rider but <b>you</b> must furnish it to <b>us</b> at the time <b>you</b> submit the claim.</p> <p>If <b>you</b> are <b>overseas</b> on the start date of the Overseas Medical Expenses rider, <b>you</b> will only be covered for COVID-19 after 14 days from the start date of the Overseas Medical Expenses rider.</p>	<p><b>1</b> If <b>you</b> suffer a loss as set out under:</p> <ul style="list-style-type: none"> <li>the ‘When we pay’ column of section 5, which resulted directly from <b>you</b> being diagnosed with COVID-19, <b>we</b> will pay in accordance to paragraphs 1, 2 and 3 under the ‘What we pay’ column of section 5;</li> <li>the ‘When we pay’ column of section 6 which resulted directly from <b>you</b> being diagnosed with COVID-19, we will pay for the necessary expenses <b>our assistance company</b> spends to return <b>your</b> body to Singapore or to <b>your home country</b>; or</li> <li>the ‘When we pay’ column of section 20a which resulted directly from <b>you</b> being diagnosed with COVID-19, we will pay for the necessary and reasonable cost of emergency medical, surgical, <b>hospital</b>, and surface ambulance recommended or requested by a medical practitioner for <b>you</b> to be treated immediately while <b>overseas</b>, up to 90 days from the date of the first treatment.</li> </ul> <p><b>2</b> The most <b>we</b> will pay under this section shall not exceed the limit as shown in Section 20b in the <b>table of cover</b>.</p>	<p><b>1</b> Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <ul style="list-style-type: none"> <li>Any expenses incurred to treat complications due to COVID-19 vaccination.</li> <li>Any expenses incurred for mandatory COVID-19 diagnostic tests that <b>you</b> are required to take, such as pre-departure tests and post-arrival tests.</li> <li>Any medical expenses incurred for treatment in Singapore.</li> </ul> <p><b>2</b> Additionally, if <b>you</b> suffer a loss as set out under the ‘When we pay’ column of sections 5, 6 and/or 20a which resulted directly from <b>you</b> being diagnosed with COVID-19, <b>we</b> will also not pay for loss or liability directly or indirectly caused by events set out in all the paragraphs under the ‘What we do not pay’ column of the relevant section 5, 6 and/or 20a respectively.</p>

**Trip Protect rider (optional)**

This section 21 (a)-(h) shall only apply to you if you have signed up for and been issued with the optional Trip Protect rider.

**Section 21a – Theft or damage of personal belongings**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>your personal belongings</b>; including <b>jewellery</b> or <b>valuables</b>; are stolen or damaged while <b>you</b> are on a <b>leisure trip</b>.</p> <p><b>You</b> must show that <b>you</b> have met the following conditions.</p> <ol style="list-style-type: none"> <li><b>1</b> <b>You</b> have taken all possible steps and been careful to protect the security of <b>your personal belongings</b>; including <b>jewellery</b> and prevent loss or damage.</li> <li><b>2</b> <b>You</b> must report the theft to the police within 24 hours of discovering it. <b>You</b> must send <b>us</b> a copy of the police report with the details of the loss or damage, together with all relevant receipts or proof of purchase.</li> <li><b>3</b> For lost or damaged <b>personal belongings</b> which <b>you</b> purchased at the same time during <b>your leisure trip</b>, <b>we</b> must have the original receipts of the items.</li> <li><b>4</b> For loss or damaged <b>jewellery</b> or <b>valuables</b>, <b>we</b> must have certified copies of valuation.</li> </ol>	<ol style="list-style-type: none"> <li><b>1</b> <b>We</b> will decide whether to replace, repair or pay a cash equivalent for <b>your</b> lost or damaged <b>personal belongings</b>. <b>We</b> will deduct an amount for wear and tear when <b>we</b> work out the claim.</li> <li><b>2</b> <b>We</b> will pay up to 50% of the overall section limit for loss or damage of <b>your personal belongings</b> being left <b>unattended</b> in a motor vehicle belonging to <b>you</b> or rented by <b>you</b> and used during <b>your leisure trip</b>, provided that <b>your personal belongings</b> were securely locked in the boot and evidence of force must have been used to gain entry to such vehicle.</li> <li><b>3</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</li> <li><b>4</b> <b>You</b> can only claim under either section 17 or 21a for the same event but not under both sections.</li> </ol>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> 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"> <li><b>1</b> Unexplained and mysterious loss or damage of <b>your personal belongings</b>.</li> <li><b>2</b> 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), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</li> <li><b>3</b> Claims for loss of, or restoring lost or damaged information stored in tapes, cards, discs or other storage devices.</li> <li><b>4</b> Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</li> <li><b>5</b> Claims for motorized vehicles (including their accessories).</li> <li><b>6</b> Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</li> <li><b>7</b> Claims for fruits, perishables, consumables and animals.</li> <li><b>8</b> Claims for <b>business goods</b> or equipment of any kind.</li> </ol>

		<p><b>9</b> Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p><b>10</b> Claims for an identity card, passport, travel pass or tickets and travel documents.</p> <p><b>11</b> Claims for any item which does not belong to <b>you</b>.</p> <p><b>12</b> Any claim resulting from <b>your personal belongings</b> being lost when left <b>unattended</b> in a <b>public place</b> 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><b>13</b> Any claim resulting from deliberate acts of anyone <b>you</b> have invited to join <b>you</b> at any time during <b>your leisure trip</b>.</p>
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**Section 21b – Losing travel documents**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>your</b> passport or travel documents are lost while <b>you</b> are on a <b>leisure trip</b>.</p> <p><b>You</b> must show that <b>you</b> have taken all possible steps and been careful to make sure that <b>your</b> passport and travel documents are kept in a secure place and they are not left <b>unattended</b> in a <b>public place</b>.</p> <p><b>B</b> <b>You</b> must report the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. <b>You</b> must send <b>us</b> a copy of the police report or other written document issued by the relevant authority with details of the loss.</p> <p><b>You</b> must make claims arising from losing <b>your</b> passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first and <b>we</b> will</p>	<p><b>1</b> <b>We</b> will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which <b>you</b> have to pay for <b>your</b> travel to the <b>overseas</b> consulate or embassy to apply for the replacement of <b>your</b> lost passport or travel documents (excluding the city of <b>overseas residence</b>).</p> <p><b>2</b> <b>We</b> will also pay for the administrative fee which <b>you</b> have to pay to get a replacement passport, passport photograph or travel documents.</p> <p><b>3</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Travel tickets which cannot be used due to changing the travel date.</p> <p><b>2</b> If <b>you</b> fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p><b>3</b> <b>You</b> failing to take due care and precautions to make sure that <b>your</b> passport and travel documents are kept in a safe place.</p> <p><b>4</b> Unexplained and mysterious disappearance of <b>your</b> passport or travel documents.</p> <p><b>5</b> Any claim resulting from <b>your</b> deliberate act, failure to act, negligence or carelessness.</p>

<p>reduce <b>your</b> claim by the amount the transport or accommodation provider has refunded <b>you</b>.</p> <p><b>We</b> will only pay <b>your</b> claim after <b>you</b> have provided <b>us</b> with written or documentary proof that <b>your</b> claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p><b>6</b> Any claim resulting from <b>your</b> item being lost when left <b>unattended</b> in a <b>public place</b> 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><b>7</b> Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p> <p><b>8</b> Any claim resulting from deliberate acts of anyone <b>you</b> have invited to join <b>you</b> at any time during <b>your leisure trip</b>.</p>
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**Section 21c – Rental vehicle excess**

When we pay	What we pay	What we do not pay
<p><b>A</b> If there is a loss or damage to <b>your rental vehicle</b> due to an <b>accident</b> while <b>you</b> are on a <b>leisure trip</b>.</p> <p><b>You</b> must show that <b>you</b> have met the following conditions.</p> <p><b>1</b> That the <b>rental vehicle</b> is rented from a licensed rental agency and <b>you</b> were either a named driver or co-driver of the vehicle. <b>You</b> must provide copies of the vehicle rental agreement, the receipt showing payment of the rental excess or deductible and any reports to do with the <b>accident</b> or the lost or damaged <b>rental vehicle</b>.</p> <p><b>2</b> <b>You</b> must have arranged comprehensive motor insurance when hiring the vehicle so that the policy will pay for the loss or damage of the vehicle.</p>	<p><b>1</b> <b>We</b> will pay for the excess or deductible which <b>you</b> become legally responsible for, up to the limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Any claim for loss or damage to the <b>rental vehicle</b> while it is not in <b>your</b> custody and control.</p> <p><b>2</b> Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the <b>period of insurance</b>.</p> <p><b>3</b> Any claim arising from breaking the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven.</p> <p><b>4</b> Any claim for loss or damage to the vehicle if, at the time of the <b>accident</b>, <b>you</b> were not licensed to drive the vehicle or <b>you</b> were taking part in or practising for speed or time trials of any kind.</p> <p><b>5</b> Any claim for loss or damage arising from wear and tear,</p>

		gradual deterioration, and damage suffered in any repair process.
Section 21d – Cancelling your trip		
When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are prevented from travelling due to the reasons listed below and are forced to cancel <b>your leisure trip</b>, if they happen within 30 days before <b>your leisure trip</b> starts.</p> <p><b>1</b> Death, <b>serious sickness</b> or <b>serious injury</b> that:</p> <ul style="list-style-type: none"> <li>• <b>you</b> suffer; or</li> <li>• <b>your family member</b> suffers, which results in <b>you</b> having to cancel <b>your leisure trip</b> in order to visit <b>your family member</b>.</li> </ul> <p>This benefit must be included in <b>your policy</b> three days (or earlier) from the day <b>your leisure trip</b> starts unless the event is only <b>accidental</b> in nature.</p> <p><b>2</b> Government authorities stopping <b>you</b> from travelling because <b>you</b> are suffering from an infectious disease.</p> <p><b>3</b> A sudden riot, strike or civil commotion breakout at the destination <b>you</b> plan to travel to, or where <b>you</b> currently are which prevents <b>you</b> from travelling directly to the planned destination.</p> <p><b>4</b> <b>Natural disasters</b> at the destination <b>you</b> plan to travel to, or where <b>you</b> currently are which prevents <b>you</b> from travelling directly to the planned destination.</p> <p><b>5</b> If there is an epidemic or pandemic at <b>your</b> planned destination, as declared by the World Health Organization (WHO).</p> <p><b>6</b> Serious damage to <b>your</b></p>	<p><b>1</b> <b>We</b> will pay for the transport expenses (air, sea or land travel) and accommodation costs that <b>you</b> have paid or have agreed to pay under a contract and which <b>you</b> cannot get back (including the travel agent’s cancellation fee).</p> <p><b>2</b> <b>You</b> must ask for a refund of any prepaid expenses from the transport or accommodation provider first. <b>We</b> will reduce <b>your</b> claim by the amount the transport or accommodation provider has refunded <b>you</b>.</p> <p><b>3</b> The most <b>we</b> will pay is up to the limit as shown in the <b>table of cover</b>.</p> <p><b>4</b> <b>You</b> can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Any costs that result from <b>you</b> not telling the travel agent, tour operator, transport or accommodation providers as soon as <b>you</b> know <b>you</b> have to cancel <b>your leisure trip</b>.</p> <p><b>2</b> Prepaid or non-refundable expenses for unused excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges in Singapore or the city of <b>your overseas residence</b> not related to transport or accommodation.</p> <p><b>3</b> Compensation for any air miles, holiday points, membership or credit-card redemption <b>you</b> use to pay for the <b>leisure trip</b> in part or in full.</p> <p><b>4</b> <b>You</b> choosing not to travel when an event listed in A2 to A5 has not taken place.</p> <p><b>5</b> If <b>you</b> choose not to travel because of <b>sickness</b> or <b>injury</b> to <b>your family member</b> which is not a <b>serious sickness</b> or <b>serious injury</b>.</p> <p><b>6</b> Claims that result from any <b>known event</b>.</p> <p><b>7</b> Claims that result from a <b>pre-existing medical condition</b> suffered by <b>you</b> or <b>your family member</b>.</p> <p><b>8</b> Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled</p>

<p><b>overseas residence</b> due to a fire or <b>natural disaster</b>.</p> <p><b>B</b> If <b>you</b> are prevented from travelling due to the reasons listed below and are forced to cancel <b>your leisure trip</b>, if any of the following happens at any time before <b>your leisure trip</b> starts.</p> <p><b>1</b> If <b>your</b> 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>2</b> If <b>you</b> have to appear in court as a witness during <b>your leisure trip</b> and <b>you</b> were not aware of this when <b>you</b> included this benefit in <b>your policy</b>.</p>		<p>flights or operational requirements, or mechanical breakdown of the airplane in which <b>you</b> have a pre-booked flight.</p>
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**Section 21e – Trip disruption**

<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>your leisure trip</b> is disrupted due to any of the reasons listed below and <b>you</b> are forced to change any part of <b>your</b> itinerary.</p> <p><b>1</b> <b>Serious sickness</b> or <b>serious injury</b> suffered by <b>you</b>. <b>You</b> must provide a written report of <b>your</b> medical condition from the <b>general practitioner</b> or <b>medical practitioner</b> confirming the <b>serious sickness</b> or <b>serious injury</b> <b>you</b> suffered.</p> <p><b>2</b> A sudden riot, strike or civil commotion at the destination <b>you</b> are in or plan to travel to.</p> <p><b>3</b> <b>Natural disasters</b> which happen at the destination <b>you</b> are in or plan to travel to.</p>	<p><b>1</b> <b>We</b> will pay for extra economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room so <b>you</b> can continue with <b>your</b> original scheduled <b>leisure trip</b>.</p> <p><b>2</b> <b>You</b> must ask for a refund of prepaid expenses from the transport or accommodation provider first. <b>We</b> will reduce <b>your</b> claim by the amount the transport or accommodation provider has refunded <b>you</b>.</p> <p><b>3</b> The most <b>we</b> will pay is up to the sub-limit and limit as shown in the <b>table of cover</b>.</p> <p><b>4</b> <b>You</b> can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> <b>You</b> choosing not to continue with the rest of the <b>leisure trip</b> when an event listed in A2 to A4 has not taken place before or during <b>your leisure trip</b>.</p> <p><b>2</b> Extra expenses to extend <b>your leisure trip</b> beyond what was originally scheduled, unless medically necessary and asked for in writing by the <b>medical practitioner</b>.</p> <p><b>3</b> Extra costs that result from <b>you</b> upgrading to a better class or category of transport or accommodation from that in <b>your</b> original itinerary. For example, changing flight from budget airline to commercial airline.</p>



<p><b>4</b> If there is an epidemic or pandemic at <b>your</b> planned destination, as declared by the World Health Organisation (WHO).</p> <p><b>5</b> If <b>your</b> 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>B</b> We will only pay <b>your</b> claim after <b>you</b> have provided <b>us</b> with written or documentary proof that <b>your</b> claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p><b>4</b> Any extra costs that result from <b>you</b> not telling the travel agent, tour operator, transport or accommodation providers as soon as <b>you</b> know <b>you</b> have to change <b>your leisure trip</b>.</p> <p><b>5</b> Prepaid or non-refundable expenses for unused excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p><b>6</b> The part of the <b>leisure trip</b> which <b>you</b> have consumed before changing <b>your leisure trip</b>.</p> <p><b>7</b> Compensation for any air miles, holiday points, membership or credit-card redemption <b>you</b> use to pay for all or part of the <b>leisure trip</b>.</p> <p><b>8</b> Claims that result from any <b>known event</b>.</p> <p><b>9</b> Claims that result from a <b>pre-existing medical condition</b> suffered by <b>you</b> or <b>your family member</b>.</p> <p><b>10</b> The cost of <b>your</b> unused portion of the original transport ticket back to the city of <b>your overseas residence</b> which <b>you</b> have already paid for.</p> <p><b>11</b> 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 <b>you</b> have a pre-booked flight.</p>
<b>Section 21f – Unused entertainment ticket</b>		
<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<b>A</b> If <b>you</b> are prevented from using <b>your</b> prepaid entertainment ticket while <b>you</b> are on a <b>leisure trip</b> due to the reasons listed	<b>1</b> We will pay for the unused entertainment ticket expenses that <b>you</b> have paid or have agreed	Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for

<p>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> <p><b>1 Your serious sickness or serious injury</b> resulting in <b>your hospitalization</b>. <b>You</b> must provide a written report of <b>your</b> medical condition from the <b>general practitioner</b> or <b>medical practitioner</b> confirming the <b>serious sickness or serious injury you</b> suffered.</p> <p><b>2</b> A sudden riot, strike or civil commotion breakout at the destination <b>you</b> plan to travel to.</p> <p><b>B</b> If <b>you</b> are prevented from using <b>your</b> prepaid entertainment ticket while on a <b>leisure trip</b> due to <b>natural disasters</b> which happen at the destination where the entertainment event is held; if they happen within 7 days before the day of the entertainment event or the date of expiry of the entertainment ticket, whichever is later.</p> <p><b>C</b> If <b>you</b> are prevented from using <b>your</b> prepaid entertainment ticket while on a <b>leisure trip</b> because <b>your leisure trip</b> is cancelled or disrupted for which <b>we</b> will pay a claim under section 21d or 21e.</p> <p><b>We</b> will only pay <b>your</b> claim after <b>you</b> have provided <b>us</b> with written or documentary proof that <b>your</b> claim has been denied, rejected or partially paid by the entertainment provider or booking agency.</p>	<p>to pay under a contract and which <b>you</b> cannot get back.</p> <p><b>2 You</b> must ask for a refund of any prepaid expenses from the entertainment provider or booking agency first. <b>We</b> will reduce <b>your</b> claim by the amount the entertainment provider has refunded <b>you</b>.</p> <p><b>3</b> The most <b>we</b> will pay is up to the limit as shown in in the <b>table of cover</b>.</p> <p><b>4 You</b> can only claim under either section 15, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>loss or liability directly or indirectly caused by the following.</p> <p><b>1 You</b> choosing not to use the entertainment ticket when an event listed in A2 or B has not taken place.</p> <p><b>2</b> If <b>you</b> choose not to use the entertainment ticket because of <b>sickness or injury to you or your family member</b> which is not a <b>serious sickness or serious injury</b>.</p> <p><b>3</b> Claims that result from any <b>known event</b>.</p>
<b>Section 21g – Missed connections</b>		
<b>When we pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p><b>A</b> If <b>you</b> miss <b>your</b> travel connection while <b>you</b> are on a <b>leisure trip</b>; and because of a delay in the arrival of</p>	<p><b>1 We</b> will pay <b>you</b> the cash benefit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or</p>

<p>the scheduled <b>public transport</b> which <b>you</b> took (where <b>you</b> have received a confirmed reservation on) and there is no other travel arrangement made available to <b>you</b> within six hours of the scheduled departure of <b>your</b> onward travel connection.</p> <p><b>B You</b> must get written proof of <b>your</b> missed connection from the transport operator (flight, rail, coach or ferry with fixed itinerary) or their handling agents.</p>	<p><b>2 We</b> will only pay this benefit once for each <b>leisure trip</b>.</p> <p><b>3 You</b> can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Travels that form part of <b>your</b> regular commute.</p>
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**Section 21h – Overbooked public transport**

When we pay	What we pay	What we do not pay
<p><b>A</b> If <b>you</b> are not allowed to get on a form of <b>public transport</b> for which <b>you</b> have previously received confirmation on for <b>your leisure trip</b> because it was overbooked and no compensation or no other transport was made available to <b>you</b> within six hours of the scheduled departure time.</p> <p><b>B You</b> must get written proof of being denied boarding from the transport operator of the <b>public transport</b> (whichever applies) or their handling agents.</p>	<p><b>1 We</b> will pay <b>you</b> the cash benefit as shown in the <b>table of cover</b>.</p> <p><b>2 We</b> will only pay this benefit once for each <b>leisure trip</b>.</p> <p><b>3 You</b> can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p><b>1</b> Travels that form part of <b>your</b> regular commute.</p>

## General conditions which apply to the whole policy

### 1 Cover

For section 1 – Accidental death and permanent disability, **your** cover starts at the later of:

- a the time when **you** leave the place **you** usually live in Singapore to start **your** travel to commence or continue **your** course of **overseas** study; or
- b three hours before the **start date** shown on **your** **schedule**.

Cover ends at the earliest of:

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

### 2 Terrorism extension

The **policy** is extended to cover **you** against events which occur as a result of **act of terrorism**. We will pay up to the overall section limits or sub-limits shown in the **table of cover** of **your** plan. The terms, conditions, limits, exclusions and qualifications of this **policy** apply.

### 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, hospital visitation and compassionate visit; if they are covered under sections 5, 6, 7, 8 and 20b of **your** plan as shown in 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 **overseas** or travelling on a **leisure trip** against medical advice or for the purpose of getting medical treatment.
- b **You** travelling 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 and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
- 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** or start of **your leisure trip** (whichever is applicable).
- 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 or tests 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 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 (unless on a recreational or leisure tour organized by a recognized and licensed 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 and 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 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 sections 21d, 21e, 21f), 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 minimize claims under this **policy**.
  - y** **You** living in or travelling to or through Afghanistan, Iraq, Liberia, Sudan or Syria.
  - z** 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, professional divers or people who are working outdoor at the heights above 15 meters, unless **we** agree in writing or it is required by **your** **educational institution**.
  - aa** Any **known event** unless the claim is expressly covered under section 20b (where applicable).
  - bb** 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.
  - cc** Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
  - dd** **Your** deliberate act, failure to act, negligence or carelessness.
  - ee** Expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 9), 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.

## 5 Changing your plan

If no changes have been made to the plan of this policy and we have not paid out any claim under this policy during the period of insurance, the **policyholder** may write and ask to upgrade, downgrade or include optional benefits to the plan for **our** approval, but removal of optional benefits from **your** plan will not be allowed. For sections 21a to 21h, only **leisure trips** that start after the Trip Protect rider has been included in **your policy** will be covered.

## 6 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 year, if this **policy** is renewed (only applicable to **policy** with 12 month **period of insurance**).

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

## 7 Renewal

**We** will only renew **your policy** if it has a **period of insurance** of 12 months. When **your policy** is renewed, **we** will issue the new policy terms and conditions for the next **policy year** before the start date of the next **policy year**.

The renewal policy will only start if the premium is received by **us** or the intermediary before the premium due date.

## 8 Cancellation and refund

- a If **we** cancel the **policy**
  - i. **We** can cancel this **policy** by giving the **policyholder** seven days' notice by post to the **policyholder's** last-known address. **We** will consider that the **policyholder** has 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 on **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 be effective 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	x	85% of the premium paid
Original period of insurance of this policy		

- iii. **We** will not refund any premium if a claim has been made under this **policy**.
- 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**.

## 9 Paying benefits

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

- a met general condition 6; and
- b given **us** satisfactory proof of the claim.

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

- a **you** die as described in sections 1 and 2 (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 5, 6 and 20b 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** pay the benefits as described above, **we** will have no further legal responsibility to **you** or the **policyholder** under this **policy** for the claim.

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

## 10 Misrepresentation

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

## 11 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**.

## 12 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.

## 13 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 – accidental death and permanent disability, section 2 – criminal assault, section 10 – sponsor protection, section 14 – kidnap and hostage, section 15 – travel delay, section 16 – baggage delay, section 21g – missed connections and section 21h – overbooked public transport).

## 14 Taking over the policyholder's or your rights

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

## 15 Claims conditions

- a **You** must be medically fit to reside **overseas** or travel and not be aware of any circumstances which may lead to **your overseas** studies or travel 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 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**.
- c If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- d **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.
- e **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.
- f If **you** lose **your** items while **overseas** and they are payable by **us** as described under section 17, 18 or 21a, **we** will apply the reduction factor as shown in the table below when **we** pay **your** claim.

Baggage and personal belongings (not including watches, jewellery or valuables)	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 model (or closest but not better) available in the market,
More than 1 year and less than or equal to 2 years	10%	

Baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of 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%	up to \$100 per item for each set or pair and up to \$500 in total.  50% of same model (or closest but not better) available in the market, for each <b>laptop</b> or mobile phone.
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%	

- g If **your** items are damaged and payable by **us** as described under section 17, 18 or 21a **we** will apply the following reduction factor when **we** pay **your** claim.

With proof of damaged baggage and personal belongings (not including watches, jewellery or valuables)	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	20%	

With proof of damaged baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
than or equal to 3 years		
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%	

- h **We** may request for the damaged property to be sent to **us** and the cost involved will be borne by **you**. If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.

## 16 What you need to provide when you send us your claim

- a The **policyholder**, **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 reimburse the **policyholder** or **you** any expense which **you** cannot provide original receipts or invoices for.
- b The **policyholder** or **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.

## 17 Ending the policy

This **policy** will end immediately when:

- a **we** have paid 100% of the benefit limit under section 1 – accidental death and permanent disability and/or section 2 – criminal assault;



- b** we cancel this **policy** under general conditions 6, 8(a) or 11;
- c** the **policyholder** cancels this **policy** under general condition 8(b);
- d** **you** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to cover;
- e** **you** or the **policyholder** does not provide all facts **you** or they know or ought to know which may affect this **policy** before entering into this **policy**.

## 18 Excluding third party rights

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

## 19 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**.

## 20 Governing law

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

## 21 Dealing with disputes

If the **policyholder** is not satisfied with **our** final decision on **your** claim, the **policyholder** shall refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: [www.fidrec.com.sg](http://www.fidrec.com.sg)

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.

## 22 Prohibited persons

If **you** are or any **relevant person** is found to be a **prohibited person**, **we** may:

- a** declare the **policy** or the cover of any **insured person** as invalid;
- b** cancel **your policy** and any or all cover under **your policy**; and
- c** refuse to pay any benefit to any **prohibited person**.

**You** must inform **us** of any changes to the identities, status/constitution/establishment, particulars and identification documents of the **relevant persons(s)** as soon as reasonably practicable but no later than 30 days of any change.

## 23 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](mailto:sq@income.com.sg)

## 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 web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

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