

Table of Cover

		Maximum benefit (\$\$) limit (per policy year unless otherwise specified)	
Personal accident benefits		Standard	Deluxe
Section 1	Accidental death and permanent disability	75,000	150,000
Medical related benefits			
Section 2	Hospital and surgical expenses Sub-limit for medical aids and equipment per incident	50,000 500	100,000 500
Section 3	Emergency dental treatment due to injury Limit per incident	250	500
Section 4	Outpatient medical treatment due to injury Limit per incident	250	500
Section 5	Outpatient medical treatment due to sickness while overseas Overall section limit per leisure trip Excess per outpatient visit	NA NA	300 50
Section 6	Emergency medical evacuation	Unlimited	Unlimited
Section 7	Sending you home	Unlimited	Unlimited
Section 8	Compassionate visit Overall limit per incident Sub-limit for hotel accommodation expenses per day	5,000 500	10,000 500
Travel inconvenience benefits			
Section 9	Cancelling your trip Limit per leisure trip	1,500	3,000
Section 10	Shortening your trip Limit per leisure trip	See limit under Section 9	See limit under Section 9
Section 11	Travel delay Overall section limit per incident For every six hours of delay	500 50	1,000 50
Section 12	Loss or damage of checked-in baggage with a public transport provider Overall section limit per incident Sub-limit for each item, set or pair	500 500	1,000 500
Section 13	Losing money and credit card Limit per leisure trip	100	200
Section 14	Losing travel documents Limit per incident	500	500
Other benefits			
Section 15	Loss or damage of personal home contents due to natural disaster, fire or theft Overall section limit per policy year Sub-limit for laptop	1,500 500	3,000 1,000

	Sub-limit for valuables	500	500
	Limit per item (for each item, set or pair)	500	1,000
Section 16	Study interruptions		
	Limit per lifetime	7,500	15,000
Section 17	Personal liability	500,000	500,000
Section 18	Overseas legal expenses and assistance	10,000	20,000
Section 19	Kidnap and hostage		
	Overall section limit per incident	3,000	5,000
	For every 24 hours	100	100
Section 20	Emergency phone charges		
	Limit per incident	100	150
Section 21	Rental vehicle excess		
	Limit per leisure trip	1,500	2,000
Section 22	Alternative accommodation		
	Overall section limit per incident	3,000	5,000
	Sub-limit for hotel accommodation expenses per day	500	500
COVID-19 benefits			
Section 23a	Hospital and surgical medical expenses incurred due to COVID-19		
	Limit per incident	50,000	100,000
Section 23b	Emergency medical evacuation and sending you home due to COVID-19		
	Limit per incident	100,000	100,000

Policy Conditions

StudySafe

Your policy

This is **your** StudySafe **policy** and it contains details of benefits, conditions and exclusions relating to **you**, the **insured person**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have given the **policyholder** a **schedule**.

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

The **schedule**, **table of cover** and any further **endorsements** are all part of this **policy**.

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

Who is eligible?

This **policy** is only available to **insured person** who are:

- 1 Between 10 and 50 years of **age**; and
- 2 Registered as a full-time student and holding a valid student identification card issued by an **educational institution** in Singapore; and
- 3 Holding a valid student pass, Training Employment Pass, Work Holiday Pass and/or dependent pass issued by the government authorities in Singapore throughout the entire **period of insurance**.
- 4 Studying or taking part in a **student internship** in Singapore.

Things to remember

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

- We do not cover claims arising from **pre-existing medical conditions** or **known events**.

Definitions

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

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

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

Assistance company means the company **we** have appointed to provide **you** with various emergency assistance services when **you** are **overseas** or on a **leisure trip**.

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

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

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

Community hospital means any approved community hospital under the relevant national laws and regulations that provides an intermediate level of care for individuals who have simple illnesses which do not need specialist medical treatment and nursing care.

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

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

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

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

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

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

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

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

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

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

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

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

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

Known event means riot, strike, civil commotion, **natural disasters** or situations which threaten **your** health or disrupt **your** study, **student internship** or **leisure trip** that were made known to **you** by the transport or accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign):

- a before the **policy** was taken up; or
 - b before **you** make any changes to **your policy**; or
 - c before **you** made the booking for **your studies** or **student internship** in Singapore; or
 - d before **you** made the booking for **your leisure trip**.
- whichever is applicable.

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

Legal guardian means the legal guardian as appointed by the court in **your home country** or by deed.

Leisure trip means an **overseas** journey taken during the **period of insurance**, including going back to **your home country**. Cover for a **leisure trip** starts when **you** leave Singapore, or your **home country** and ends:

- a 90 consecutive days from the start of **your leisure trip**; or
 - b when **you** arrive at **your** Singapore **residence**; or
 - c when **you** arrive at the international or domestic airport / port of **your home country**; or
 - d on the expiry of the **period of insurance**.
- whichever is earlier.

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

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

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

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

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

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

Money means banknotes, coins and traveller's cheques.

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

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

Overseas means any country other than Singapore.

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

Permanently disabled or **permanent disability** means **you** are suffering from one of the items of disability listed in the scale of compensation table in this **policy**, and which was caused only by an **accident**, as long as:

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

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

- a will in all probability entirely prevent **you** from working in any job for a salary or wage or stop **you** from carrying out any student activities or business whatsoever for the rest of **your** life; and
- b lasts for 12 months in a row from the date of the **accident**; and
- c **our medical practitioner** confirms that it is not going to improve after 12 months.

Personal belongings means any physical and movable item that belongs to **you** and which **you** bring or acquire on **your leisure trip**.

Personal home contents means any physical and movable item that belongs to **you** that are stored and locked in **your Singapore residence**.

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

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

Policy year means:

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

For avoidance of doubt, a **policy year** will not extend beyond the **period of insurance**.

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

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

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

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

Prohibited person means a person or entity who is, 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 place means a common area or place where anyone has a right to be present or to come and go as they please.

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

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 is in **your** care or custody. This excludes vehicles under a hire purchase agreement.

Restructured hospital means a **hospital** in Singapore that:

- a is run as a private company owned by the Singapore Government;
- b is governed by broad policy guidance from the Singapore Government through Ministry of Health (MOH); and
- c receives a yearly government subsidy to provide subsidized medical services to its patients.

Examples of restructured hospitals include Singapore General Hospital, Khoo Teck Puat Hospital and Tan Tock Seng Hospital.

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

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

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

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

Serious injury or serious sickness means the following.

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

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

Student internship means a work experience programme with a company or an organization for **your** education while **you** are still registered as a student in a school, vocational institute, polytechnic, college, university or institute of higher learning which is licensed to provide educational services by trained or qualified teachers.

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

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to

What your policy covers

prevent unauthorised interference of **your** belongings.

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

You, your and **yours** means the **insured person** referred to in the **schedule**.

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

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

Section 1 – Personal accident benefits

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

Scale of compensation table

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

n	Losing any other finger - 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%
o	Losing metacarpals - First or second - Third, fourth or fifth	3% 2%
p	Losing all toes of one foot	15%
q	Losing a great toe - 2 phalanges - 1 phalanx	5% 3%
r	Loss of any other toe	3%
Third-degree burns		
s	Head - damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
t	Body - damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
– The total of all percentages of the sum insured due under this section for each insured person per policy year will not be more than 100%.		

Section 2 – Hospital and surgical expenses

When we pay	What we pay	What we do not pay
<p>A If you are hospitalised on the advice of a medical practitioner, due to an injury or sickness you suffered while in Singapore or on a leisure trip.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for the necessary and reasonable hospital and surgical expenses (including day surgery), recommended or requested by a medical practitioner for you to be treated.</p> <p>2 The hospital and surgical expenses will include the following:</p> <ul style="list-style-type: none"> a Room and board charges (including in an intensive care unit (ICU)) b The necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment). c Other hospital services, which include using an operating room: <ul style="list-style-type: none"> • drugs and medicine prescribed by a medical practitioner while you are in the hospital as an inpatient; 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ul style="list-style-type: none"> 1 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. 2 Claims arising while you are hospitalised in your home country. 3 Any expenses that you can recover from specific medical insurance covering the same loss or expense. 4 Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons. 5 Claims for routine physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of

	<ul style="list-style-type: none"> • dressing, ordinary splints and plaster casts; • laboratory examinations which are medically necessary; • electrocardiograms; • basal metabolism tests; • physical therapy; • anaesthesia and oxygen; • X-ray examinations; • intravenous drugs and liquids; and • giving blood plasma, but not the cost of the blood plasma itself. <p>d Fees for surgery or day surgery performed by a medical practitioner.</p> <p>3 We may provide a letter of guarantee if you are hospitalised in a restructured hospital in Singapore. If we provide a hospital guarantee to the restructured hospital, we will pay the hospital and surgical expenses directly to the restructured hospital; up to the limit stated in the table of cover and subject to the policy terms and conditions. You will only be responsible for the amount that is not covered by the policy.</p> <p>4 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>5 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p>	<p>the actual injury or sickness.</p> <p>6 Claims for congenital problems.</p>
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Section 3 – Emergency dental treatment due to injury

When we pay	What we pay	What we do not pay
<p>A If you suffer an injury and need to get dental treatment while in Singapore or on a leisure trip. 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 dental treatment recommended or requested by a medical practitioner for you to be treated immediately, up to 30 days from the date of the first treatment which is within seven days from date of accident.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth. 2 Claims arising from dental treatment while in your home country. 3 Any expenses that you can recover from specific medical or dental insurance covering the same loss or expense. 4 Claims arising from dental treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.

Section 4 – Outpatient medical treatment due to injury

When we pay	What we pay	What we do not pay
<p>A If you suffer an injury and need to get outpatient medical treatment while in Singapore or on a leisure trip. You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for:</p> <ul style="list-style-type: none"> the necessary and reasonable costs of outpatient medical treatment recommended or requested by a medical practitioner; and the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; <p>for you to be treated immediately, up to 90 days from the date of the first treatment.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Outpatient medical treatment that is caused directly or indirectly by sickness (for example, a heart attack or a stroke) and not by an injury. 2 Claims arising while you are in your home country. 3 Any expenses that you can recover from specific medical insurance covering the same loss or expense. 4 Claims arising from medical treatment that are delayed for more than seven days from the

		date of incident due to non-medical reasons.
Section 5 – Outpatient medical treatment due to sickness while overseas		
When we pay	What we pay	What we do not pay
<p>A If you suffer a sickness while you are on a leisure trip and need to get outpatient medical treatment overseas.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for:</p> <ul style="list-style-type: none"> the necessary and reasonable costs of outpatient medical treatment recommended or requested by a medical practitioner; and the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; <p>for you to be treated immediately while overseas, up to 90 days from the date of the first treatment.</p> <p>2 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the outpatient medical treatment by the specialist is considered necessary by a medical practitioner and you have been referred to the specialist by a general practitioner.</p> <p>The most we will pay under this section is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> The first \$50 for each visit of your outpatient medical treatment. Claims for dental treatment. Claims arising in your home country and Singapore. Any expenses that you can recover from specific medical insurance covering the same loss or expense. Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.
Section 6 – Emergency medical evacuation		
When we pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because you suffer an injury or sickness while overseas on a leisure trip and our assistance company believes it is medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you have been sent to a medical facility which is outside Singapore or your home country, we will send</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 your home country or Singapore, we will only pay for the administrative fees charged by the airline or</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Claims resulting from services not arranged or approved by our assistance company or us. Any expenses to return you to Singapore after you have been sent back to your home country for recuperation or treatment.

<p>you back to Singapore after you are discharged from the hospital; or</p> <p>C After you leave the overseas hospital, we will send you back to your home country on the condition that you need to return for long term recuperation or continued treatment as recommended by a medical practitioner and you cannot continue your course of study or student internship in Singapore.</p>	<p>travel agent for changing your travel date.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>4 The most we will pay is up to the limit as shown in the table of cover.</p> <p>5 You can only claim under either section 6 or 23b for the same event but not under more than one section.</p>	<p>3 Evacuation services arising while you are in your home country.</p>
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Section 7 – Sending you home

When we pay	What we pay	What we do not pay
<p>A If you die after suffering an injury or a sickness while in Singapore or on a leisure trip.</p>	<p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>2 The most we will pay is up to the limit as shown in the table of cover.</p> <p>3 You can only claim under either section 7 or 23b for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p> <p>2 Claims arising from your death while you are in your home country.</p>

Section 8 – Compassionate visit

When we pay	What we pay	What we do not pay
<p>A If you die or have to be hospitalised for at least five full days in a row while overseas or in Singapore after suffering an injury or sickness.</p> <p>B If one of your family members dies or is hospitalised for at least five full days in a row as confirmed by their medical practitioner.</p>	<p>1 For A, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one family member to be with you, or help in the final arrangements to bring your body or ashes back to your home country. If you are hospitalised, this benefit will end once you are discharged</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition. This applies to conditions suffered by you or your family members.</p> <p>2 Expenses or charges for food and beverages, local and international phone calls, laundry</p>

	<p>from the hospital, or up to 30 days from the first day of your hospitalisation, whichever comes first.</p> <p>2 For B, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for you to return to your home country to visit your family member or attend the funeral.</p> <p>3 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	and hotel entertainment or pay-per-view TV programmes.
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Section 9 – Cancelling your trip

When we 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 leisure trip, if they happen within 30 days before your leisure trip starts.</p> <p>1 Death, serious sickness or serious injury that:</p> <ul style="list-style-type: none"> • you suffer; or • your family member suffers, which results in you having to cancel your leisure trip in order to visit your family member or attend the funeral. You must have made a claim which we will pay under section 8B. <p>2 Government authorities stopping you from travelling because you are suffering from an infectious disease.</p> <p>3 A sudden riot, strike or civil commotion breakout in Singapore or at the destination you plan to travel to.</p> <p>4 Natural disasters which happen in Singapore or at the destination you plan to</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 The most we will pay is up to the limit as shown in the table of cover.</p> <p>4 You can only claim under either section 9, 10 or 11 for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, 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 leisure trip.</p> <p>2 Prepaid or non-refundable expenses for unused excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>3 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for the leisure trip in part or in full.</p> <p>4 You choosing not to travel when an event listed in A2 to A4 has not taken place.</p> <p>5 If you choose not to travel because of sickness or injury to your family member which is not a serious sickness or serious injury.</p>

<p>travel to.</p> <p>5 Serious damage to your Singapore residence 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 leisure trip, if any of the following happens at any time before your leisure trip starts.</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 leisure trip and you were not aware of this when you booked your leisure trip.</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>6 Claims that result from any known event.</p> <p>7 Claims that result from a pre-existing medical condition or any sickness you knew about, including conditions suffered by you or your family member.</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 10 – Shortening your trip

When we 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 leisure trip and return to Singapore.</p> <p>1 Death, serious sickness or serious injury that:</p> <ul style="list-style-type: none"> • you suffer; or • your family member suffers, which results in you having to shorten your leisure trip in order to visit your family 	<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 We will pay for extra economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room for your return to Singapore.</p>	<p>Besides the general exclusions listed in Part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 You choosing not to continue with your leisure trip when an event listed in A2 to A4 has not taken place at the destination you are in or plan to travel to.</p> <p>2 Any extra costs that result from you not telling the travel agent,</p>

<p>member or attend the funeral. You must have made a claim which we will pay under under section 8B.</p> <p>2 Government authorities stopping you from travelling further because you are suffering from an infectious disease.</p> <p>3 There is a sudden riot, strike or civil commotion at the destination you are in or plan to travel to.</p> <p>4 Natural disasters which happen at the destination you are in or plan to travel to.</p> <p>5 Serious damage to your Singapore residence due to a fire or natural disaster.</p> <p>6 Your leisure trip is disrupted for at least 12 hours in a row because the public transport in which you are travelling as a passenger has been hijacked.</p> <p>7 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>B If you are forced to shorten your leisure trip due to any of the reasons listed in A 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>3 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>4 You can only claim under either section 9, 10 or 11 for the same event but not under more than one section.</p> <p>5 The most we will pay under this section is the limit of your plan as shown in the table of cover.</p>	<p>tour operator, transport or accommodation providers as soon as you know you have to cut short your leisure trip.</p> <p>3 Extra costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, extra costs for changing flight from budget airline to commercial airline.</p> <p>4 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>5 The part of the leisure trip before you cut short your leisure trip.</p> <p>6 If you choose to cut short your leisure trip because of sickness or injury to your family member which is not a serious sickness or serious injury.</p> <p>7 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the leisure trip.</p> <p>8 Claims that result from any known event.</p> <p>9 Claims that result from a pre-existing medical condition or any sickness you knew about, including conditions suffered by you or your family member.</p> <p>10 The cost of your unused portion of the original transport ticket back to Singapore which you have already paid for.</p> <p>11 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical</p>
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		breakdown of the airplane in which you have a pre-booked flight.
Section 11 – Travel delay		
When we pay	What we pay	What we do not pay
<p>A If the public transport you are scheduled to travel on</p> <ul style="list-style-type: none"> • between Singapore and your home country; or • while you are on your leisure trip; <p>is delayed for more than six hours in a row and you are not the cause of the delay.</p> <p>You must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<p>1 For travel delay of more than six hours, we will pay a cash benefit for every full six hours in a row of delay you suffer.</p> <p>If you have onward connecting public transport to your final destination, we will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary.</p> <p>2 The most we will pay is up to the sub limit and limit as shown in the table of cover.</p> <p>3 You can only claim under either section 9, 10 or 11 for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 You failing to get on the public transport according to the time shown in the itinerary supplied to you.</p> <p>2 Claims that result from events that can trigger delay which you or the public knew about before you made the booking for your leisure trip.</p> <p>3 You checking in late to the airport, port or station.</p> <p>4 You being notified by the public transport that the departure time of the public transport has been rescheduled before you check in or before you were issued with a boarding ticket.</p>
Section 12 – Loss or damage of checked-in baggage with a public transport operator		
When we pay	What we pay	What we do not pay
<p>A If you are</p> <ul style="list-style-type: none"> • travelling between Singapore and your home country; or • on your leisure trip <p>and your checked-in baggage with a public transport provider which you are scheduled to travel with, is lost or damaged and you are not the cause of the loss or damage.</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</p>	<p>1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged baggage. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 The most we will pay is the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any baggage or item that is not checked-in with the public transport provider, or which you bring along onto the cabin, carriage, deck, or passenger compartment.</p> <p>2 Any baggage or item which you separately checked-in in advance.</p> <p>3 Claims for wear and tear (this also includes scratches,</p>

<p>checked-in baggage and prevent loss or damage.</p> <p>2 You have reported the loss to the public transport provider within 24 hours of discovering the loss or damage. You must send us a copy of the written document issued by the public transport provider 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 baggage to the public transport provider first. We will only make a payment under this policy when we have written or documentary proof that your claim has been denied or rejected by public transport provider.</p>		<p>discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>4 Items that are confiscated or held by customs or authorities.</p> <p>5 Claims for motor vehicles (including their accessories).</p> <p>6 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p>7 Claims for fruits, perishables, consumables and animals.</p> <p>8 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>9 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</p> <p>10 Claims for business goods or equipment of any kind.</p> <p>11 Claims for money, securities, stamps, debit or credit cards, cash cards, Ez link card, bonds and coupons.</p> <p>12 Claims for jewellery or valuables.</p> <p>13 Claims for an identity card, passport, travel pass or tickets and travel documents.</p> <p>14 Claims for any item which does not belong to you.</p>
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		<p>15 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>16 Any claim for laptop and handheld computer devices.</p>
Section 13 – Losing money and credit card		
When we pay	What we pay	What we do not pay
<p>A If your money and credit card are stolen from you while you are overseas on a leisure trip.</p> <p>You must show that:</p> <p>1 you have taken all possible steps and taken care to make sure that your money and credit card 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 happened, within 24 hours of discovering it. You must send us a copy of the police report with details of the loss.</p> <p>3 you have reported the loss of your credit card to the credit card company within 24 hours of discovering it. You must send us a copy of the report issued by the credit card company with details of the loss.</p>	<p>1 We will pay for the loss of money and any unauthorized charges billed to your credit card which the credit card company is unable to void for you.</p> <p>2 We will pay up to the amount shown in the table of cover of your plan.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If 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 money is kept in a safe place.</p> <p>3 Any loss due to exchange rate or loss in value of currencies.</p> <p>4 Loss of money which was not under your care and custody.</p> <p>5 Unexplained and mysterious disappearance of your money.</p> <p>6 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>7 Any claim resulting from deliberate acts of anyone you have invited to join you at any time during your leisure trip, or in Singapore.</p>
Section 14 – Losing travel documents		
When we pay	What we pay	What we do not pay
<p>A If your passport or travel documents such as air, train or ferry tickets are lost in your Singapore residence or on a leisure trip.</p> <p>You must show that you have taken all possible steps and been careful to make sure</p>	<p>1 We will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which you have to pay while overseas to apply to replace the lost passport or travel documents.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Travel tickets which cannot be used due to changing the travel date.</p>

<p>that your passport and travel documents are kept in a secure place and they are not left unattended in a public place.</p> <p>1 You must report the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss.</p> <p>2 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 and 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 written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>2 We will also pay for the administrative fee which you have to pay to get a replacement passport, passport photograph or travel documents while overseas or in Singapore.</p> <p>3 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>2 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p>3 You failing to take due care and precautions to make sure that your passport and travel documents are kept in a safe place.</p> <p>4 Unexplained and mysterious disappearance of your passport or travel documents.</p> <p>5 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>6 Any claim resulting from your item being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p> <p>7 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p> <p>8 Any claim resulting from deliberate acts of anyone you have invited to join you at any time during your leisure trip, or in Singapore.</p>
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Section 15 – Loss or damage of personal home contents due to natural disaster, fire or theft

When we pay	What we pay	What we do not pay
<p>A If your personal home contents (for example, laptop) stored at your Singapore residence are lost or damaged due to a natural disaster, fire or theft.</p> <p>For theft of personal home contents, you must meet the following conditions:</p> <p>1 Visible force and violence</p>	<p>1 For personal home contents (excluding passport or travel documents), we will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal home contents. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from theft by any person legally allowed in your Singapore residence.</p> <p>2 If your Singapore residence is left unoccupied for more than 90 days in a row at the time of the</p>

<p>must have been used to break into your Singapore residence; and</p> <p>2 You must report the theft to the police where the loss or damage has happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</p>		<p>incident.</p> <p>3 Unexplained and mysterious loss or damage of your personal home contents.</p> <p>4 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>5 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>6 Any consequential loss or damage due to faults, loss in function, and loss in accessibility of information, software or computer programmes.</p> <p>7 Claims for motor vehicles (including their accessories). This does not include personal mobility devices such as bicycles, e-bikes, e-scooters, hover-boards and electric wheelchairs which are kept locked inside your Singapore residence.</p> <p>8 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p>9 Claims for fruits, perishables, consumables and animals.</p> <p>10 Claims for business goods or equipment of any kind.</p> <p>11 Claims for money, securities, stamps, debit or credit cards, cash cards, Ez link cards, bonds and coupons.</p> <p>12 Claims for an identity card, travel pass or tickets.</p>
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		<p>13 Claims for any item which does not belong to you.</p> <p>14 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>15 Travel tickets which cannot be used due to changing the travel date.</p> <p>16 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p> <p>17 Any claim resulting from deliberate acts of your relative, family member, fellow students and staff member of the educational institution, co-worker or any person staying with you at your Singapore residence.</p>
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Section 16 – Study interruptions

When we pay	What we pay	What we do not pay
<p>A If you are unable to continue with your current school-term because:</p> <ul style="list-style-type: none"> you have to stay in a hospital for more than one month in a row due to an injury or a sickness you suffer while in Singapore or while you were on a leisure trip; or one of your parents or legal guardian has to stay in a hospital for more than one month in a row. <p>You must provide copies of the receipt showing payment of your tuition fee, and the rental agreement of your Singapore residence together with the receipt showing payment of the prepaid deposit or accommodation expenses.</p>	<p>1 We will refund you the tuition fees that you have paid or have agreed to pay under a contract which you cannot get back for the current school-term.</p> <p>2 We will refund you the unused rental fees of your Singapore residence that you have paid or have agreed to pay under a contract which you cannot get back for your period of study.</p> <p>3 Before we pay, you must ask for a refund of your tuition fees from your educational institution or any prepaid deposit or accommodation expenses from the landlord or accommodation provider. We will reduce your claim by the amount which has been refunded to you.</p> <p>4 We will only pay this benefit once in your lifetime.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition. This applies to conditions suffered by you or your family members.</p> <p>2 You must not be renting your Singapore residences from your relative, your family member, partner, business partner, employer, employee or agent.</p>

Section 17 – Personal liability

When we pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <ol style="list-style-type: none"> 1 injuring someone while in Singapore or while on a leisure trip; or 2 damaging or causing loss to someone else's property while in Singapore or on a leisure trip. <p>The legal services must be approved by us in advance.</p>	<ol style="list-style-type: none"> 1 We will pay: <ul style="list-style-type: none"> • the legal costs and expenses for representing or defending you; and • the amount awarded against you by the court in Singapore; up to the limit as shown in the table of cover. 2 You can only claim under either section 17 or 18 for the same event but not under more than one section. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims arising in your home country. 2 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act. 3 Any claim for loss of or damage to property in your charge or under your control or which belongs to you. 4 Any claim resulting from legal services we have not approved in advance. 5 Any legal responsibility that comes from an injury or loss or damage to property that you, your relative, your family member, fellow students and staff member of the educational institution, co-worker or any person staying with you at your Singapore residence owns, cares for or controls. 6 Any legal responsibility, injury or loss or damage to your relative, your family member or educational institution or employer while you are on a student internship. 7 Any legal responsibility that results from you owning or using weapons, animals, vehicles, aircraft or watercraft. 8 Any legal responsibility that results from or is connected to your study, student internship, trade, business or profession. 9 Any legal responsibility that you have under a contract. 10 Any court judgment which is not delivered by a court within

		<p>Singapore.</p> <p>11 Any court judgment which is being appealed by you or on your behalf.</p> <p>12 Any legal responsibility that results from you passing on a communicable disease to others.</p> <p>13 Any legal responsibility that results from your abuse of controlled drugs.</p> <p>14 Any legal responsibility that results when you are under the influence of drugs or alcohol.</p> <p>15 Any legal responsibility that results from your riding or racing in races or rallies.</p> <p>16 Any legal responsibility that is caused by your involvement in polluting or harming the environment.</p> <p>17 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 18 – Overseas legal expenses and assistance

When we pay	What we pay	What we do not pay
<p>A If you incur legal expenses as a result of false arrest or wrongful detention by any government or public authority while on a leisure trip.</p> <p>The legal services must be approved by us in advance.</p>	<p>1 We will pay for legal costs and expenses for representing or defending you up to the limit shown in the table of cover.</p> <p>2 You can only claim under either section 17 or 18 for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims arising in your home country.</p> <p>2 Any claim resulting from legal services we have not approved in advance.</p>

Section 19 – Kidnap and hostage

When we pay	What we pay	What we do not pay
<p>A If you are held hostage for at least 24 hours in a row after</p>	<p>1 We will pay you a benefit for each full day (continuous 24</p>	<p>Besides the general exclusions listed in part 4 of the general conditions,</p>

<p>being kidnapped while on a leisure trip.</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 authorised law-enforcement agency within 24 hours after you are able to contact someone.</p>	<p>hours), up to the limit as shown in the table of cover.</p> <p>3 You can only claim under either section 11 or 18 for the same event but not under more than one section.</p>	<p>we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims arising in your home country.</p> <p>2 Claims resulting from you helping others to commit a crime or your criminal acts.</p> <p>3 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.</p>
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Section 20 – Emergency phone charges

When we pay	What we pay	What we do not pay
<p>A If you need to call your credit card company based in your home country to inform them of:</p> <ul style="list-style-type: none"> unauthorised or fraudulent use of your credit card; or loss of your credit card while you are in Singapore or on an overseas leisure trip. <p>B If you need to call your family member to make travel arrangements for which you have made a claim which we will pay under section 8.</p> <p>C If you need to call our assistance company during a medical emergency while in Singapore or while overseas during your leisure trip, and for which you have made a claim which we will pay under sections 1, 2, 6 or 7.</p>	<p>1 We will refund you the actual phone charges up to the limit as shown in the table of cover.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p> <p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims arising in your home country.</p>

Section 21 – Rental vehicle excess

When we 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 while you are on a leisure trip.</p>	<p>1 We will pay for the excess or deductible which you become legally responsible for, up to the</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following,</p>

<p>You must show that you have met the following conditions.</p> <p>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.</p> <p>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.</p>	<p>limit as shown in the table of cover.</p>	<p>or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims arising in your home country.</p> <p>2 Any claim for loss or damage to the rental vehicle while it is not in your custody and control.</p> <p>3 Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the period of insurance.</p> <p>4 Any claim arising from breaking the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven.</p> <p>5 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.</p> <p>6 Any claim for loss or damage arising from wear and tear, gradual deterioration, and damage suffered in any repair process.</p>
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Section 22 – Alternative accommodation

When we pay	What we pay	What we do not pay
<p>A If your Singapore residence becomes unsuitable for living as a result of loss or damage caused by fire or natural disaster.</p> <p>You must first pay for the hotel accommodation expenses.</p>	<p>1 We will pay you for the reasonable hotel accommodation expenses of a standard room if you have to stay in a hotel in Singapore while your Singapore residence is undergoing repair or reinstatement.</p> <p>2 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from you staying in a hotel outside Singapore.</p> <p>2 Claims resulting from you staying in a non-commercially run premises where a fee is not charged and there is no formal contract for the booking or lease;</p>

		such as your friend's residential or vacation homes.
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General conditions for COVID-19 benefits

1. Eligibility for the COVID-19 benefits:
You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time **your** trip is booked. **You** need not submit the test result or proof of vaccination to **us** at the time this **policy** is purchased but must be submitted with a COVID-19 benefits claim.
2. There will not be any cover for claims directly or indirectly caused by, arising from, relating to or in connection with COVID-19 for benefits under this **policy** other than those stated in Sections 23a and 23b below.

Section 23a – Hospital and surgical expenses incurred due to COVID-19

When we pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by a medical practitioner and need to be hospitalised while in Singapore or on a leisure trip.</p> <p>You must fulfil all vaccination, predeparture tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you purchase this policy but you must furnish it to us at the time you submit the claim.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for the necessary and reasonable hospital and surgical expenses (including day surgery), recommended or requested by a medical practitioner for you to be treated.</p> <p>2 The hospital and surgical expenses will include the following:</p> <ul style="list-style-type: none"> a Room and board charges (including in an intensive care unit (ICU)) b The necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary and has been referred by a general practitioner (apart from dental treatment). c Other hospital services, which include using an operating room: <ul style="list-style-type: none"> • drugs and medicine prescribed by a medical practitioner while you are in the hospital as an inpatient; • dressing, ordinary splints and plaster casts; • laboratory examinations which are medically necessary; • electrocardiograms; • basal metabolism tests; • physical therapy; • anaesthesia and oxygen; • X-ray examinations; • intravenous drugs and liquids; and • giving blood plasma, but not the cost of the blood plasma itself. d Fees for surgery or day surgery performed by a medical practitioner. 	<p>Besides the general exclusions listed in part 4 of the general conditions and specific exclusions listed in Section 2, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ul style="list-style-type: none"> 1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests. 2 Any medical expenses incurred in Singapore if you can recover the medical expenses from other sources. 3 Any medical expenses incurred in your home country. 4 Any medical expenses incurred for COVID-19 vaccine complications.

	<p>3 We may provide a letter of guarantee if you are hospitalised in a restructured hospital in Singapore. If we provide a hospital guarantee to the restructured hospital, we will pay the hospital and surgical expenses directly to the restructured hospital; up to the limit stated in the table of cover and subject to the policy terms and conditions. You will only be responsible for the amount that is not covered by the policy.</p> <p>4 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>5 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>6 The most we will pay under this section is the sub-limit and limit of your plan as shown in the table of cover.</p> <p>7 You can only claim under either section 2 or 23a for the same event but not under more than one section.</p>	
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Section 23b – Emergency medical evacuation and sending you home due to COVID-19

When we pay	When we pay	When we pay
<p>A If you are in a life-threatening condition due to COVID-19 while overseas on a leisure trip and our assistance company believes it is medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you have been sent to a medical facility which is outside Singapore or your home country for treatment as in section A</p>	<p>For A, B and C:</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 your home</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and specific exclusions listed in Sections 6 and 7, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims arising in your home country.</p>

<p>above, we will send you back to Singapore after you are discharged from the hospital; or</p> <p>C After you leave the overseas hospital, we will send you back to your home country on the condition that you need to return for long term recuperation or continued treatment as recommended by a medical practitioner and you cannot continue your course of study or student internship in Singapore.</p> <p>D If you die due to COVID-19 while in Singapore or on a leisure trip.</p> <p>You must fulfil all vaccination, predeparture tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you purchase this policy but you must furnish it to us at the time you submit the claim.</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>country or Singapore, we will only pay for the administrative fees charged by the airline or travel agent for changing your travel date.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>4 The most we will pay is up to the limit as shown in the table of cover.</p> <p>5 You can only claim under either section 6 or 23b for the same event but not under more than one section.</p> <p>For D:</p> <p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>2 You can only claim under either section 7 or 23b for the same event but not under more than one section.</p>	<p>2 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests.</p> <p>3 Any medical expenses incurred for COVID-19 vaccine complications.</p>
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General conditions which apply to the whole policy

1 Cover

This **policy** covers **you** while in Singapore and while outside Singapore for no more than 90 days in a row at a time from the date of departure from Singapore. If **you** plan to stay longer than 90 days in a row outside Singapore, **we** may agree to extend the cover, depending on **our** decision and such extension may be subject to extra premium.

In **your** first **policy** (before any **policy** renewal) cover for all sections will start:

- i. when **you** first arrive in Singapore to commence **your** course of study in the **educational institution** or **student internship**; or
- ii. the **start date** of the **period of insurance**

whichever is later.

Cover for all sections will end:

- i. when **your** student pass validity ends; or
- ii. at the end date of the **period of insurance** of this **policy**

whichever is earlier.

2 Terrorism extension

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

3 Worldwide 24-hour emergency assistance

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

You must pay for the costs and expenses of these services except for emergency medical evacuation,

sending a body or ashes home, hospital visitation and compassionate visit; if they are covered under sections 6, 7, 8 and 23b of **your** plan as shown in the **table of cover**.

4 General Exclusions

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

- a **You** living in Singapore or travelling **overseas** against medical advice or for the purpose of getting medical treatment.
- b **You** travelling against a travel advisory issued by any public authority.
- c **You** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life).
- d The effect or influence of alcohol or drugs.
- e Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
- f Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
- g Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- h **Pre-existing medical conditions** or physical problems that existed before the **start date** of the **policy** or before **your** leisure trip begins.
- i **Your** physical disabilities.
- j Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.
- k Claims for nursing care services that are not provided by the **hospital**.
- l Claims for routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**.
- m Any treatment which is not considered medically necessary by the **medical practitioner**.
- n Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatments relating to infertility.
- o Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- p Taking part in any kind of speed contest or racing (other than on foot).

- q** An **accident** while **you** are driving or riding on a motor race track.
- r** Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.
- s** **You** taking part in the following activities.
- i. Any sports or activity which is against the advice of a **medical practitioner** or against the health and safety rules given by the activity operator.
 - ii. Scuba diving unless it is for leisure purposes and:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor.
 - the maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.
 - iii. Mountaineering or outdoor rock climbing, except rock climbing on man-made walls.
 - iv. Trekking, unless it is done for leisure purposes and **you** are trekking below 4,000 metres, and as long as the trekking **you** are taking part in is:
 - in a place which is open to the general public without restriction;
 - organized by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
 - v. Expeditions (unless on a recreational or leisure tour organized by a recognized and licensed commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or
 - to Antarctica or similar remote places.
 - vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes, but is not limited to, hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing and wingsuit flying.
- t** Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.
- u** The consequences of war, riot (except where the claim for loss or liability is directly caused by or arising from a sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to as described in sections 9, 10 and 11), revolution or any similar event.
- v** Radioactivity, or damage from any nuclear fuel, material or waste.
- w** Breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.
- x** **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimize claims under this **policy**.
- y** **You** travelling to or through Afghanistan, Iraq, Liberia, Sudan or Syria.
- z** Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, professional divers or people who are working outdoor at the heights above 15 meters, unless **we** agree in writing or it is required by **your educational institution**.
- aa** Any **known event** unless the claim is expressly covered under section 23a and 23b.
- bb** An item being lost or damaged when left **unattended** in any **public place** or which is not in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.
- cc** Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
- dd** **Your** deliberate act, failure to act, negligence or carelessness.
- ee** Expenses or charges for food and beverages, local and international phone calls (apart from

phone charges which are due under Section 19), laundry and hotel entertainment or pay-per-view TV programmes.

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

5 Changing your plan

If no changes have been made to the plan of this **policy** and **we** have not paid out any claim under this **policy** during the **period of insurance**, the **policyholder** may write and ask for **our** approval to upgrade or downgrade the plan.

6 Payment before cover warranty

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

7 Cancellation and refund

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

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

- b If the **policyholder** cancels the **policy**
- The **policyholder** may cancel this **policy** by calling **us** or writing to **us** and cancellation will be effective from the date **we** receive the notice of cancellation.

- We** will work out and refund the premium as follows if no claim has been made under this **policy**.

Period of insurance (in days) still left to run	85% of the premium paid
Original period of insurance of this policy	×

- We** will not refund any premium if a claim has been made under this **policy**.
- We** will not refund any premium below \$37.80 @ 8% GST in 2023 and \$38.15 @ 9% GST from 2024.

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

8 Paying benefits

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

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

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

- you** die as described in sections 1 (in this case, **we** will pay **your** legal personal representative if **you** are also the **policyholder**);
- you** are evacuated as the result of a medical emergency or sent home as described in sections 6, 7 or 23b, in which case **we** will pay **our assistance company** the expenses they pay in transporting **you**; or
- you** suffer a claim for personal liability as described in section 17, in which case **we** will pay the person **you** are legally responsible to.

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

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

9 Misrepresentation

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

10 Fraud

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

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

We can do any or all of the following.

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

11 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.

12 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. (This does not apply to section 1 – Accidental death and permanent disability, section 11 – Travel delay and section 19 – Kidnap and hostage).

13 Taking over the policyholder's or your rights

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

14 Claims conditions

- a **You** must be medically fit to travel and not be aware of any circumstances which may lead to **your** travel being cancelled or disrupted. If not, **we** may not pay the claim.
- b **You** must tell **us** as soon as possible and in any case within 30 days following any **injury, sickness, incident, event, or discovery** of any loss, theft or damage which may give rise to a claim under this **policy**.
- c If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- d **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.
- e **We** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- f If **you** lose **your** items and they are payable by **us** as described under sections 12 and 15, **we** will apply the reduction factor as shown in the table below when **we** pay **your** claim.

Baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market, up to \$100 per item for each set or 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%	50% of same model (or closest but not

Baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
More than 4 years and less than or equal to 5 years	40%	better) available in the market, for each laptop or mobile phone.
More than 5 years	50%	
Watches, jewellery or valuables	0%	50%

- g** If **your** items are damaged and payable by **us** as described under sections 12 or 15 **we** will apply the following reduction factor when **we** pay **your** claim.

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

With proof of damaged baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
More than 5 years	50%	

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

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

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

16 Ending the policy

This **policy** will end immediately when:

- a** **we** have paid 100% of the benefit limit under section 1 – accidental death and permanent disability;
- b** **we** cancel this **policy** under general conditions 6, 7(a) or 10;
- c** the **policyholder** cancels this **policy** under general condition 7(b);
- d** **you** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to cover;
- e** **you** or the **policyholder** does not provide all facts **you** or they know or ought to know which may affect this **policy** before entering into this **policy**.

17 Excluding third party rights

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

18 Currency and interest

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

19 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.

20 Governing law

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

21 Dealing with disputes

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

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.

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)

21 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.

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