

Policy conditions

TravelBliss

Your policy

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

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

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

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

Who is eligible?

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

- are living or working in Singapore;
- hold a valid Singapore identification document such as a Singapore national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- start and end **your trip** in Singapore (for return-trip cover) or **your trip** starts in Singapore and ends in the **overseas** destination when the **policy** ends (for one-way trip cover);
- have fully paid **your** premium; and
- have bought the **policy** before **you** leave Singapore.

Things to remember

- **You** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your policy** may not be valid.
- **We** will reject **your** claims if **you** are travelling to get medical treatment or travelling against **your** doctor's advice.
- **We** do not cover claims arising from **pre-existing medical conditions** and **known events**.

Definitions

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

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons will also be considered an **act of terrorism**.

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

Adult means someone aged 21 or over paying the adult-rate premium shown in the **certificate of insurance**, unless the person is a **child** who is paying the adult-rate premium shown in the **certificate of insurance**.

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

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

Certificate of insurance means the document which proves that **you** have insurance cover, listing, among other things, details of everyone insured, **your plan** and the **period of insurance** covered under this **policy**.

Child or children means someone below the age of 21 years old who are unmarried and unemployed.

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

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

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

Family plan means:

a For **single trip**:

- covering a maximum of 2 **adults** named in the **certificate of insurance** who need not be related to each other; and
- covering any number of **children** who are the legal **children** or ward, grandchild, sibling, nephew, niece or cousin of either one of the **adults(s)** mentioned above. All **children** must be unmarried and unemployed during the **period of insurance**.

or

b For **yearly plan**:

- covering maximum 2 **adults** named in the **certificate of insurance** who are legally married to each other; and
- covering any number of **children** who are the legal **children** of the **adults(s)** mentioned above.

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

Golf equipment means golf clubs and golf bags; excluding golf accessories such as gloves, shoes and golf balls.

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

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

Home contents mean all household furniture and furnishings and personal belongings inside **your home**. This does not include deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for **money**, documents of any kind, cash, currency notes or any other legal tender.

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

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

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

Hostage means being held as security by another person by force or against **your** will.

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**.

Insolvent means the inability of someone to pay their debts when they are due. This happens, in the case of an individual, when a bankruptcy petition is presented against them. In the case of a company, this happens when a resolution for winding up is passed by the company or a winding up petition is presented against them.

Insured person means the individual (or individuals) named in the **certificate of insurance** as the person (or people) who is insured under this **policy**.

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

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

Known event means riot, strike, civil commotion, **natural disasters** or situations which threaten **your** health or disrupt **your trip** that were publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the **policy** was taken up (in the case of a **single trip policy**) or before **you** made the booking for **your trip** (in the case of a **yearly plan policy**).

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

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

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

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

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

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

Mobile handheld communication device means any electronic device used to access the internet or for communication purposes, such as personal digital assistant (PDA), palmtop, smart phone, tablet or any mobile handheld communication device.

Money means banknotes, coins and traveller's cheques.

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

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

Period of insurance means the period of **your single trip** or **yearly plan** as shown in the **certificate of insurance**.

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

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

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

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

Personal baggage means personal luggage and items belonging to **you**, which are brought along or acquired during the **trip** and worn and carried with **you** during the **trip**.

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

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

Postpone means delaying **your trip** to a date which is not later than 183 days from the start date of **your initial trip**.

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

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

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

If **you** have a **yearly plan**, the term **pre-existing medical condition** also refers to a medical condition which **you** have made a claim for on a previous **trip**. The medical condition will be considered as a **pre-existing medical condition** in future **trips**.

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

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

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

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

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

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

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 are in **your** care or custody.

Serious injury or serious sickness means the following.

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

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

Single trip means a **trip** which begins and ends in Singapore (return) or begins in Singapore and ends in the **overseas** destination or region at the end of the **policy** (one way). Each **trip** must not last more than 183 calendar days in a row.

Single plan means the **policy** covering only one **insured person** named in the **certificate of insurance**.

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

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

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

Trip means a journey **you** carry out from Singapore to the **overseas** destination during the **period of insurance** as shown in the **certificate of insurance**.

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 with **your** personal belongings.

We, our, us, and Income means Income Insurance Limited.

Yearly plan means a 12-month **policy**. **You** can make multiple **single trips** during this period. Each **trip** must not last more than 90 calendar days in a row.

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

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

What your policy covers

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

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

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

	<p>4 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.</p> <p>5 The most we will pay is shown in the table of cover of your plan.</p>	
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Section 4 – Medical expenses incurred in Singapore

When we will pay	What we pay	What we do not pay
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<p>A If you suffer an injury or sickness while on your overseas trip and you need to get treatment when you return to Singapore.</p> <p>You must provide a written report of your medical condition from your medical practitioner, together with original medical bills and receipts.</p>	<p>1 We will pay for the necessary and reasonable costs of medical, surgical, hospital, dental treatment and ambulance for treatment and follow-ups in Singapore recommended or requested by a medical practitioner, depending on the conditions shown below.</p> <p>2 If you did not try to get medical treatment when you were overseas, you must do so in Singapore within seven days of your return. From the date of the first treatment in Singapore, you have up to 30 days to continue treatment in Singapore or up to the limit shown in the table of cover, whichever comes first.</p> <p>3 If you have received medical treatment overseas, you have up to 30 days immediately after your return to Singapore to continue medical treatment in Singapore or up to the limit shown in the table of cover, whichever comes first.</p> <p>4 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment).</p> <p>5 Following your medical treatment, we will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner.</p> <p>6 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources.</p> <p>7 The most we will pay is shown in the table of cover of your plan.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims for dental treatment as a result of teeth or gum or oral diseases or from normal wearing of your teeth.</p>
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Section 5 – Medical expenses – Women’s Benefit

When we will pay	What we pay	What we do not pay
<p>A If you suffer any pregnancy- related sickness while on your overseas trip and need to be hospitalised overseas.</p> <p>You must provide a written report of your medical condition from your medical practitioner, together with original medical bills and receipts.</p>	<ol style="list-style-type: none"> 1 We will pay for the necessary and reasonable costs of medical, surgical, hospital and ambulance recommended or requested by a medical practitioner. 2 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that cannot be recovered from these other sources. 3 The most we will pay is shown in the table of cover of your plan. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Incidents occurring during your first trimester of pregnancy (that is, 0 to 12 weeks) and last trimester of pregnancy (that is, 28 weeks and beyond). 2 Ectopic pregnancy or childbirth (including premature childbirth or stillbirth). 3 Abortion or miscarriage unless it is due to an injury caused solely by an accident and not caused by any natural causes or sickness related to pregnancy or childbirth; 4 Clinical tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital illness. 5 Psychological, psychiatric illness or any depression disorder including post-natal depression. 6 Pregnancy related sickness or treatment occurring in your home country or country of residence or upon return to Singapore.

Section 6 – Treatment by Chinese medicine practitioner or chiropractor

When we will pay	What we pay	What we do not pay
<p>A If you suffer an injury or sickness while on your trip and you need to get treatment by a Chinese medicine practitioner or a chiropractor while overseas or back in Singapore.</p> <p>You must provide a written report of your medical condition from your Chinese medicine practitioner or a chiropractor together with original medical bills and receipts.</p>	<ol style="list-style-type: none"> 1 We will pay for the reasonable and necessary expenses you pay or agree to pay for treatment (whether in Singapore or overseas) by a Chinese medicine practitioner or a chiropractor, depending on the conditions shown below. 2 If you did not get medical treatment while overseas, you must get medical treatment in Singapore within seven days of your return. From the date of the first treatment in Singapore, you have up to 30 days to continue treatment in Singapore or up to the limit shown in the table of cover, whichever comes first. 3 If you have received medical treatment while overseas, you have up to 30 days after your return to Singapore to continue treatment in Singapore or up to the limit shown in the table of cover, whichever comes first. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth.

	<p>4 If you can recover all or part of the medical expenses from other sources, we will only pay the amount that you cannot recover from these other sources.</p> <p>5 The most we will pay is shown in the table of cover of your plan.</p>	
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Section 7 – Overseas hospital income		
When we will pay	What we pay	What we do not pay
<p>A If you have to stay in a hospital as an inpatient overseas.</p> <p>This benefit will end once you leave the overseas hospital.</p>	<p>1 We will pay the benefit for each complete 24-hour period that you are an inpatient in the hospital, up to the amount shown in the table of cover of your plan.</p>	<p>Please read the general exclusions listed in part 3 of the general conditions.</p>

Section 8 – Hospital income in Singapore		
When we will pay	What we pay	What we do not pay
<p>A If you have to stay in hospital as an inpatient in Singapore immediately after your return to Singapore due to injury or sickness you suffered overseas.</p> <p>This benefit will end once you leave the hospital in Singapore.</p>	<p>1 We will pay the benefit for each complete 24-hour period that you are an inpatient in the hospital, up to the amount shown in the table of cover of your plan.</p>	<p>Please read the general exclusions listed in part 3 of the general conditions.</p>

Section 9 – Emergency medical evacuation		
When we will pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because of an injury or sickness while overseas and our assistance company believes it medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you need to return to Singapore for recuperation or continued treatment after you have been moved to an overseas medical facility for treatment as in section A above.</p>	<p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore, we will only pay for the administrative fees charged by the airline or travel agent for changing your travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you to will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p>

Section 10 – Repatriation expenses		
When we will pay	What we pay	What we do not pay
A If you die after suffering an injury or a sickness while overseas .	<ol style="list-style-type: none"> We will pay for the necessary expenses our assistance company spends to return your body to Singapore. You can only claim under Section 10 or 11 for each event but not under both sections. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.
Section 11 – Direct repatriation		
When we will pay	What we pay	What we do not pay
A If you die after suffering an injury or a sickness while overseas .	<ol style="list-style-type: none"> We will pay for the necessary expenses our assistance company spends to return your body to your home country. You can only claim under Section 10 or 11 for each event but not under both sections. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Claims resulting from services not arranged by our assistance company or not approved by our assistance company or us.
Section 12 – Additional accommodation and travel expenses		
When we will pay	What we pay	What we do not pay
A If you are certified medically unfit by a medical practitioner to continue with your trip or to return to Singapore due to any injury or sickness while overseas .	<ol style="list-style-type: none"> We will pay for additional economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room so you and your travelling companion can remain behind until you are certified medically fit by a medical practitioner to continue with your original scheduled trip or to return to Singapore or up to a period of 30 days from the end date of your policy, whichever comes first. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Additional expenses to extend your trip beyond what was originally scheduled. Additional costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, changing flight from budget airline to commercial airline. Any additional costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to change your trip. Prepaid or non-refundable expenses for unused transport, accommodation, local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events or concerts which you have already paid for. The part of the trip before changing your trip.

		<p>6 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the trip.</p> <p>7 Claims that result from any known event.</p> <p>8 The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for.</p>
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Section 13 – Hospital visitation/Compassionate visit

When we will pay	What we pay	What we do not pay
<p>A If you suffer an injury or sickness while on a trip and you have to stay in an overseas hospital for at least six full days, and your medical condition does not allow you to return to Singapore for medical treatment, and no adult family member is with you during your stay in the hospital.</p> <p>B If you die because of an injury or sickness while overseas and there is no adult family member present to make funeral arrangements or make arrangements to send your body or ashes home.</p>	<ol style="list-style-type: none"> 1 For Section 13(A), we will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one family member to travel and be with you or one travelling companion to stay with you until you are confirmed medically fit by a medical practitioner to continue with your trip or to return to Singapore or for up to 30 days from the date the trip ends, whichever comes first. 2 For Section 13(B), we will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one family member or travelling companion to help in the final arrangements to bring your body or ashes back to Singapore or your home country. 3 You can only claim under either Section 13(A) or 13(B) for each event but not under both sections. We will only pay the benefit which applies to you under section A or B of your plan as shown in the table of cover. 4 The most we will pay under this section is the limit of your plan as shown in the table of cover. 	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>

Section 14 – Child Guard

When we will pay	What we pay	What we do not pay
<p>A If you have to stay in hospital as an inpatient overseas and there is no adult to accompany your child/children below the age of 21.</p>	<ol style="list-style-type: none"> 1 We will pay for the reasonable economy-class transport expenses (air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one family member to bring your child/children back to Singapore. 2 The most we will pay under this section is the limit of your plan as shown in the table of cover. 	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>

Section 15 – Education Grant		
When we will pay	What we pay	What we do not pay
<p>A If you suffer an injury due to an accident while overseas and this injury is the only cause of your death within 12 months from the date of the accident, and on the date of the accident, you have a legally dependent child/children below the age of 21 and studying full time in a recognized institution of learning.</p>	<p>1 We will pay a cash benefit to your child/children up to the limit of your plan as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Your death that is caused by sickness. For example, we will not pay a claim if you die from a heart attack or a stroke.</p>
Section 16 – Emergency phone charges		
When we will pay	What we pay	What we do not pay
<p>A If you need to call our assistance company during a medical emergency and for which you have made a claim which we will pay under sections 1, 2, 3, 5, 6, 9, 10 or 11.</p>	<p>1 We will refund you the actual phone charges up to the limit shown in your plan as shown in the table of cover.</p>	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>
Section 17 – Trip Cancellation		
When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if they happen within 30 days before you are due to leave.</p> <p>1 Death, serious sickness or serious injury you, your family member or travelling companion suffer. You must have bought your policy more than seven days before you left Singapore unless the event is only accidental in nature.</p> <p>2 Government authorities stop you from travelling overseas because you are suffering from an infectious disease.</p> <p>3 A sudden riot, strike or civil commotion breakout at the destination you plan to travel to.</p> <p>4 Natural disasters which happen in Singapore or at the destination you plan to travel to.</p> <p>5 If there is an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when you took up this policy.</p> <p>6 Serious damage to your home due to a fire or natural disaster.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to cancel your trip, if they happen at any time before you are due to leave.</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee).</p> <p>2 You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>3 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to cancel your trip.</p> <p>2 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>3 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for the trip in part or in full.</p> <p>4 You choosing not to travel when the event listed in A2 to A5 has not taken place.</p> <p>5 If you choose not to travel because of sickness or injury to your family member or travelling companion which is not a serious sickness or serious injury.</p> <p>6 Claims that result from any known event.</p>

<p>1 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>2 If you have to appear in court as a witness during your trip and you were not aware of this when you took up the policy.</p> <p>3 If you are forced to cancel your trip because you are a child and your travelling companion who is your guardian has to cancel their trip due to one of the reasons listed in A or B above.</p> <p>C If you are forced to cancel your trip due to any of the reasons listed in A or B above, we will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>7 Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.</p> <p>8 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
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Section 18 – Trip postponement

When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and you have to postpone your trip, if they happen within 30 days before you are due to leave Singapore.</p> <p>1 Death, serious sickness or serious injury you, your family member or travelling companion suffer. You must have bought your policy more than seven days before you left Singapore unless the event is only accidental in nature.</p> <p>2 Government authorities stop you from travelling overseas because you are suffering from an infectious disease.</p> <p>3 A sudden riot, strike or civil commotion breakout at the destination you plan to travel to.</p> <p>4 Natural disasters which happen in Singapore or at the destination you plan to travel to.</p> <p>5 If there is an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when you took up this policy.</p> <p>6 Serious damage to your home due to a fire or natural disaster.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to postpone your trip, if they happen anytime before you are due to leave.</p>	<p>1 We will pay for the administrative fees charged by the travel agent, tour operator, transport or accommodation providers when you postpone your trip.</p> <p>2 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to postpone your trip.</p> <p>2 Prepaid or non-refundable expenses which you cannot get back.</p> <p>3 Additional costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, additional costs for changing flight from budget airline to commercial airline.</p> <p>4 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the trip.</p> <p>5 You choosing not to travel when the event listed in A2 to A5 has not taken place.</p> <p>6 If you choose to postpone your travel because the sickness or injury which you, your family member or travelling companion suffers is not a serious sickness or serious injury.</p>

<p>1 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>2 If you have to appear in court as a witness during your trip and you were not aware of this when you took up the policy.</p> <p>3 If you are forced to postpone your trip because you are a child and your travelling companion who is your guardian has to cancel their trip due to one of the reasons listed in A or B above.</p> <p>C If you are forced to postpone your trip due to any of the reasons listed in A or B above, we will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>7 Claims that result from any known event.</p> <p>8 Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.</p> <p>9 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
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Section 19 – Trip cancellation due to insolvency

When we will pay	What we pay	What we do not pay
<p>A If you are forced to abandon your trip because the travel agency, transport provider or tour operator is no longer operating for business and they cannot provide part or all of your trip.</p> <p>You must have bought the policy more than seven days before you are due to leave.</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid and which you cannot get back (including the travel agent’s cancellation fee) up to the limit shown in the table of cover of your plan.</p> <p>2 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport and accommodation. 2 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of your trip. 3 The travel agency, transport provider or tour operator stopping to operate before you bought the policy. 4 Any claim that comes from government regulation or control.

Section 20 – Travel curtailment including aircraft hijack and natural disasters

When we will pay	What we pay	What we do not pay
<p>A If you are prevented from travelling further due to the reasons listed below and you have to cut short your trip and return to Singapore.</p> <ol style="list-style-type: none"> 1 Death, serious sickness or serious injury you, your family member or travelling companion suffer. 2 Government authorities stopping you from travelling further because you are suffering from an infectious disease. 3 There is a sudden riot, strike or civil commotion at the destination you are in or plan to travel to. 4 Natural disasters which happen at the destination you are in or plan to travel to. 5 If there is an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when you took up this policy. 6 Serious damage to your home due to a fire or natural disaster. 7 Your trip is disrupted for at least 12 hours in a row because the public transport in which you are travelling as a passenger has been hijacked. 8 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. <p>B If you have to cut short your trip because you are a child and your travelling companion who is your guardian has to cut short their trip due to one of the reasons above.</p> <p>C If you are forced to shorten your trip due to any of the reasons listed in A or B above, we will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<ol style="list-style-type: none"> 1 We will pay for the transport expenses (air, sea or land travel) or accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee). 2 We will also pay for additional economy-class transport expenses (air, sea or land travel) and reasonable accommodation expenses of a standard room that you have to pay to return to Singapore. 3 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. 4 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section. 	<p>Besides the general exclusions listed in Part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 You choosing not to continue with your trip when an event listed in A2 or A5 has not taken place at the destination you are in or plan to travel to. 2 Any additional costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to cut short your trip. 3 Additional costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, additional costs for changing flight from budget airline to commercial airline. 4 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation. 5 The part of the trip before you cut short your trip. 6 If you choose to cut short your trip because the sickness or injury which you, your family member or travelling companion suffer is not a serious sickness or serious injury. 7 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the trip. 8 Claims that result from any known event. 9 Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion. 10 The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for.

		11 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.
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Section 21 – Travel interruption		
When we will pay	What we pay	What we do not pay
<p>A If you have to stay in a hospital overseas for at least six days in a row due to any injury or sickness suffered while overseas.</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and/or accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent’s cancellation fee).</p> <p>2 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section.</p>	<p>Besides the general exclusions listed in Part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to change your trip.</p> <p>2 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>3 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for the trip in part or in full.</p> <p>4 Claims that result from a pre-existing medical condition or any sickness you knew about.</p>

Section 22 – Loss or damage of personal baggage		
When we will pay	What we pay	What we do not pay
<p>A If your personal baggage is lost or damaged due to an accident or theft while overseas.</p> <p>You must show that you have met the following conditions.</p> <p>1 You have taken all possible steps and been careful to protect the security of your personal baggage and prevent loss or damage.</p> <p>2 You have reported the loss to the police where the loss has happened or to relevant authority such as the hotel, airline or any transport operator within 24 hours of discovering the loss. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal baggage. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 You can only claim under either section 22 or 25 for any loss or expenses you have suffered from each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any baggage which you separately checked in in advance.</p> <p>2 Claim for wear and tear (this includes scratches, discolouration, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>3 Items that are confiscated or held by customs or authorities.</p> <p>4 Claim for motor vehicles (including their accessories).</p>

<p>3 You must make any claims arising from loss or damage to your personal baggage while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>5 Claim for any loss or damage to fragile items, antiques, watch, jewellery, gem stone, laptop, mobile handheld communication devices, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p>6 Claim for fruits, perishables, consumables and animals.</p> <p>7 Claim for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>8 Claim for business goods or equipment of any kind.</p> <p>9 Claim for money, securities, stamps, debit or credit cards, cash card, Ez link Card, bonds and coupons.</p> <p>10 Claim for identity card, passport, driver's licence, travel pass or tickets and travel documents.</p> <p>11 Claim for any item which does not belong to you.</p> <p>12 Unexplained and mysterious disappearance of your personal baggage.</p> <p>13 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>14 Any claim resulting from your item being lost or damaged when left unattended in a public place and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).</p>
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Section 23 – Loss of money		
When we will pay	What we pay	What we do not pay
<p>A If your money is stolen from you while you are overseas.</p> <p>You must show that:</p> <ol style="list-style-type: none"> you have taken all possible steps and taken care to make sure that your money is kept in a secure place and not left unattended in a public place; and you have reported the loss to the police where the loss happened, within 24 hours of discovering it. You must send us a copy of the police report with details of the loss. 	<ol style="list-style-type: none"> We will pay up to the amount shown in the table of cover of your plan. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> If you fail to report to the police or relevant authority within 24 hours of the discovery. You failing to take due care and precautions to make sure that your money is kept in a safe place. Any loss due to exchange rate or loss in value of currencies. Any loss of cash cards or any other cards having a stored value.

		<p>5 Loss of money which was not under your care and custody.</p> <p>6 Unexplained and mysterious disappearance of your money.</p> <p>7 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p>
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Section 24 – Loss of jewellery

When we will pay	What we pay	What we do not pay
<p>A If your jewellery is stolen from you while you are overseas.</p> <p>You must show that:</p> <p>1 You have taken all possible steps and taken care to make sure that your jewellery is kept in a secure place and not left unattended in a public place; and</p> <p>2 You have reported the loss to the police where the loss has happened or to relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</p> <p>3 You must make any claims arising from loss to your jewellery while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>1 We will pay up to the amount shown in the table of cover of your plan.</p> <p>2 You can only claim under either section 24 or 25 for any loss or expenses you have suffered from each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If you fail to report to the police or relevant authority within 24 hours of the discovery.</p> <p>2 You failing to take due care and precautions to make sure that your jewellery is kept in a safe place.</p> <p>3 Unexplained and mysterious disappearance of your jewellery.</p> <p>4 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>5 Claim for any item which does not belong to you.</p> <p>6 Any jewellery which you separately checked in in advance.</p> <p>7 Claim for jewellery which is business goods or equipment of any kind.</p> <p>8 Any claim resulting from your item being lost or damaged when left unattended in a public place and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).</p>

Section 25 – Baggage delay		
When we will pay	What we pay	What we do not pay
<p>A If you checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while you are in Singapore or overseas.</p> <p>You must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.</p>	<ol style="list-style-type: none"> 1 For baggage that is delayed while overseas, we will pay you a cash benefit for every full six hours in a row of delay (worked out from the time you actually arrive at the final destination and the time you receive your checked-in baggage) up to the limit shown in the table of cover of your plan. 2 For baggage that is delayed for more than six hours when you arrive in Singapore, we will pay you a flat cash benefit of \$200 per adult or \$50 per child as shown in the table of cover. 3 You can only claim under either section 22, 24, 25 or 38 for each event but not under more than one section. 	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>
Section 26 – Travel documents		
When we will pay	What we pay	What we do not pay
<p>A If you passport or travel documents are accidentally lost or stolen while you are overseas.</p> <p>You must show that you have met the following conditions.</p> <ol style="list-style-type: none"> 1 You have taken all possible steps and been careful to make sure that your passport and travel documents are kept in a secure place and they are not left unattended in a public place. 2 You have reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. <p>You must make claims arising from losing your passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<ol style="list-style-type: none"> 1 We will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which you have to pay while overseas to apply to replace the lost passport or travel documents. 2 We will also pay for the administrative fee which you have to pay to get a replacement passport, passport photograph or travel documents. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Buying travel tickets such as air tickets and train tickets to replace tickets which have been lost or stolen or which cannot be used due to changing the travel date. 2 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery. 3 You failing to take due care and precautions to make sure that your passport and travel documents are kept in a safe place. 4 Unexplained and mysterious disappearance of your passport or travel documents. 5 Any claim resulting from your deliberate act, failure to act, negligence or carelessness. 6 Any claim resulting from your item being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).

Section 27 – Travel delay

When we will pay	What we pay	What we do not pay
<p>A If the public transport you are scheduled to travel in during your trip is delayed for more than six hours in a row due to the reasons listed below.</p> <ol style="list-style-type: none"> 1 A sudden riot, strike or civil commotion breakout. 2 Adverse weather conditions. 3 Mechanical breakdown or derangement or structural defect of public transport. 4 Natural disasters which happen in Singapore or at the destination you plan to travel to. 5 Closing of airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. 6 If there is an epidemic or pandemic at the insured person's planned destination, as declared by the World Health Organization (WHO), and the declaration was not issued when the policyholder or the insured person booked the trip. <p>While in Singapore, travel delay occurs when the insured person is notified by the public transport operator of any rescheduling after he/she has checked in, or been issued with a boarding ticket by the public transport operator or while on board the public transport.</p> <p>While overseas, travel delay occurs when the insured person is notified by the public transport operator of any rescheduling or while on board the public transport.</p> <p>You must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<ol style="list-style-type: none"> 1 For travel delays of more than six hours while you are overseas, we will pay a cash benefit for every full six hours in a row of delay you suffer. If you have onward connecting public transport to your final destination, we will pay for travel delays based on the actual arrival time at the final destination and the arrival time shown in the itinerary. 2 For travel delays of more than six hours in a row before you depart from Singapore, we will only pay you a cash benefit of \$150 as shown in the table of cover. 3 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 from the same event but not under more than one section. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 You failing to get on the public transport according to the time shown in the itinerary supplied to you. 2 Claims that result from any delay which you or the public knew about at the time you bought this policy. 3 You checking in late to the airport, port or station.

Section 28 – Flight diversion		
When we will pay	What we pay	What we do not pay
<p>A If the scheduled flight which you have boarded on and travelling in is diverted due to adverse weather conditions which prevents you from continuing your trip and you are delayed from arriving at your planned destination.</p> <p>You must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<ol style="list-style-type: none"> 1 For diversions of more than six hours while you are overseas, we will pay a cash benefit for every full six hours in a row of delay you suffer. 2 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 from the same event but not under more than one section. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 You failing to get on the public transport according to the time shown in the itinerary supplied to you. 2 Claims that result from any delay which you or the public knew about at the time you bought this policy. 3 You checking in late to the airport, port or station.
Section 29 – Overbooked public transport		
When we will pay	What we pay	What we do not pay
<p>A If you are not allowed to get on a form of public transport for which you have previously received confirmation because it was overbooked and no compensation or no other transport was made available to you within six hours of the scheduled departure time.</p> <p>You must get written proof of being denied boarding from the transport operator of the public transport or their handling agents (whichever applies).</p>	<ol style="list-style-type: none"> 1 We will pay you the cash benefit shown in the table of cover of your plan. 2 We will only pay this benefit once for each trip. 3 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 for each event but not under more than one section. 	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>
Section 30 – Missed connections		
When we will pay	What we pay	What we do not pay
<p>A If you miss your travel connection because of a delay in the arrival of the scheduled public transport which you took, and have received a confirmed reservation, and there is no other travel arrangement made available to you within six hours of the scheduled departure of your onward travel connection.</p> <p>You must get written proof of your missed connection from the transport operator (flight, rail, coach or ferry with fixed itinerary) or their handling agents.</p>	<ol style="list-style-type: none"> 1 We will pay you the cash benefit shown in the table of cover of your plan. 2 We will only pay this benefit once for each trip. 3 You can only claim under either section 17, 18, 19, 20, 21, 27, 28, 29 or 30 from the same event but not under more than one section. 	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>

Section 31 – Kidnap and hostage

When we will pay	What we pay	What we do not pay
<p>A If you are held hostage after being kidnapped while overseas for at least 24 hours in a row.</p> <p>You must prove that the event has actually happened and we need immediate notice and updates of the incident. The kidnap must be reported to the authorized law-enforcement agency within 24 hours after you are able to contact someone.</p>	<p>1 We will pay you a benefit shown in your plan as shown in the table of cover for each full day (continuous 24 hours). This will apply up to the limit shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims resulting from you helping others to commit a crime or your criminal acts. 2 Claims arising in your home country, countries in Central or South America or Africa, or any country in which United Nations armed forces are present and active.

Section 32 – Personal liability

When we will pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <ol style="list-style-type: none"> 1 injuring someone while overseas; or 2 damaging or causing loss to someone else's property while overseas. 	<p>1. We will pay:</p> <ul style="list-style-type: none"> - the legal costs and expenses for representing or defending you; or - the amount awarded against you by the court in Singapore, <p>up to the maximum amount as shown in your plan on the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act. 2 Any claim for loss of or damage to property in your charge or under your control or which belongs to you. 3 Any claim resulting from legal services we have not approved in advance. 4 Any legal responsibility that comes from an injury or loss or damage to property that you, your family member or your employee owns, cares for or controls. 5 Any legal responsibility, injury, loss or damage to your family member or employee. 6 Any legal responsibility that results from you owning or using weapons, animals, vehicles, aircraft or watercraft. 7 Any legal responsibility that results from or is connected to your trade, business or profession. 8 Any legal responsibility that you have under a contract. 9 Any court judgment which is not delivered by a court within Singapore. 10 Any court judgment which is being appealed by you or on your behalf. 11 Any legal responsibility that results from you passing on a communicable disease to others.

		<p>12 Any legal responsibility that results from your abuse of controlled drugs.</p> <p>13 Any legal responsibility that results when you are under the influence of drugs or alcohol.</p> <p>14 Any legal responsibility that results from your riding or racing in races or rallies.</p> <p>15 Any legal responsibility that is caused by your involvement in polluting or harming the environment.</p> <p>16 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing you or making an example of you).</p>
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Section 33 – Golf equipment and hole-in-one expenses

When we will pay	What we pay	What we do not pay
<p>A If your golf equipment is stolen or damaged while overseas.</p> <p>You must show that:</p> <ol style="list-style-type: none"> You have taken all possible steps and been careful to protect the security of your golf equipment and prevent loss or damage and ensure that they are not left unattended in a public place. You have reported the loss to the police where the loss has happened or to relevant authority such as the golf course, country club, hotel, airline or any transport operator where the loss or damage has happened, within 24 hours of discovering the loss or damage. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase. You must make any claims arising from loss or damage to your golf equipment while in the custody and care of the transport, accommodation provider, golf course or country club to the service provider first. <p>We will reduce your claim by the amount the service provider has refunded you.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider or country club.</p>	<ol style="list-style-type: none"> For Section 33(A), we will decide whether to replace, repair or pay a cash equivalent for your lost or damaged golf equipment. We will deduct an amount for wear and tear when we work out the claim. For Section 33(B), we will pay for the entertainment cost for one round of celebratory drinks at the golf course or country club where you score the hole-in-one. This payment is subject to a limit shown in your plan in the table of cover. The most we will pay under this section is the limit of your plan as shown in the table of cover. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will 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"> Loss or damage to your golf equipment in the course of play and practice. Loss or damage to golf equipment hired or loaned by you. Claim for wear and tear (this includes scratches to the surface of the item which does not affect how it works), manufacturing defects and damage caused from the repair process. Items that are confiscated or held by customs or authorities. Unexplained and mysterious disappearance of your golfing equipment. Any claim resulting from your deliberate act, failure to act, negligence or carelessness. Any claim resulting from your golf equipment being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).

<p>B If you score a hole-in-one at any 18-hole golf course while overseas.</p> <p>You must send us a written confirmation from the golf course or country club confirming your hole-in-one achievement together with the entertainment receipts incurred by you at the golf course or country club.</p>		
Section 34 – Home contents cover		
When we will pay	What we pay	What we do not pay
<p>A If there is loss or damage to your home contents due to fire while no one is staying in your home in Singapore during your trip.</p>	<p>1 We will either pay you a cash equivalent or decide to repair, reinstate or replace the home contents affected.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim for wear and tear, loss in value, the process of cleaning or dyeing any article, damage or loss caused by light or atmospheric conditions, moth, insects, vermin or anything else which happens gradually. 2 Any claim for damage arising from or caused by repair or restoration. 3 Any claim for loss or damage due to your deliberate act or helping someone else commit a crime. 4 Any claim arising as a result of any government authorities confiscating, taking or holding or illegally occupying your home or any premises, vehicle or thing. 5 Any claim for loss or damage caused by electrical or mechanical breakdown. 6 Any claim for loss due to theft during or after a fire. 7 Any claim for indirect loss of any kind. 8 Any claim for loss of business or professional use of photographic and sporting equipment and accessories and musical instruments. 9 Any claim for loss of motor vehicles, boats, bicycles and their equipment or accessories. 10 Any claim for loss not reported to the police or relevant authorities within 24 hours of discovering the loss. 11 Any claim for loss of or damage to a tenant's property or to any home contents you do not own. 12 Any claim for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.

Section 35 – Rental vehicle excess		
When we will pay	What we pay	What we do not pay
<p>A If there is a loss or damage to your rental vehicle due to an accident during your trip.</p> <p>You must prove the following:</p> <ol style="list-style-type: none"> 1 That the rental vehicle is rented from a licensed rental agency and you were either a named driver or co-driver of the vehicle. You 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 accident or the lost or damaged rental vehicle. 2 You must have arranged comprehensive motor insurance when hiring the vehicle so that the policy will pay for the loss or damage of the vehicle throughout the rental period. 	<ol style="list-style-type: none"> 1 We will pay for the excess or deductible which you become legally responsible for, up to the limit shown in your plan as shown in the table of cover. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim for loss or damage to the rental vehicle while it is not in your custody and control. 2 Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the period of insurance. 3 Any claim arising from breaking the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven. 4 Any claim for loss or damage to the vehicle, if at the time of the accident, you were not licensed to drive the vehicle or you were taking part in or practising for speed or time trials of any kind. 5 Any claim for loss or damage arising from wear and tear, gradual deterioration, and damage suffered in any repair process.
Section 36 – Pet care		
When we will pay	What we pay	What we do not pay
<p>A If the public transport which takes you back to Singapore is delayed and this results in you not being able to collect your pet cat or dog which you have placed at a pet boarding house or hotel on time.</p> <ol style="list-style-type: none"> 1 You must get written proof of the delay and the reason of delay from the transport operator or their handling agent. 2 You must get written proof from the pet boarding house or hotel showing the original and actual collection date of your pet dog or cat. 	<ol style="list-style-type: none"> 1 We will pay you a cash benefit for each complete 24-hour period that your pet cat or dog is required to stay at the pet boarding house or hotel; up to limit of your plan as shown in the table of cover. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims that result from any delay which you or the public knew about at the time you bought this policy.
Section 37 – Loss of credit card		
When we will pay	What we pay	What we do not pay
<p>A If your credit card is accidentally lost or stolen from you while you are overseas and you are legally responsible for the unauthorised transactions made to the credit card after the loss.</p> <p>You must show that:</p>	<ol style="list-style-type: none"> 1 We will pay for unauthorised transactions up to the limit shown in the table of cover. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim for loss that is covered by the bank, credit card company or other insurance schemes.

<p>1 You have taken all possible steps and been careful to make sure that your credit card is kept in a secure place and they are not left unattended in a public place.</p> <p>2 You have reported the loss to your bank, credit card company or to the police within six hours of discovering the loss.</p> <p>3 You must provide a written report from your bank or credit company proving the loss and unauthorised transactions.</p>		<p>2 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>3 Any claim resulting from your credit card being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p>
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Section 38 – Loss or damage to your laptop or mobile handheld communication device

When we will pay	What we pay	What we do not pay
<p>A If your laptop or mobile handheld communication device is lost or damaged due to an accident, theft, fire, explosion or natural disaster while overseas.</p> <p>You must show that:</p> <p>1 You have taken all possible steps and been careful to protect the security of your laptop or mobile handheld communication device and prevent loss or damage.</p> <p>2 You have reported the loss to the police where the loss has happened or to relevant authority such as the hotel, airline or any transport operator where the loss or damage has happened, within 24 hours of discovering the loss or damage. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</p> <p>3 You must make any claims arising from loss or damage to your laptop or mobile handheld communication device while in the custody and care of the transport or accommodation provider to the service provider first.</p> <p>We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>We will only pay your claim after you have provided us with a written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged laptop or mobile handheld communication device. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 You can only claim under either section 25 or 38 for any loss or expenses you have suffered from each event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any laptop or mobile handheld communication device which you separately checked in in advance.</p> <p>2 Claim for wear and tear (this includes scratches to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>3 Items that are confiscated or held by customs or authorities.</p> <p>4 Claim for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>5 Claim for business goods or equipment of any kind.</p> <p>6 Claim for any item which does not belong to you.</p> <p>7 Unexplained and mysterious disappearance of your laptop or mobile handheld communication device.</p> <p>8 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>9 Any claim resulting from your laptop or mobile handheld communication device being lost or damaged when left unattended in a public place and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts).</p>

Section 39 – Automatic extension of policy cover

When we will pay	What we pay	What we do not pay
<p>A If the public transport you are travelling on to return to Singapore is delayed and you cannot complete your trip when the policy ends, and you are not the cause of the delay.</p> <p>B If you have to stay in an overseas hospital as an inpatient or are quarantined while overseas as advised by a medical practitioner.</p>	<p>1 We will automatically extend your period of insurance while you are overseas at no additional premium as follows:</p> <ul style="list-style-type: none">- For Section 39(A), we will extend the policy up to 14 days.- For Section 39(B), we will extend the policy up to 30 days.	<p>Please read our general exclusions listed in part 3 of the general conditions.</p>

Section 40 – Full terrorism cover

When we will pay	What we pay	What we do not pay
<p>A If any of the losses covered under sections 1 to 39 arises from or in relation to an act of terrorism, we will still cover the loss but there will be a limit as shown in section 40 of your plan in the table of cover.</p>	<p>1 We will pay for benefits up to the limits shown in the relevant section of your plan as shown in the table of cover. However, we will limit the total amount we will pay for losses arising from or related to the act of terrorism as shown in section 40 of your plan in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay under the conditions listed in sections 1 to 39.</p>

General conditions which apply to the whole policy

1 Cover

For both **single trip policy** and **yearly plan**,

- a cover under section 17 (Trip cancellation) and section 18 (Trip postponement) starts:
 - i. at the time when **you** book **your trip** (this only applies for **yearly plan**); or
 - ii. on the date **we** issue **your policy**; or
 - iii. as shown under the applicable section, whichever is later.
- b cover under section 19 (Trip cancellation due to insolvency) starts:
 - i. at the time when **you** book **your trip** (this only applies for a **yearly plan**); or
 - ii. on the date **we** issue **your policy**; whichever is later.
- c cover under section 1 (Personal accident) and section 2 (Public transport double cover) starts when **you** leave the place **you** usually live or work (whichever is later) to start **your trip**, or from the start date shown on **your certificate of insurance**, whichever is later.

Cover ends:

- i. when **you** arrive at the place that **you** usually live or work after **your trip**;
 - ii. three hours after **you** arrive in Singapore;
 - iii. at the end of the period shown on **your certificate of insurance**; or
 - iv. at the end of 183 days after the start of **your single trip** or at the end of 90 days from the start of **your trip** under the **yearly plan** (as the case may be); whichever is earlier.
- d cover under all other sections starts when **you** depart from Singapore for **your trip** or at the start of the **period of insurance** shown on **your certificate of insurance** whichever is later.

Cover ends :

 - i. when **you** arrive in Singapore;
 - ii. at the end of the period shown on **your certificate of insurance**; or
 - iii. at the end of 183 days after the start of **your single trip** or at the end of 90 days from the start of **your trip** under the **yearly plan** (as the case may be); whichever is earlier.

2 Worldwide 24-hour emergency assistance

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

You must pay for the costs and expenses of these services except for those covered under the **policy**.

3 General exclusions

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

- a **you** travelling **overseas** against medical advice or for the purpose of getting medical treatment;
- b **you** travelling **overseas** against a travel advisory issued by the Singapore Government;
- c **you** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life);
- d the effect or influence of alcohol or drugs;
- e pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions except as provided in section 5;
- f mental problems or insanity;
- g sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;
- h **pre-existing medical conditions** or physical disabilities;
- i taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
- j taking part in any kind of speed contest or racing (other than on foot);
- k an **accident** while **you** are driving or riding on a motor race track;
- l Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.

m **You** taking part in the following activities.

- i. Any sport or activity which is against the advice of a **medical practitioner** or against the health and safety rules as required by the activity operator.
- ii. Scuba diving unless it is for leisure purposes and:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor.

The maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.

- iii. Mountaineering or outdoor rock climbing, except rock climbing on man-made walls.
- iv. Trekking, unless it is done for leisure purposes and **you** are trekking below 4,000 metres, and as long as the trekking **you** are taking part in is:
 - in a place which is open to the general public without restriction;
 - organised by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
- v. Expeditions:
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or
 - to Antarctica or similar remote places.
- vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing, wingsuit flying and dragonboating.
- n. taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities;

- o. the consequences of war, riot (except where the claims for loss or liability is directly or indirectly caused by or arising from a sudden riot, strike or civil commotion at the destination you are in or plan to travel to as provided under Section 17, 18, 20 or 27), revolution or any similar event;
- p. radioactivity, or damage from any nuclear fuel, material or waste;
- q. breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion;
- r. **you** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimize claims under this **policy**;
- s. **you** travelling in, to or through Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- t. **you** taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work, mining, aerial photography activities or handling explosives, unless **we** agree in writing;
- u. any **known event**;
- v. 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;
- w. claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers;
- x. **your** deliberate act, failure to act, negligence or carelessness; or
- y. expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 16), laundry and hotel entertainment or pay-per-view TV programmes.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

4 Payment before cover warranty

We (or **our** intermediary) must receive the full premium due on or before the start date of the insurance. If **we** or the intermediary do not receive the premium in full on or before the start date of the insurance, the **policy** will not be valid and **we** will not pay any benefits.

5 Paying benefits

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

- a met general condition 4 above; and
- b given **us** satisfactory proof of the claim.

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

- a **you** die as described in section 1 or 2, in which case **we** will pay the benefits to **your** estate or **your** legal personal representative;
- b **you** are evacuated as the result of a medical emergency or sent **home** as described in sections 9, 10 and 11, 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 32, in which case **we** will pay the person **you** are legally responsible to.

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

6 Fraud

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

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

We may do the following.

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

7 Reasonable care

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

8 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. (This does not apply to section 1 – Personal accident, section 2 – Public transport double cover, section 7 – Overseas hospital income, section 8 – Hospital income in Singapore, section 15 – Education grant, section 25 – Baggage delay, section 27 – Travel delay, section 28 – Flight diversion, section 29 – Overbooked public transport, section 30 – Missed connections, section 31 – Kidnap and hostage or section 36 – Pet care)

9 Taking over your rights

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

10 Claims conditions

- a At the time of **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which may lead to **your trip** being cancelled or disrupted. If not, **we** may not pay the claim.
- b **You** must tell **us** as soon as possible and in any case within 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 **We** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- d If **you** lose **your** items while **overseas** due to theft or an **accident** under section 22, 24, 33 or 38, when **we** pay **your** claim, **we** will apply the reduction factor as shown in the table below.

Personal Baggage, laptop or mobile handheld communication device (not including jewellery) which are lost due to theft or accident	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, up to \$100 per item for each set, pair and up to \$500 in total
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	
Jewellery	0%	50%

- e If **your** baggage is damaged while **overseas** under section 22, when **we** pay **your** claim, **we** will apply the following reduction factor.

With proof of damaged baggage (not including personal belongings, laptop or mobile handheld communication device, jewellery)	Reduction factor to be applied to the value of item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

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

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

- a **You** or **your** legal personal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.
- b **You** must give **us** **your** travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of **your** claim to prove **your** travel.

12 Cancellations and refunds

We can cancel the **policy** by providing seven days' notice by post to **your** last-known address. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by hand, fax or email.

The **policyholder** may cancel this **policy** by telling **us**, and the cancellation will apply from the date **we** receive the notice of cancellation. **We** will refund the premium based on the following calculation.

- a **Single trip policy**
There will be no premium refund if **we** receive the **policyholder's** notice of cancellation after the start date of the **policy**.
- b **Yearly plan**
Premium will be refunded as long as there has been no claim made under this **policy**. If **we** receive the **policyholder's** notice of cancellation within 183 days after the start date of the **policy** and as long as there has been no claim made under this **policy**, **we** will work out the refund premium as follows.

Period of insurance (in days) still left to run divided by the original **period of insurance** of the **policy** X 85% of the premium paid.

We will not give any refund of premium if the **policy** has been in force for more than 183 days or once there has been a claim made, whichever comes first.

We will refund all premium refunds to the **policyholder** as shown in the **certificate of insurance**.

13 Ending the policy

The **policy** will end immediately when:

- a **we** cancel this **policy** under general condition 12;
- b **we** (or **our** intermediary) do not receive payment of premium in full on or before the start of the insurance, rendering the policy invalid under general condition 4;
- c **you** have acted fraudulently under general condition 6;
- d the **policyholder** cancels this **policy** under general condition 12;
- e **we** have made the final payment for any loss under sections 17,18 and 19 or 100% of the benefit section under sections 1 or 2.
- f **you** no longer satisfy any of the eligibility requirements of this **policy** unless **we** have agreed in writing to provide cover;
- g before entering into the **policy**, **you** or the **policyholder** fails to reveal all facts **you** and/or the **policyholder** know(s) or ought(s) to know which may affect this **policy**; or
- h **we** do not renew this **policy** (for yearly plans only).

14 Excluding third party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce this **policy**.

15 Having similar cover

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

16 Currency and interest

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

17 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

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.

18 Prohibited persons

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

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

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

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

19 Governing law

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

Feedback procedure

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

Making yourself heard

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

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

Please send **your** feedback to:
www.income.com.sg/enquiry

Our promise to you

We will:

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

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).