

# ENHANCED TRAVEL PROTECTOR INSURANCE POLICY

This is Your Enhanced Travel Protector Insurance Policy document. Please read it now, to make sure that You have the protection You need.

It is important that this policy document together with the **Schedule** and any amendment or endorsement issued from time to time are read together to avoid any misunderstanding.

## HOW YOUR INSURANCE OPERATES

Your Policy is a contract between Us, the **Company**, and You, Our **Insured** named in the **Schedule**. The application form, declaration and any information You gave to Us when applying for the Policy are the basis of this contract. In return for Your payment of premium, We will provide You with insurance cover as described in the Policy during the **Period of Insurance** or any subsequent period for which You pay and We accept the required premium.

## OUR PROMISE OF SERVICE

We wish to provide You with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. Should You have any reason to believe that We have not done so, please contact, preferably in writing, Our Manager for Bancassurance, who will be ready to help You with Your concerns. Please read the Policy carefully, keep it safe and take it with You if possible when You travel. We suggest that You keep Your family members informed of this insurance cover as it would be helpful in the event of a claim.

## IMPORTANT CONDITIONS

The insurance operates only if all of the following conditions are satisfied:

- each **Trip** not exceeding one hundred and eighty-two (182) consecutive days except for annual cover where each **Trip** shall not exceed ninety (90) consecutive days; **Journey/Trip** fulfilling the definition in this Policy;
- all **Insured Persons** are in good health and are not travelling contrary to the advice of any **Medical Practitioner** or for the purpose of obtaining medical treatment;
- at the time of arranging the **Trip** and/or effecting this insurance neither You nor any other **Insured Person** is aware of any circumstances which are likely to lead to a claim under the Policy or have already left Singapore on any **Trip** meant to be covered by this insurance;
- any **Child Insured Person** under the age of twelve (12) years will be accompanied by a parent or **Adult** guardian for any **Journey** made during the Period of Insurance;
- if an **Insured Person** had ever been refused cover or imposed special terms by an insurer for travel insurance, he/she must declare at the point of application and be accepted by the **Company**, otherwise the cover hereunder will be void.

## DEFINITION OF WORDS

(which apply to the whole Policy)

Certain words have been defined below. These have the same meaning wherever they are used in the Policy. They appear in bold print (e.g. **Insured Person**) or begin with a capital letter (e.g. You, Your).

### Act of Terrorism

An act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the civilian population in fear for such purposes.

### Adult

A person aged eighteen (18) years and above at the commencement of any **Trip**.

### Area A

Brunei, Cambodia, Indonesia, Laos, East & West Malaysia, Myanmar, Philippines, Thailand & Vietnam.

### Area B

Australia, China (excluding Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and countries in **Area A**.

### Area C

Worldwide including countries in **Area A** and **B**.

### Child

A person who is aged above one (1) month old and below eighteen (18) years (or in the case of **Family Cover**, twenty-three (23) years provided the **Child** is unmarried, unemployed and studying full time in a recognized institution of higher learning) at the commencement of any **Trip**.

the **Company/We/Us/Our**

MSIG Insurance (Singapore) Pte. Ltd.

### Cover Type

The level of cover selected by the **Insured** at the time of the **Insured's** insurance application:

Silver Plan, Gold Plan or Platinum Plan

**Individual Cover, Group Cover or Family Cover**

Geographical Limit: **Area A, Area B or Area C**

Single Return **Trip** policy or Annual policy

as stated in the Schedule. Persons aged seventy (70) years and above are eligible for Single Return **Trip** only.

### Family Cover

(a) For the purpose of this Policy, the **Insured Persons** under a **Family Cover** comprise

- You,
- Your legal spouse, and
- Your legal **Child(ren)** who is aged above one (1) month old and below eighteen (18) years or twenty-three (23) years, provided the **Child** is unmarried, unemployed and studying full time in a recognised institution of higher learning), at the commencement of any **Trip**.

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- (b) For an Annual Plan for **Family Cover**, the **Insured Persons** are not required to travel together on any **Trip**. However, any **Child Insured Person** under the age of twelve (12) years must be accompanied by a parent or **Adult** guardian for any **Trip** made during the **Period of Insurance**.

Provided the number of **Insured Persons** under the **Family Cover** shall not exceed seven (7).

**Group cover**

- A Policy issued to the **Insured** (named as such in the **Schedule**) in respect of the **Insured Persons** named in the **Schedule** who are travelling as a group.
- The **Insured Persons** under a **Group Cover** must travel together on a **Journey**.
- Group Cover is only available under Single Return Trip

**Home**

The residential address of the **Insured** and/or an **Insured Person's** principal residence in Singapore.

**Hospital**

A lawfully operating institution for the care and treatment of sick and injured persons, which has twenty-four (24) hours nursing services by registered graduate nurses, one or more **Medical Practitioner** available at all times and organized facilities for diagnosis and major surgery, which shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged or similar establishment.

**Illness**

Any sudden and unexpected deterioration of health of an **Insured Person** due to a medical condition contracted, commencing or manifesting during the **Journey** outside Singapore which requires the treatment by a **Medical Practitioner** or TCM Practitioner.

**Individual cover**

A Policy issued to the **Insured** in respect of the **Insured Person** named in the **Schedule**.

**Injury**

Bodily **Injury** to the **Insured Person** occurring during the **Journey** caused solely and directly by violent accidental external and visible means and not by **Illness**, disease or gradual physical or mental wear and tear.

**Insured/You/Your**

The person named as Insured in the **Schedule**.

**Insured Person**

The person or persons described as such in the **Schedule**, ordinarily residing in Singapore for whom the insurance is arranged.

**Immediate Family Member**

The legal spouse, parent, legal biological child, legally adopted child or sibling of an **Insured Person**.

**Journey/Trip**

- (a) If Your Policy is for a Single Return **Trip**: a **Journey/Trip** during the **Period of Insurance** beginning at the time the **Insured Person** leaves his/her **Home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to three (3) hours after the **Insured Person's** return to Singapore (not exceeding one hundred and eighty-two (182) consecutive days) or on the expiry date of the **Period of Insurance** shown in the **Schedule**, whichever is sooner.
- (b) If Your Policy is an Annual Plan: a **Journey/Trip** during the **Period of Insurance** beginning at the time the **Insured Person** leaves his/her **Home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to three (3) hours after the **Insured Person's** return to Singapore (not exceeding ninety (90) consecutive days) or on the expiry date of the **Period of Insurance** shown in the **Schedule**, whichever is sooner.

**Known Event**

means riot, strike, civil commotion, **Natural Disaster** or situations which threaten Your health or disrupts Your **Trip** that were publicized or reported by the media or through travel advice issued by an authority (local or foreign) before the Policy was taken up or before you made the booking for Your **Trip** (in the case of an Annual Policy).

**Natural Disaster**

Any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami, and volcanic eruption.

**Medical Practitioner**

A legally registered **Medical Practitioner** qualified to practise western medicine and surgery in accordance to the applicable laws of the country in which the practice is granted. The **Medical Practitioner** shall not be an **Insured Person**, an **Insured Person's** spouse, **Travel companion**, a business partner or an employer or employee or agent of an **Insured Person**, or a person related to an **Insured Person** in any way.

**Period of Insurance**

The Period of Insurance specified in the **Schedule**.

**Public Transport**

Any licensed and regularly scheduled land, sea or air conveyance which has fixed and established routes and any member of the public can join at a recognised stop and pay a fare.

**Schedule**

The Schedule containing details of the **Insured**, **Insured Person(s)**, Plan type selected and **Period of Insurance**. The Schedule forms part of the Policy.

**Serious Injury / Serious Illness**

Means a critical or dangerous condition which in the option of a **Medical Practitioner** requires urgent remedial treatment to avoid death or serious impairment to a person's immediate or long term health prospects.

**Travel companion**

An accompanying person without whom the **Journey** cannot commence or continue.

**THE BENEFITS**

Subject to the terms conditions and exclusions of this Policy the Company will pay as follows in respect of the Period of Insurance according to the Cover Type You have selected.

**SECTION 1 – ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT**

We will pay the compensation for death or disablement as described below if an **Insured Person** suffers **Injury** during the **Journey** which within twelve (12) calendar months of its happening is the sole cause of the death or such disablement.

**Table Of Compensation**

1. Death	} 100% of Insured
2. Permanent Total Disablement for which satisfactory proof has been given to the <b>Company</b> that the total disablement has continued for twelve (12) months from the date of injury and will in all probability continue for the remainder of the <b>Insured Person's</b> life and prevent the <b>Insured Person</b> from attending to any kind of business, profession or occupation.	} 100% of Insured
3. Total and irrecoverable loss of sight in both eyes	}
4. Loss of two or more Limbs	}
5. Total and irrecoverable loss of sight in eye and Loss of one Limb	}
6. Loss of one Limb	} 50% of
7. Total and irrecoverable loss of sight in one eye	} the Sum Insured

"Loss of Limb" means permanent and total loss of use or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

If the **Insured Person** suffers **Injury** that results in more than one of the results described in 1 to 7 above, the maximum We will pay is 100% of the Sum Insured in total.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
<b>Adult Insured Person</b> age up to 69 years old	\$350,000	\$200,000	\$150,000
<b>Adult Insured Person</b> age 70 years and above	\$125,000	\$75,000	\$50,000
<b>Child Insured Person</b>	\$75,000	\$50,000	\$37,500
<b>In total for Family Cover</b>	\$850,000	\$500,000	\$375,000

**What Is Not Covered**

Please refer to the Section on Exclusions.

Where a claim under Section 1 - Accidental Death And Permanent Total Disablement and Section 2 - Public Transport Double Indemnity, results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

**SECTION 2- PUBLIC TRANSPORT DOUBLE INDEMNITY (Applicable for Gold Plan & Platinum Plan only)**

In the event that the **Insured Person** suffers **Injury** while travelling as a fare-paying passenger on board any **Public Transport** outside Singapore during the **Journey** which within twelve (12) calendar months of its happening is the sole cause of his/her death, the amount payable shall be double the Sum Insured provided under Section 1.

For the purpose of this Section, **Public Transport** includes taxi service, but excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
<b>Adult Insured Person</b> age up to 69 years old	\$700,000	\$400,000	Not Covered
<b>Adult Insured Person</b> age 70 years and above	Not Covered	Not Covered	Not Covered
<b>Child Insured Person</b>	\$150,000	\$100,000	Not Covered
<b>In total for Family Cover</b>	\$1,700,000	\$1,000,000	Not Covered

The Public Transport Double Indemnity does not apply to the **Silver Plan** and to any **Insured Person** aged seventy (70) years and above.

Where a claim under Section 1 - Accidental Death and Permanent Total Disablement and Section 2 - Public Transport Double Indemnity, results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 3 – CHILD EDUCATION GRANT**  
(Applicable for Gold Plan & Platinum Plan only)

In the event that an **Adult Insured Person** suffers **Injury** during the **Journey** outside Singapore which within twelve (12) calendar months of its happening is the sole cause of his/her death, We will pay for each of his/her school-going **Child** a sum stated below, up to three (3) children.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$7,500 for each Child and the maximum We will pay is \$22,500
<b>Gold Plan</b>	We will pay \$5,000 for each Child and the maximum We will pay is \$15,000
<b>Silver Plan</b>	Not Covered

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 4 – OVERSEAS MEDICAL EXPENSES**

If an **Insured Person** suffers **Injury** or **Illness** during a **Journey** outside Singapore, We will pay for the necessary medical, surgical, nursing or **Hospital** charges incurred at the direction of a **Medical Practitioner**.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
<b>Adult Insured Person</b> age up to 69 years old	\$600,000	\$350,000	\$250,000
<b>Adult Insured Person</b> age 70 years and above	\$100,000	\$75,000	\$50,000
<b>Child Insured Person</b>	\$150,000	\$100,000	\$75,000
In total for <b>Family Cover</b>	\$1,500,000	\$900,000	\$650,000

**What Is Not Covered**

Please refer to the Section on Exclusions.

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under this Section 4 – Overseas Medical Expenses.

**SECTION 5 – MEDICAL EXPENSES IN SINGAPORE**

If an **Insured Person** has obtained medical treatment during the **Journey** outside Singapore for an **Injury** or **Illness** suffered during the **Journey** outside Singapore, We will further pay for the medical expenses which are a continuation in Singapore of such overseas medical treatment. Provided such expenses are incurred not more than thirty (30) days after the **Insured Person's** return to Singapore.

If the medical treatment is not first obtained outside Singapore, an **Insured Person** must seek medical treatment in Singapore within seventy-two (72) hours of his/her return to Singapore provided such medical expenses are incurred within thirty (30) days after the **Insured Person's** return to Singapore.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
<b>Adult Insured Person</b> age up to 69 years old	\$75,000	\$50,000	\$25,000
<b>Adult Insured Person</b> age 70 years and above	\$15,000	\$12,500	\$7,500
<b>Child Insured Person</b>	\$15,000	\$12,500	\$7,500
In total for <b>Family Cover</b>	\$180,000	\$125,000	\$65,000

**What Is Not Covered**

Please refer to the Section on Exclusions.

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – Overseas Medical Expenses.

**SECTION 6 – TRADITIONAL CHINESE MEDICINE EXPENSES**

We will pay the **Insured Person** the cost of Traditional Chinese Medical treatment by a Traditional Chinese Medicine (TCM) Practitioner which are necessarily incurred for **Injury** and **Illness** suffered by the **Insured Person** during the **Journey** outside Singapore.

We will further pay medical treatment expenses by a TCM Practitioner in Singapore which are a continuation of such medical treatment outside Singapore so long as such expenses are incurred not more than thirty (30) days after the **Insured Person's** return to Singapore.

Where the Traditional Chinese Medical treatment is not first obtained outside Singapore, an **Insured Person** must seek Traditional Chinese Medical treatment in Singapore within seventy-two (72) hours of his/her return to Singapore provided such medical expenses are incurred within thirty (30) days after the **Insured Person's** return to Singapore.

A Traditional Chinese Medicine Practitioner refers to a legally licensed medical practitioner including acupuncturist and bonesetter duly qualified to practise Traditional Chinese Medicine in accordance to the applicable laws of the country in which the practice is granted. The TCM Practitioner shall not be an **Insured Person**, an **Insured Person's** spouse, a business partner or an employer or employee or agent of an **Insured Person**, or a person related to an **Insured Person** in any way.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	We will pay up to \$50 per visit per day and the maximum We will pay is: • \$750 each <b>Adult Insured Person</b> • \$150 each <b>Child Insured Person</b> • \$1,800 in total for <b>Family Cover</b>
<b>Gold Plan</b>	We will pay up to \$50 per visit per day and the maximum We will pay is: • \$500 each <b>Adult Insured Person</b> • \$100 each <b>Child Insured Person</b> • \$1,200 in total for <b>Family Cover</b>
<b>Silver Plan</b>	We will pay up to \$50 per visit per day and the maximum We will pay is: • \$250 each <b>Adult Insured Person</b> • \$50 each <b>Child Insured Person</b> • \$600 in total for <b>Family Cover</b>

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – Overseas Medical Expenses.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 7 – EMERGENCY DENTAL TREATMENT DUE TO AN ACCIDENT**

We will pay for necessary emergency dental treatment charges incurred outside Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a **Medical Practitioner** as a result of **Injury** suffered by the **Insured Person** during the **Journey**.

We will also pay for necessary dental treatment charges incurred after the **Insured Person** returns to Singapore to restore sound and natural teeth or a fractured jaw carried out at the direction of a **Medical Practitioner** as a result of **Injury** suffered by the **Insured Person** outside Singapore during the **Journey** so long as such expenses are incurred not more than thirty (30) days after the **Insured Person's** return to Singapore.

Where the dental treatment is not first obtained outside Singapore, an **Insured Person** must seek dental treatment in Singapore within seventy-two (72) hours of his/her return to Singapore provided such dental treatment charges are incurred within thirty (30) days after the **Insured Person's** return to Singapore.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	• \$5,000 each <b>Insured Person</b> • \$1,250 each <b>Child Insured Person</b> • \$12,500 in total for <b>Family Cover</b>
<b>Gold Plan</b>	• \$5,000 each <b>Insured Person</b> • \$1,250 each <b>Child Insured Person</b> • \$12,500 in total for <b>Family Cover</b>
<b>Silver Plan</b>	• \$5,000 each <b>Insured Person</b> • \$1,250 each <b>Child Insured Person</b> • \$12,500 in total for <b>Family Cover</b>

The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – Overseas Medical Expenses.

**What Is Not Covered**

Please refer to the Section on Exclusions.

## SECTION 8 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay for the **Insured Person's** Hospital Confinement during the **Journey** outside Singapore due to **Injury** or **Illness** sustained during the **Journey** outside Singapore.

For the purpose of Sections 8 and 9, "Hospital Confinement" means the **Insured Person** being confined in a **Hospital** as a registered in-patient because of a medical necessity and on the advice of a **Medical Practitioner**. One day of Hospital Confinement means a continuous 24-hour period for which the **Hospital** makes a charge for room and board.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$300 for each <b>Adult Insured Person</b> and \$100 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$30,000 each <b>Adult Insured Person</b></li><li>• \$10,000 each <b>Child Insured Person</b></li><li>• \$80,000 in total for <b>Family Cover</b></li></ul>
<b>Gold Plan</b>	We will pay \$200 for each <b>Adult Insured Person</b> and \$75 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$20,000 each <b>Adult Insured Person</b></li><li>• \$7,500 each <b>Child Insured Person</b></li><li>• \$55,000 in total for <b>Family Cover</b></li></ul>
<b>Silver Plan</b>	We will pay \$150 for each <b>Adult Insured Person</b> and \$50 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$15,000 each <b>Adult Insured Person</b></li><li>• \$5,000 each <b>Child Insured Person</b></li><li>• \$40,000 in total for <b>Family Cover</b></li></ul>

The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – Overseas Hospitalisation Daily Benefit.

### What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 9 – HOSPITALISATION DAILY BENEFIT IN SINGAPORE

If, during the **Journey**, the **Insured Person** sustained **Injury** or **Illness**, and is hospitalised in Singapore within twenty-four (24) hours of his/her return to Singapore, We will pay for the **Insured Person's** Hospital Confinement.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$50 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$1,000 each <b>Adult Insured Person</b></li><li>• \$500 each <b>Child Insured Person</b></li><li>• \$3,000 in total for <b>Family Cover</b></li></ul>
<b>Gold Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$50 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$1,000 each <b>Adult Insured Person</b></li><li>• \$350 each <b>Child Insured Person</b></li><li>• \$2,700 in total for <b>Family Cover</b></li></ul>
<b>Silver Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$50 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum We will pay is: <ul style="list-style-type: none"><li>• \$500 each <b>Adult Insured Person</b></li><li>• \$250 each <b>Child Insured Person</b></li><li>• \$1,500 in total for <b>Family Cover</b></li></ul>

The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – Overseas Hospitalisation Daily Benefit.

### What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 10 – REPLACEMENT EMPLOYEE (Application to Business Travels only)

If an **Adult Insured Person** sustains **Serious Injury** or contracts **Serious Illness** while abroad during a **Journey**, We will pay the **Adult Insured Person** Replacement Expenses up to Sum Insured for the Plan selected.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	\$10,000 each <b>Adult Insured Person</b>
<b>Gold Plan</b>	\$7,500 each <b>Adult Insured Person</b>
<b>Silver Plan</b>	\$5,000 each <b>Adult Insured Person</b>

The benefit under this Section does not apply to a **Child Insured Person**.

"Replacement Expenses" means all reasonable and necessary expenses incurred in sending a substitute employee to complete that part of the original **Insured Person's Journey** which relates to the official business of the **Insured Person** or that of his/her employer. Such expenses shall be limited to economy return air flight and other essential travelling expenses incurred by the substitute employee for travelling to the location at which the **Insured Person** had sustained **Serious Injury** or contracted **Serious Illness**.

### What Is Not Covered

Please refer to the Section on Exclusions.

## TERMS AND LIMITATIONS APPLICABLE TO SECTIONS 11 TO 17

Worldwide Travel and Medical Assistance Services appearing in Sections 11 to 17 are arranged by Us through Our appointed assistance company where applicable to assist the **Insured Person** in any emergency during his/her **Journey** outside Singapore through the **MSIG Assist** 24 hour Hotline No (65) 6323 8288.

The **Insured Person** and persons acting on behalf of the **Insured Person** will be required to always identify themselves by their full names and Policy number. The maximum limit in respect of each **Insured Person** for all services and benefits under Sections 11, 13 to 17 shall not exceed the limit of \$1,000,000 under the Platinum Plan, \$1,000,000 under the Gold Plan and \$500,000 under the Silver Plan for any one **Journey** regardless of the number of events involved.

The services provided are rendered on a worldwide basis. However, We and Our appointed assistance company shall not be required to provide such services to **Insured Persons** located in areas which make such services impossible or reasonably impracticable.

We and Our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond Our control including but not limited to, strikes or where local laws or regulatory agencies prohibit Us and Our appointed assistance company from rendering such services. We are not responsible for any act or failure to act on the part of Our appointed assistance company, the professionals or other persons such as, and not limited to, **Medical Practitioner**, **Hospitals** and clinics, to whom the **Insured Person** is being referred, as they are independent contractors to the **Company**.

We may at any time at Our own expense and without prejudice to Sections 11 to 17 take proceedings in Your name and/or the name of the **Insured Person(s)** to obtain compensation or secure an indemnity from any third party in respect of any loss or **Injury** or **Illness** giving rise to the provision of services under any of these Sections.

## SPECIFIC EXCLUSIONS APPLICABLE TO SECTIONS 11 TO 17

The **Company** shall not be liable for:

- (a) any expenses for services not arranged or approved by Us.
- (b) all circumstances described under the Exclusions of this Policy.

## SECTION 11 – EMERGENCY MEDICAL EVACUATION

Should an **Insured Person** suffers **Injury** or **Illness** during the **Journey** outside Singapore which results in a Serious Medical Condition, We will organise the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services made available to Us which are required when moving the **Insured Person** to the nearest **Hospital** where appropriate medical care is available.

"Serious Medical Condition" means a condition which in Our opinion constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the **Insured Person's** immediate or long term health prospects.

We retain the absolute right to decide the place to which the **Insured Person** will be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which We are aware at the relevant time.

### Limit of Amount Payable

The maximum payable is \$1,000,000 for Platinum Plan, \$1,000,000 for Gold Plan and \$500,000 for Silver Plan for any one **Journey** regardless of the number of events involved.

### What Is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 12 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following Medical and Travel Assistance services are made available to You. Please note that all cost and expenses incurred for the services listed in Section 12 including telecommunication charges are to be borne by You:

1. Medical Assistance Services
  - (a) Telephone Medical Advice
  - (b) Medical Service Provider Referral
  - (c) Arrangement of **Hospital** Admission
  - (d) Guarantee of Medical Expenses Incurred During Hospitalisation
2. Travel Assistance Services
  - (a) Embassy Referral
  - (b) Lost Luggage Assistance
  - (c) Lost Travel Document Assistance
  - (d) Interpreter Referral
  - (e) Legal Referral
  - (f) Emergency Message Transmission
  - (g) Children Escort Assistance

## SECTION 13 – REPATRIATION FOLLOWING EMERGENCY MEDICAL EVACUATION

Following the Emergency Medical Evacuation referred to in Section 11 above and if deemed medically necessary by Us, We will arrange and pay for the repatriation of the **Insured Person** to Singapore by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the **Insured Person** shall surrender any unused portion of his/her ticket to the **Company**.

### Limit of Amount Payable

The maximum We will pay is:

- \$50,000 each **Insured Person**
- \$125,000 in total for **Family Cover**

### What Is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 14 – REPATRIATION OF MORTAL REMAINS

Upon the death of an **Insured Person** outside Singapore resulting from an **Injury** or **Illness** sustained during the **Journey** overseas, We will make all the necessary arrangements (including meeting legal requirements) for the repatriation of the **Insured Person's** body or ashes to the **Insured Person's Home** in Singapore.

### Limit of Amount Payable

The maximum We will pay is:

- \$50,000 each **Insured Person**
- \$125,000 in total for **Family Cover**

### What Is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 15 – COMPASSIONATE VISIT

In the event that an **Insured Person** is hospitalised outside Singapore as a result of **Injury** or **Illness** for more than five (5) consecutive days and no **Adult** member of the **Insured Person's** family is with him/her, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one of the **Insured Person's Immediate Family Member** who, on the written advice of a **Medical Practitioner**, is required to travel from Singapore to be with the **Insured Person** until the **Insured Person** is able to resume his/her **Journey** or return to Singapore, whichever occurs first.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	• \$7,500 each <b>Insured Person</b> • \$15,000 in total for <b>Family Cover</b>
<b>Gold Plan</b>	• \$5,000 each <b>Insured Person</b> • \$10,000 in total for <b>Family Cover</b>
<b>Silver Plan</b>	• \$2,500 each <b>Insured Person</b> • \$5,000 in total for <b>Family Cover</b>

### What Is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 16 – CHILDGUARD

In the event that an **Adult Insured Person** is hospitalised outside Singapore as a result of **Injury** or **Illness** sustained during the **Journey** and there is no other **Adult** to accompany the **Child(ren)** who is(are) on the same **Journey**, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one family member or relative to travel outside Singapore to accompany the **Child(ren)** back to Singapore.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	• \$7,500 each <b>Insured Person</b> • \$15,000 in total for <b>Family Cover</b>
<b>Gold Plan</b>	• \$5,000 each <b>Insured Person</b> • \$10,000 in total for <b>Family Cover</b>
<b>Silver Plan</b>	• \$2,500 each <b>Insured Person</b> • \$5,000 in total for <b>Family Cover</b>

### What Is Not Covered

Please refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 17- EMERGENCY TELEPHONE CHARGES

We will reimburse **Insured Person** the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of Our appointed assistance company, during a medical emergency and for which a medical claim has been submitted under Sections 4, 6 or 7. We will also reimburse the **Insured Person** for the use of prepaid phone cards for the purpose set out above subject to a maximum reimbursement sum of \$10.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	\$250 each <b>Adult Insured Person</b>
<b>Gold Plan</b>	\$150 each <b>Adult Insured Person</b>
<b>Silver Plan</b>	\$100 each <b>Adult Insured Person</b>

The benefit under this Section does not apply to a **Child Insured Person**.

### What Is Not Covered

Calls via any fixed telephone line or LAN line, or public telephone using International Calling Card (ICC). Please also refer to the section on Terms and Limitations applicable to Sections 11 to 17 and the Section on Exclusions.

## SECTION 18 – TRAVEL CANCELLATION

We will pay for the unused travel fare, accommodation charges or deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, if the **Journey** is unavoidably cancelled due to any of the following reasons occurring within thirty (30) days prior to the commencement of the **Journey** but after the date of arranging the **Journey**:

1. death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great grandparent-in-law, child or their spouses, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
2. compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
3. the **Insured Person** or his/her **Travel Companion** being called as a witness in the Court of Law in Singapore;
4. the **Insured Person's Home** or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslide which requires the **Insured Person's** continued presence in Singapore;
5. unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevents the **Insured Person** from commencing with the scheduled **Journey**;
6. **Natural Disaster** occurring at the planned overseas destination which prevents the **Insured Person** from commencing with the scheduled **Journey**;
7. if there is an epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation (WHO);
8. closure of airport or airspace which prevents the **Insured Person** from commencing with the scheduled **Journey**.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	• \$15,000 each <b>Insured Person</b> • \$37,500 in total for <b>Family Cover</b>
<b>Gold Plan</b>	• \$10,000 each <b>Insured Person</b> • \$25,000 in total for <b>Family Cover</b>
<b>Silver Plan</b>	• \$5,000 each <b>Insured Person</b> • \$12,500 in total for <b>Family Cover</b>

In a Single Return **Trip** Policy, once an **Insured Person** cancels the **Trip** and a claim is made for Travel Cancellation under this section, this Policy will immediately terminate upon such cancellation of the **Trip**. For the avoidance of doubt, the Policy continues to be in force with regard to other **Insured Persons** who continue with the **Trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement to Section 21 - Insolvency of Travel Agency results from the same occurrence, this Policy will pay for the claim under one Section only.

### What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 19 – TRAVEL CURTAILMENT

We will pay for the

- (a) unused travel fare, accommodation charges or deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, and
- (b) reasonable additional travel and accommodation expenses necessarily and unavoidably incurred outside Singapore for a direct trip **Home**,

if the **Journey** is unexpectedly and unavoidably curtailed or abandoned after its commencement requiring the **Insured Person** to return **Home** before the scheduled return date due to any of the following reasons:

1. death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, child or their spouses, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
2. compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
3. the **Insured Person** or his/her **Travel Companion** being called as a witness in the Court of Law in Singapore;
4. the **Insured Person's Home** or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** presence in Singapore;
5. unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevents the **Insured Person** from continuing with the scheduled **Journey**;
6. **Natural Disaster** which prevents the **Insured Person** from continuing the scheduled **Journey**;
7. if there is an epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation (WHO);
8. closure of airport or airspace which prevents the **Insured Person** from continuing with the scheduled **Journey**.

Curtailed means returning **Home** before the scheduled return date. A proportion of travel expenses will be refunded only if the **Insured Person** cannot use the return ticket and is not recovering travel expenses from any other sources.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"><li>• \$15,000 each <b>Insured Person</b></li><li>• \$37,500 in total for <b>Family Cover</b></li></ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"><li>• \$10,000 each <b>Insured Person</b></li><li>• \$25,000 in total for <b>Family Cover</b></li></ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"><li>• \$5,000 each <b>Insured Person</b></li><li>• \$12,500 in total for <b>Family Cover</b></li></ul>

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 - Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

### What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 20 – TRAVEL POSTPONEMENT

We will pay for the resulting administrative charges imposed by the travel agent, tour operator, transport operator or accommodation provider which full payment was made for the initial Trip by **Insured Person**; and for which the **Insured Person** is legally liable or obliged to pay; and which are not recoverable from any other source, if the **Trip** is postponed due to any of the following reasons occurring within thirty (30) days before the date of departure of the **Trip**:

1. death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, child or their spouses, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law or **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
2. compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
3. the **Insured Person** or his/her **Travel companion** being called as a witness in the Court of Law in Singapore;
4. the **Insured Person's Home** or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** continued presence in Singapore;
5. unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevents the **Insured Person** from commencing with the scheduled **Journey**;

6. **Natural Disaster** occurring at the planned overseas destination which prevents the **Insured Person** from commencing the scheduled **Journey**;

7. if there is an epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation (WHO);

8. closure of airport or airspace which prevents the **Insured Person** from commencing with the scheduled **Journey**.

### Limit Of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"><li>• \$1,500 each <b>Insured Person</b></li><li>• \$3,750 in total for <b>Family Cover</b></li></ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"><li>• \$1,000 each <b>Insured Person</b></li><li>• \$2,500 in total for <b>Family Cover</b></li></ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"><li>• \$500 each <b>Insured Person</b></li><li>• \$1,250 in total for <b>Family Cover</b></li></ul>

In a Single Return **Trip** Policy, once an **Insured Person** postpones the **Trip** and a claim is made for Travel Postponement under this section, this Policy will immediately terminate upon such postponement of the **Trip**. For the avoidance of doubt, the Policy continues to be in force with regard to other **Insured Persons** who continue with the **Trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement and Section 21 - Insolvency of Travel Agency results from the same occurrence, this Policy will pay for the claim under one Section only.

### What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 21 – INSOLVENCY OF TRAVEL AGENCY

We will reimburse up to the specified limit in the **Cover Type** for the loss of irrecoverable travel fares or travel deposits paid in advance, due to a **Journey** being cancelled prior to the commencement of the **Journey** due to Insolvency of a NATAS (National Association of Travel Agent Singapore) registered Travel Agency licensed and operating in Singapore from which **Insured Person** purchased the **Trip**.

Provided that You must have bought this insurance more than three (3) days prior to the commencement of the **Journey**.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"><li>• \$15,000 each <b>Insured Person</b></li><li>• \$37,500 in total for <b>Family Cover</b></li></ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"><li>• \$10,000 each <b>Insured Person</b></li><li>• \$25,000 in total for <b>Family Cover</b></li></ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"><li>• \$3,000 each <b>Insured Person</b></li><li>• \$7,500 in total for <b>Family Cover</b></li></ul>

### What Is Not Covered

Please refer to the Section on Exclusions.

In a Single Return **Trip** Policy, once the **Trip** is cancelled and an **Insured Person** makes a claim under this section, this Policy will immediately terminate upon such cancellation of the **Trip**.

Where a claim under Section 18 - Travel Cancellation, Section 20 - Travel Postponement and Section 21 - Insolvency of Travel Agency results from the same occurrence, this Policy will pay for the claim under one section only.

## SECTION 22 – TRAVEL DISRUPTION

We will pay for reasonable additional travel (on economy class) and accommodation expenses necessarily and unavoidably incurred by the **Insured Person** which are not recoverable from any other source, if the **Insured Person** is forced to change any part of the **Journey** while overseas due to any of the following reasons:

1. death, **Serious Injury** or **Serious Illness** of the **Insured Person** or his/her **Travel Companion** provided that a written confirmation of the nature of such **Serious Injury** or **Serious Illness** is received from a **Medical Practitioner**;
2. compulsory quarantine of the **Insured Person** or his/her **Travel Companion** ordered by a government or local authority;
3. hijacking of the aircraft in which the **Insured Person** is on board as a passenger;
4. unexpected outbreaks of strike, industrial action, riot, civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned overseas destination which prevents the **Insured Person** from continuing with the scheduled **Journey**;
5. **Natural Disaster** occurring at the planned overseas destination which prevents the **Insured Person** from continuing with the scheduled **Journey**;
6. if there is an epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation (WHO);
7. closure of airport or airspace which prevents the **Insured Person** from continuing with the scheduled **Journey**.

### Limit of Amount Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$3,000 each <b>Insured Person</b></li> <li>• \$7,500 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$2,000 each <b>Insured Person</b></li> <li>• \$5,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$1,000 each <b>Insured Person</b></li> <li>• \$2,500 in total for <b>Family Cover</b></li> </ul>

**What Is Not Covered**

Please refer to the Section on Exclusions.

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

**SECTION 23 – DELAYED DEPARTURE**

In the event of the departure of the scheduled **Public Transport** in which the **Insured Person** is supposed to travel on being delayed by six (6) hours or more from the time specified by the carrier due to

1. riot, strike or other industrial action,
2. civil commotion not assuming the proportions of or amounting to an uprising, military or usurped power,
3. **Natural Disaster**,
4. poor weather conditions,
5. the mechanical breakdown or derangement of the **Public Transport**, or
6. closure of airport or airspace,

We will pay \$100 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for the Section shown below.

For the avoidance of doubt, the period of delay is calculated from the scheduled departure time specified in the original itinerary to the departure time of the replacement flight.

To qualify for this benefit, the **Insured Person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the carrier or their handling agents stating the reason and length of delay.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$1,000 each <b>Insured Person</b></li> <li>• \$2,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$800 each <b>Insured Person</b></li> <li>• \$1,600 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$500 each <b>Insured Person</b></li> <li>• \$1,000 in total for <b>Family Cover</b></li> </ul>

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 24 – MISSED TRAVEL CONNECTION OR OVERBOOKED FLIGHT**

In the event that the **Insured Person** misses his/her confirmed onward travel connection during the **Journey** while outside Singapore at the transfer point due to overbooking or the late arrival of the **Insured Person's** incoming, confirmed connecting scheduled conveyance and no onward transportation is available to the **Insured Person** within six (6) consecutive hours on the **Insured Person's** arrival, We will pay the Limit of Amount Payable for this Section shown below.

Written verification must be obtained from the **Insured Person's** carrier, operator or handling agent stating the reasons and length of delay.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$200 each <b>Insured Person</b></li> <li>• \$1,400 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$200 each <b>Insured Person</b></li> <li>• \$1,200 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$200 each <b>Insured Person</b></li> <li>• \$1,000 in total for <b>Family Cover</b></li> </ul>

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 25 – FLIGHT DIVERSION**

In the event that whilst traveling on a scheduled flight, the **Insured Person's** flight is diverted due to

1. **Natural Disaster**,
2. poor weather conditions,
3. emergency medical treatment for a fellow passenger,
4. actual or suspected mechanical breakdown or derangement of the air conveyance,
5. closure of airport or airspace

which prevents the **Insured Person** from continuing his/her **Trip** and the **Insured Person** is delayed from arriving at his/her planned destination;

We will pay \$100 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for the Section shown below.

Written verification must be obtained from the **Insured Person's** carrier, operator or handling agent stating the reasons and length of delay.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$1,000 each <b>Insured Person</b></li> <li>• \$2,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$800 each <b>Insured Person</b></li> <li>• \$1,600 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$500 each <b>Insured Person</b></li> <li>• \$1,000 in total for <b>Family Cover</b></li> </ul>

Where a claim under Section 19 - Travel Curtailment, Section 22 - Travel Disruption, Section 23 – Delayed Departure and Section 25 - Flight Diversion results from the same occurrence, this Policy will pay for the claim under one Section only.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 26 – DELAYED BAGGAGE**

In the event that the **Insured Person's** checked-in baggage is temporarily lost in transit or misdirected by the carrier and not restored to the **Insured Person** within six (6) consecutive hours after his/her arrival at the baggage pick-up point of the scheduled destination overseas or in Singapore, We will pay \$200 for every full six (6) consecutive hours of delay up to the Limit of Amount Payable for this Section shown below.

Where the delay occurs in Singapore, We will only pay a maximum sum of \$200 provided a minimum period of six (6) consecutive hours of delay has lapsed.

For avoidance of doubt, We will pay based on each claim and not on each piece of delayed baggage.

Any such payment shall be deducted from the amount payable under Section 27 - Baggage, if the baggage later proves to be permanently lost.

To qualify for payment, the **Insured Person** must obtain written confirmation from the carrier, operator or their handling agents stating the reason and length of delay.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$1,200 each <b>Insured Person</b></li> <li>• \$2,400 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$1,000 each <b>Insured Person</b></li> <li>• \$ 2,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$800 each <b>Insured Person</b></li> <li>• \$1,600 in total for <b>Family Cover</b></li> </ul>

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 27– BAGGAGE**

We will pay for accidental loss of or damage during the **Journey** outside of Singapore, to personal baggage including Mobile Device(s), clothing and personal effects worn or carried on the **Insured Person**, trunks, suitcase and the like receptacles and one piece of Laptop Computer, taken or owned by an **Insured Person**.

We may make payment or at Our option reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased within one year from date of accident if the **Insured Person** can produce evidence (e.g. original receipts).

If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

"Mobile Device" refers to handheld devices like mobile phones, tablets, netbooks, Personal Digital Assistants and the like equipment, excluding Laptop Computer.

“Laptop Computers” refers to a laptop or notebook, which is a mobile computer that comes with a full-size keyboard and a flip-up monitor with at least 12” screen.

The maximum We will pay is \$500 for each single article, or pair or set of articles and \$1,000 for Laptop Computer, up to the Limit of Amount Payable for this Section shown below.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$5,000 each <b>Insured Person</b></li> <li>• \$10,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$5,000 each <b>Insured Person</b></li> <li>• \$10,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$3,000 each <b>Insured Person</b></li> <li>• \$6,000 in total for <b>Family Cover</b></li> </ul>

Where a claim under Section 27 - Baggage and Section 39 - Golfer’s Cover results from the same occurrence, this Policy will only pay for the claim under Section 39.

The maximum payable under Section 27 – Baggage and Section 28 - Loss of Documents in total shall not exceed the maximum liability applicable under Section 27 - Baggage.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 28 – LOSS OF DOCUMENTS AND PASSPORT**

We will pay for the cost of obtaining replacement passports, travel tickets and other relevant travel documents that the **Insured Person** has lost as well as reasonable and additional travel and accommodation expenses which are necessarily incurred to replace lost travel documents, such loss arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

The loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$3,000 each <b>Insured Person</b></li> <li>• \$6,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$2,000 each <b>Insured Person</b></li> <li>• \$4,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$1,000 each <b>adult Insured Person</b></li> <li>• \$2,000 in total for <b>Family Cover</b></li> </ul>

The maximum payable under Section 27 – Baggage and Section 28 - Loss of Documents in total shall not exceed the maximum liability applicable under Section 27 - Baggage.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 29 – PERSONAL MONEY**

We will pay for loss of an **Insured Person’s** cash, banknotes or traveller’s cheques carried for social and domestic purposes arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**. The loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	<ul style="list-style-type: none"> <li>• \$500 each <b>Insured Person</b></li> <li>• \$500 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	<ul style="list-style-type: none"> <li>• \$500 each <b>Insured Person</b></li> <li>• \$500 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	<ul style="list-style-type: none"> <li>• \$250 each <b>Insured Person</b></li> <li>• \$250 in total for <b>Family Cover</b></li> </ul>

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 30 – HIJACK OF PUBLIC CONVEYANCE**

In the event of the hijack of the **Public Transport** in which the **Insured Person** is travelling on, We will pay a daily benefit in which that the **Insured Person** is prevented from reaching his/her scheduled destination, up to the Limit of Amount Payable for this Section shown below. We will not make any payment in respect of hijack when the intended destination of the **Public Transport** is to, or by way of, a country in a state of war.

To qualify for this benefit, the **Insured Person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the carrier or their handling agents stating the reason and length of delay.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$300 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$6,000 each <b>Insured Person</b></li> <li>• \$15,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	We will pay \$200 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$4,000 each <b>Insured Person</b></li> <li>• \$10,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	We will pay \$100 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$2,000 each <b>Insured Person</b></li> <li>• \$5,000 in total for <b>Family Cover</b></li> </ul>

Where a claim under Section 30 – Hijack of Public Conveyance and Section 31 – Kidnap, results from the same occurrence, this Policy will pay for the claim under either Section, but not both.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 31 – KIDNAP**

We will pay a daily benefit in the event that the **Insured Person** is kidnapped or wrongly confined, abducted or restrained by criminal force during the **Journey** while outside Singapore. For the purpose of this Section, the kidnap cannot be committed by any **Insured Person** or his/her family member, **Travel Companion** or close business associate whether acting alone or in collusion with others.

The kidnap must be reported to the police having jurisdiction at the place of the kidnap within twenty-four (24) hours after such incident. Any claim must be accompanied by written documentation from the police.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$300 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$6,000 each <b>Insured Person</b></li> <li>• \$15,000 in total for <b>Family Cover</b></li> </ul>
<b>Gold Plan</b>	We will pay \$200 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$4,000 each <b>Insured Person</b></li> <li>• \$10,000 in total for <b>Family Cover</b></li> </ul>
<b>Silver Plan</b>	We will pay \$100 for each <b>Insured Person</b> for every 24 hours and the maximum We will pay is: <ul style="list-style-type: none"> <li>• \$2,000 each <b>Insured Person</b></li> <li>• \$5,000 in total for <b>Family Cover</b></li> </ul>

Where a claim under Section 31 – Kidnap and Section 30 – Hijack of Public Conveyance, results from the same occurrence, this Policy will pay for the claim under either Section, but not both.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 32 – RENTAL VEHICLE EXCESS**

If during a **Journey** outside Singapore, an **Adult Insured Person** rents or hires a car, or a campervan

- (a) from a licensed rental agency, and
- (b) the rental agreement includes an excess (or deductible or similar condition) which makes the **Adult Insured Person** liable for loss or damage to the rental vehicle.

We will pay up to the Limit of Amount Payable for this Section shown below if the **Adult Insured Person** becomes legally liable to pay for any excess or deductible due to loss or damage to the rental vehicle during Your **Journey** overseas provided that:

- (i) the **Adult Insured Person** must be either a named driver or co-driver of the rental vehicle,
- (ii) the **Adult Insured Person** has complied with all requirements of the rental agreement,
- (iii) the **Adult Insured Person** was at the time of the accident duly licensed to drive the vehicle and was not racing, taking part in or practising for speed or time trials of any kind, or driving under the influence of alcohol, drugs or other substance of abuse,
- (iv) as part of the hiring arrangement, the **Adult Insured Person** must take up a comprehensive motor insurance against loss or damage to the rental vehicle during the rental period, and
- (v) at the time of the accident, the driver must be one of the **Insured Person(s)** of this Policy.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.



The maximum We will pay is:

<b>Platinum Plan</b>	\$1,500
<b>Gold Plan</b>	\$1,000
<b>Silver Plan</b>	\$500

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 36 – HOME CONTENTS**

We will indemnify the **Adult Insured Person** against physical loss or damage to the **Insured Person's** Home Contents within his/her **Home** in Singapore that was left vacant because of the **Journey**, caused by fire or theft accompanied by actual, forcible and violent entry to the **Home** while the **Adult Insured Person** has travelled outside Singapore during the **Journey**.

"Home Contents" refers to household furniture and furnishing, domestic appliances, audio and video equipment, clothing and personal effects belonging to the **Adult Insured Person** or his/her **Immediate Family Members** permanently residing with the **Adult Insured Person** excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

We may make payment at Our option reinstate or repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased within one (1) year from date of accident if the **Adult Insured Person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

**SECTION 33 – RENTAL VEHICLE RETURN**

If during a **Journey** outside Singapore the **Adult Insured Person** rents or hires a car, or a campervan from a licensed rental agency and is unable to return the rental vehicle to the hire depot at the scheduled destination due to his/her **Injury** or **Illness**, We will pay the reasonable costs, up to the Limit of Amount Payable for this Section shown below, for returning the rental vehicle to the nearest hire depot provided that;

- (i) the **Adult Insured Person** must be either a named driver or co-driver of the rental vehicle, and
- (ii) the **Adult Insured Person** has complied with all requirements of the rental agreement.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Platinum Plan</b>	\$750
<b>Gold Plan</b>	\$500
<b>Silver Plan</b>	\$250

**What Is Not Covered**

Please refer to the Section on Exclusions.

The maximum We will pay

<b>Platinum Plan</b>	\$15,000
<b>Gold Plan</b>	\$10,000
<b>Silver Plan</b>	\$5,000

Provided that We will not pay

- (a) more than \$2,000 in respect of platinum, gold and silver articles, watches, jewellery, precious stones and furs collectively.
- (b) more than \$1,000 for any one article, or set or pair of articles.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 37 – DOMESTIC PET CAT & DOG CARE  
(Applicable for Gold Plan & Platinum Plan only)**

If an **Adult Insured Person** is unable to return to Singapore on the scheduled return date due to **Injury** or **Illness** or delay of the **Public Transport** which he/she is booked on, We will pay for an **Adult Insured Person's** pet dog or cat's continued stay at the pet hotel/kennel or cattery where the pet is deposited with during the **Adult Insured Person's Journey** abroad following his/her inability to collect the pet on the scheduled collection date.

The following documents must be produced to obtain benefit under this Section:

- (a) Written confirmation from the carrier, operator or their handling agent stating the reasons and length of delay.
- (b) Written confirmation from the pet hotel/kennel/cattery stating the period of stay of the **Adult Insured Person's** pet and the collection date arranged prior to his/her Journey abroad and the period of extended stay.
- (c) Medical report or certificate from a **Medical Practitioner** advising delay of planned travel on medical grounds covered under Section 4 - Overseas Medical Expenses.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Platinum Plan</b>	We will pay \$150 for each day up to the maximum of \$750
<b>Gold Plan</b>	We will pay \$100 for each day up to the maximum of \$500
<b>Silver Plan</b>	Not Covered

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 38 – CREDIT CARD COVER**

If the **Adult Insured Person** suffers financial loss as a direct result of the fraudulent use of his/her personal credit card(s) following its loss arising out of robbery, burglary or theft while the **Adult Insured Person** is outside Singapore during the **Journey**. We will pay for such unauthorised transactions up to the limits indicated below.

The loss must be reported to the credit card issuer within six (6) hours of the robbery, burglary or theft, otherwise no benefit will be payable under this Section. A claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss.

**Limit of Amount Payable**

This will depend on the **Cover Type** as indicated in the **Schedule**.

**SECTION 34 – PERSONAL LIABILITY**

We will indemnify each **Adult Insured Person** against all sums which the **Adult Insured Person** becomes legally liable to pay as compensation for accidents which happen during the **Journey** outside Singapore and which result in:

- (a) death or injury of any other person;
- (b) loss of or damage to property belonging to other persons.

**Limit of Amount Payable**

Regardless of the number of **Insured Persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in total for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Persons** with our written permission, is

<b>Platinum Plan</b>	\$1,000,000 per <b>Adult Insured Person</b> \$250,000 per <b>Child Insured Person</b> \$1,000,000 in total for <b>Family Cover</b>
<b>Gold Plan</b>	\$1,000,000 per <b>Adult Insured Person</b> \$250,000 per <b>Child Insured Person</b> \$1,000,000 in total for <b>Family Cover</b>
<b>Silver Plan</b>	\$500,000 per <b>Adult Insured Person</b> \$125,000 per <b>Child Insured Person</b> \$500,000 in total for <b>Family Cover</b>

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 35 – LEGAL EXPENSES FOR WRONGFUL ARREST OR DETENTION  
(Applicable for Gold Plan & Platinum Plan only)**

We will indemnify each **Adult Insured Person** against the legal costs and expenses which the **Adult Insured Person** becomes legally liable to pay due to wrongful arrest or detention by any government or local authority occurring during the **Journey** outside Singapore.

**Limit of Amount Payable**

Regardless of the number of **Insured Persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in total for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Persons** with our written permission, is

<b>Platinum Plan</b>	\$10,000 per <b>Adult Insured Person</b> \$2,500 per <b>Child Insured Person</b> \$10,000 in total for <b>Family Cover</b>
<b>Gold Plan</b>	\$5,000 per <b>Adult Insured Person</b> \$1,250 per <b>Child Insured Person</b> \$5,000 in total for <b>Family Cover</b>
<b>Silver Plan</b>	Not Covered

**What Is Not Covered**

Please refer to the Section on Exclusions.

The maximum We will pay is:

<b>Platinum Plan</b>	\$3,000 each <b>Adult Insured Person</b>
<b>Gold Plan</b>	\$2,000 each <b>Adult Insured Person</b>
<b>Silver Plan</b>	\$1,000 each <b>Adult Insured Person</b>

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 42 – TERRORISM COVER**

Notwithstanding General Exclusion No. 12(b), this Policy is extended to cover losses which may be sustained through **Act of Terrorism** provided that there is no liability when such **Act of Terrorism** involve the use of biological agents, chemical agents or nuclear devices.

**Limit of Amount Payable**

The maximum We will pay under all sections of the Policy in total is as follows (subjects to the Limit payable under each section):

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
<b>Adult Insured Person</b> age up to 69 years old	\$350,000	\$200,000	\$150,000
<b>Adult Insured Person</b> age 70 years and above	\$125,000	\$75,000	\$50,000
<b>Child Insured Person</b>	\$75,000	\$50,000	\$37,500
In total for <b>Family Cover</b>	\$850,000	\$500,000	\$375,000

(except that there is no extension of terrorism cover under this Section for those sections of the Policy which do not apply to a **Child Insured Person**)

For **Insured Persons** covered under **Group Cover**, our maximum liability of the **Company** in respect of all **Insured Persons** shall not exceed S\$5,000,000 per event involving **Act of Terrorism** regardless of any mode of conveyance, subject to the Limit of Benefit(s) payable in respect of each **Insured Person**, whichever is the lower.

Where an **Insured Person** is insured under more than one policies with the **Company** covering **Act of Terrorism**, our maximum liability for any and all claims arising directly or indirectly from any **Act of Terrorism** shall be limited to one policy only (with the highest limit on **Act of Terrorism**, where applicable).

All other terms, conditions and exclusions of this Policy continue to apply.

**SECTION 43 – PASSIVE WAR EXTENSION**

Notwithstanding General Exclusion 12(a), Section 1 (Accidental Death and Permanent Total Disablement) of this Policy is extended to cover the **Insured Person** in respect of death or bodily **Injury** which may be sustained through war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion the proportions of or amounting to an uprising, military or usurped power, but only provided that no state of war exists in the respective country when the **Insured Person** travels thereto and that such country is not the place of residence of the **Insured Person**; and also only provided that the **Insured Person** shall prove that at the time of suffering the loss he/she was in no way directly, indirectly, proximately or remotely, actively or otherwise participating or engaging in any of such activities, save for any actions or steps as were reasonably necessary for the protection of himself/herself or his/her property, nor was he/she in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal therewith.

Provided always that there is no cover in respect of passive war risks after the expiry of thirty (30) days following the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause herein during the **Insured Person's** visit of such country.

Where the **Insured Person** is insured under more than one policies with the **Company** covering Passive War Extension, Our maximum liability for any and all claims arising directly or indirectly from Passive War Extension will be limited to one policy only (with the highest limit on Passive War Extension where applicable).

All other terms, conditions and exclusions of this Policy continue to apply.

**OVERALL COMPENSATION LIMIT**

In respect of **Group Cover**, Our maximum liability in respect of all **Insured Persons** travelling in one aircraft or surface transport vehicle or vessel shall not exceed the Conveyance Limit of \$15,000,000 or the total amount of all Benefits payable in respect of such **Insured Persons**, whichever is the lesser.

If the total amount of all claims for **Insured Persons** travelling in one conveyance exceeds the Conveyance Limit, the **Company's** liability in respect of each of such **Insured Person** will be a rateable proportion of the Benefits due in respect of that person.

**EXCLUSIONS**

**Exclusions Applicable to Sections 18, 19, 20, 21, 22, 23, 24, 25 & 30**

We will not pay for

- any failure on the **Insured Person's** part to:
  - check in for departure by the time specified by the carrier (except for reasons specifically provided in Sections 18 to 21)

**SECTION 39 – GOLFER'S COVER**

(Applicable for Gold Plan & Platinum Plan only)

**(a) Hole-in-One**

If during the **Journey** outside Singapore, an **Adult Insured Person** achieves a hole-in-one in an organised event at any 18-hole golf course, We will reimburse him/her for the cost of one round of celebratory drinks.

The **Adult Insured Person** must provide written evidence from the golf club official that hole-in-one was achieved, and provide original receipt for the cost of celebratory drinks.

**(b) Golfing Equipment**

We will pay for accidental loss of or damage to golfing equipment (golf clubs and golf bags) taken, purchased or owned by an **Adult Insured Person**, occurring during the **Journey** outside Singapore.

We may make payment or at Our option repair any damaged article subject to due allowance of wear and tear and depreciation. Depreciation may not be applied to golfing equipment that is purchased within one (1) year from date of accident if the **Adult Insured Person** can produce evidence (e.g. original receipts). If any article is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

**Limit of Amount Payable**

The maximum We will pay each **Adult Insured Person** is:

	Sum Insured		
	Platinum Plan	Gold Plan	Silver Plan
(a) Hole-in-One (Celebratory drinks)	\$500	\$300	Not Covered
(b) Golfing Equipment	\$1,500	\$1,000	Not Covered

Provided that We will not pay for more than \$500 for any one article.

Where a claim under Section 27 - Baggage and Section 39 - Golfer's Cover results from the same occurrence, this Policy will only pay for the claim under Section 39.

**What Is Not Covered**

Please refer to the Section on Exclusions.

**SECTION 40 – ADVENTUROUS ACTIVITIES COVER**

(Applicable for Gold Plan & Platinum Plan only)

Notwithstanding General Exclusion 6, this Policy is extended to cover the **Insured Person** in respect of death or **Injury** which may be sustained resulting from engaging in or practicing for:

- Bungee jumping;
- Sky diving;
- Paragliding;
- Helicopter rides for sightseeing;
- Hot air ballooning;
- Jet skiing;
- Mountaineering at mountains below the height of three thousand (3,000) metres above sea level;
- Skiing or snowboarding all within official approved areas of a ski resort;
- Canoeing or white water rafting with a qualified guide and below Grade 4 (of International Scale of River Difficulty);
- Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification.

Provided always that the above activities are done for leisure purposes and with a licensed operator. All other terms, conditions and exclusions of this Policy continue to apply.

**SECTION 41 – AUTOMATIC EXTENSION OF PERIOD OF INSURANCE**

If the homeward **Journey** cannot be completed before the expiry date stated in Your Policy, cover will remain in force without additional premium in respect of an **Insured Person** for up to:

- fourteen (14) days if any **Public Transport** in which that **Insured Person** is travelling as a ticket holding passenger is delayed.
- thirty (30) days if the intended return **Journey** is prevented due to that **Insured Person's Injury** or **Illness** arising from a cause covered under this Policy.

**What Is Not Covered**

Please refer to the Section on Exclusions.

- (b) notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately if it is found necessary to do so.
2. any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption You use to pay for the **Trip** in part or in full.
  3. pre-paid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, concerts, theme parks, sporting events and any other charges not related to transport or accommodation.

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#### Exclusions Applicable to Sections 26, 27, 28, 29, 38 & 39

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We will not pay for

1. any loss not reported within twenty-four (24) hours of discovery to local police, airline, transport company or other carrier who had custody of the baggage or property and/or may be responsible for the loss.
2. loss or damage to computer software and accessories, animals, mechanical propelled vehicles, bicycles, contact or corneal lenses, dentures or bridges for teeth, bonds, negotiable instruments, securities and stamps.
3. loss or damage to business goods or samples or any items used in connection with the **Insured Person's** employment or occupation.
4. loss or damage to baggage, money or other insured property left unattended in any public place (any place which the general public has access), or as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property.
5. the cost of reproducing data whether recorded on tape, card, disc or otherwise.
6. damage or breakage of sports equipment while in use.
7. damage to any brittle or fragile items unless properly packed and protected.
8. loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
9. loss or damage to property caused by delay, detention, seizure or confiscation by customs or other government officials.
10. unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
11. any fines or penalties incurred by the **Insured Person** due to non-replacement or late replacement of the lost personal documents.
12. any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss of damage.
13. any loss or damage of items hired or rented by the **Insured Person**.

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#### Exclusions Applicable to Sections 34 & 35

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We will not pay for

1. any liability arising from personal **Injury** or bodily **Injury** or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
2. the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
3. fines, penalties, punitive or exemplary damages.
4. liability arising from
  - (a) death or bodily **Injury** of the **Insured Person's** employee or member of his/her family
  - (b) loss of or damage to property which belongs to or is in the custody or control of the **Insured Person** or his/her employee or any member of his/her family
  - (c) the **Insured Person's** employment, trade, business or profession
  - (d) the ownership or occupation of any land or buildings other than temporary holiday accommodation
  - (e) the ownership, possession or use of animals, firearms, mechanically propelled vehicles, vessels or aircraft of any description.
5. any claim or loss arising out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via the **Insured Person's** own website, Internet site, Web address and/or via the transmission of electronic mail or documents and/or electronic means.
6. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
7. judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.
8. any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - (a) asbestos, or
  - (b) any actual or alleged asbestos related **Injury** or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

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#### Exclusions Applicable to Section 36

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We will not pay for

1. loss or damage caused by or arising from wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, faulty design or workmanship.
2. loss by reason of confiscation, requisition, detention or legal or illegal occupation of such property or premises by any government authorities.
3. loss or damage insured under any other insurance policy, or reimbursed by any other party

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#### GENERAL EXCLUSIONS (which apply to the whole Policy)

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The **Company** will not be liable for any claims, damages, losses, death or disablement, **Injury, Illness** or liability directly or indirectly caused by, or in connection with, or arising from:

1. any **Known Event**.
2. sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related **Illness** including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused.
3. pregnancy, childbirth, miscarriage, abortion or menopause.
4. suicide or attempted suicide, intentional self-inflicted **Injury** or any act which could reasonably be considered as exposure to danger (except when undertaken in an attempt to save human life), insanity, or whilst the **Insured Person** is under the influence of intoxicating liquor, drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).
5. any pre-existing medical or physical conditions of any **Insured Person** which has required consultation or treatment including any recurring, chronic or continuing illness or condition during the twelve (12) month period before the commencement of the **Journey**. For the purpose of an Annual Policy, medical or physical conditions upon which a claim has been made on a previous **Journey** shall be deemed a pre-existing condition with regard to subsequent **Journey**.
6. the **Insured Person** engaging in or practising for
  - (a) flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports.
  - (b) rafting or canoeing involving white water rapids, bungee jumping, sky diving, paragliding, jet skiing, underwater activities involving artificial breathing apparatus, winter sports and activities including skiing, snowboarding, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing that ordinarily requires the use of ropes or guides and extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts.
  - (c) taking part in or practising for speed or time trials, competitions, sprints or racing of any kind, or as a professional sportsperson (where one could earn income, remuneration or sponsorship from engaging in such sport or activity) or any organised team football.
  - (d) manual work of any kind unless You inform Us when applying for the insurance and it is accepted by Us in writing.
  - (e) taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.
7. the **Insured Person** engaging in naval, military, air force, civil defence or police services or operations, testing of any kind of conveyance, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms, travelling as an operator or crew member of any **Public Transport**.
8. any wilful, malicious, criminal or unlawful acts committed by You and/or the **Insured Person** or any person acting on Your and/or the **Insured Person's** behalf.
9. any prohibitions or regulations by any government or local authority.
10. any consequential loss not specified in the Policy.

Additionally:-

11. We will not pay for
  - (a) the cost of any elective (non emergency) treatment or surgery, including exploratory tests, which are not directly related to the **Illness** or **Injury** which necessitated the **Insured Person's** admittance into **Hospital**.
  - (b) any form of cosmetic surgery or treatment.
  - (c) any expenses in respect of normal dental inspection and/or treatment or in obtaining dentures or eye glasses or the like or hearing aids or prosthesis and corrective devices.
  - (d) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  - (e) any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Medical Practitioner**.
  - (f) any claim if the **Insured Person** is travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment during the **Journey**.

## 12. War & Terrorism Exclusion

The insurance by this Policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power; or
- (b) any **Act of Terrorism** including but not limited to
  - (i) the use or threat of force, violence and/or
  - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, expressed or otherwise, and/or to put the public or any section of the public in fear; or
- (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **Company** alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured Person**.

## 13. Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- (e) any chemical, biological, bio-chemical, or electromagnetic weapon.

## 14. Political Risks Exclusion

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- (a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- (b) permanent or temporary dispossession of any property resulting from the unlawful acquisition of such property by any person

provided that the **Company** is not relieved of any liability to the **Insured Person** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy.

- (c) the destruction of property by order of any public authority.

In any action suit or other proceeding where the **Company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **Insured Person**.

## 15. Cyber Primary Exclusion

This Policy does not cover

- (a) damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not, where such Damage is caused by programming or operator error, Virus or Similar Mechanism or Hacking;
- (b) consequential loss directly or indirectly caused by or arising from programming or operator error, Virus or Similar Mechanism or Hacking;

but this exclusion shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

For the purpose of this General Exclusion 15 only –

“Defined Contingency” means fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

“Virus or Similar Mechanism” means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

“Hacking” means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data.

## GENERAL CONDITIONS (which apply to the whole Policy)

It is important part of the contract that the **Insured** and all **Insured Persons** observe the following General Conditions:

1. **Precautions**  
The **Insured Person** must take all reasonable steps to prevent loss, damage or accident and recover any missing property.
2. **Due Observance**  
The due observance and fulfillment of the terms provisions and conditions of this Policy insofar as they relate to anything to be done or not to be done by the **Insured** and the **Insured Person** and the truth of the statements and answers in the application shall be conditions precedent to any liability on our part to make payment under this Policy.

3. **Notification of Claim**  
You must contact Us with full details as soon as possible of any **Injury, Illness**, incident or on the discovery of any loss or damage which may result in a claim under this Policy. You must also tell us if you know of any writ, summons or prosecution against You and/or the **Insured Person** and immediately send Us every letter or document which relates to a claim.

4. **Conduct of the Claim**  
You and the **Insured Person** or any person acting for You or the **Insured Person**, must not negotiate any claim or admit or deny liability without our written permission.

All schedule, information and evidence including police reports, receipts or medical reports which We may require will be supplied at Your and/or the **Insured Person's** expense or at the expense of Your and/or the **Insured Person's** legal representative. You and/or the **Insured Person(s)** must produce the damaged articles at Our request and supply proof as to the existence, ownership and cost of articles lost or stolen in the event of a claim.

If Your claim is for bodily **Injury** or **Illness** We may request, and will pay for, a medical examination of the **Insured Person**. We may also request, and will pay for, a post mortem examination if any **Insured Person** dies.

5. **Disappearance**  
Accidental death shall not be presumed by the disappearance of the **Insured Person** except in the event of the total loss of the sea-going vessel, aircraft or train on which the **Insured Person** was travelling. The death of the **Insured Person** shall be established by an official death certificate, or in the event of his disappearance following an accident or the total loss of the sea-going vessel, train or aircraft, by a court order presuming the **Insured Person's** death.

6. **Who We will Pay**  
For Sections 1, 2, 3, 8, 9, 23, 24, 25, 26, 30, 31, 43, providing benefits - We will pay the **Insured Person** concerned unless the **Insured Person** is a deceased **Adult** or a **Child**. Where the **Insured Person** is:

- (a) a deceased **Adult**, We will pay his/her estate.
- (b) a **Child**, We will pay to his/ her legal parent or estate.

For other Sections providing reimbursements or indemnities for expenses or liabilities incurred – We will either pay:

- (a) You or the **Insured Person** concerned who incurred and discharged the expense or liability or
- (b) Our appointed assistance company or their authorised representatives or the healthcare provider to whom We have provided a guarantee as appropriate.
- (c) The party(ies) to whom the **Insured Person** is legally liable under Section 34.

Payment by Us in accordance with the above shall be considered as a full and final discharge of our liability under this Policy to the **Insured Person** concerned.

7. **Subrogation**  
We shall be entitled to take over and conduct the defence or settlement of any third party claim at Our discretion. We shall also be entitled to use Your or the **Insured Person's** name to enforce recovery against anyone else whether before or after payment of the claim.

8. **Replication of Cover**  
An **Insured Person** may only be covered under one travel insurance policy underwritten by the **Company**.

If an **Insured Person** is insured under more than one travel insurance policies underwritten by the **Company** for the same **Journey**, We will only be liable under one policy only (which provides the highest benefit limits where applicable).

## 9. Other Insurance

When an incident results in a claim under this Policy and there is any other insurance which covers the same loss, damage, expense or liability We will pay only our proportionate share. This condition does not apply to the following Sections:

Section 1	Accidental Death And Permanent Total Disablement
Section 2	Public Transport Double Indemnity
Section 3	Child Education Grant
Section 8	Overseas Hospitalisation Daily Benefit
Section 9	Hospitalisation Daily Benefit in Singapore
Section 23	Delayed Departure
Section 24	Missed Travel Connection or Overbooked Flight
Section 25	Flight Diversion
Section 26	Delayed Baggage
Section 30	Hijack of Public Conveyance
Section 31	Kidnap
Section 43	Passive War Extension

## 10. Cancellation

a. Where the Policy is an Annual Plan:

- We may cancel the Policy at any time by giving seven (7) days' notice of cancellation in writing to You (named as **Insured** on the **Schedule**) at Your last known address. We will in such a case return a pro rata portion of the premium for the unexpired **Period of Insurance**.
- You may cancel the Policy at anytime by giving seven (7) days' written notice of cancellation to Us and provided no claim is made under the Policy, You will be entitled to a return of premium subject to our short period rates for the period the Policy has been in force as follows:

Period Policy Is In Force	% of annual Premium refundable
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	20%
Above 6 months	No refund allowed

Subject to \$50 retained minimum

b. Where the Policy covers a single **Trip**, You (named as **Insured** on the **Schedule**) may at any time prior to commencement of the **Period of Insurance** cancels the Policy by giving written notice of cancellation to Us. In that event, We will be entitled to retain a minimum premium of \$50. No refund of premium will be made if the **Period of Insurance** has commenced, or any claim is made under the Policy.

c. All **Insured Persons** agree that all refunds of premium (if any) shall be paid to You.

## 11. False or Exaggerated Claims

If You or anyone acting for You makes a claim under this Policy knowing the claim to be dishonest, fraudulent or intentionally exaggerated in any way, We will not pay the claim and all cover under this Policy will cease immediately.

## 12. Jurisdiction

The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the Policy, save where the circumstances are governed by the Arbitration clause of the Policy.

## 13. Arbitration

If there is any dispute as to the liability and/or amount to be paid under this Policy, such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.

If the dispute shall not within twelve (12) months from the date of rejection of the claim have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## 14. Time Limit of Commencement of Action or Suit

If an action or suit is not commenced within twelve (12) months after the arbitration award is made under General Condition 13 of this Policy, the **Company** shall not be liable for such claim under this Policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the **Company**.

## 15. Governing Law

The Policy is governed by and is to be construed in accordance with the laws of the Republic of Singapore. The court of competent jurisdiction in the Republic of Singapore shall have the exclusive jurisdiction over all matters relating to the construction, validity and performance of this Policy.

## 16. Currency

All amounts shown are in Singapore dollars.

## 17. Exclusion of Rights Under the Contracts (Rights of Third Parties) Act

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (5B) to enforce any of its terms.

### PAYMENT BEFORE COVER WARRANTY

– Applicable if the named Insured is an individual

- Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage under the Policy or Renewal Certificate or Cover Note.
- In the event that the total premium due is not paid and actually received in full by the **Company** (or the intermediary through which this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the **Company** in respect of that cover. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate or Cover Note.

### CONDITION PRECEDENT

– Applicable if the named Insured is a business or commercial establishment

The validity of this Policy is subject to the condition precedent that:

- for the risk insured, the named **Insured** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- If the named **Insured** has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
  - the named **Insured** has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
  - a copy of the written confirmation from the previous insurer to this effect is first provided by the named **Insured** to the **Company** before cover incept.

### PREMIUM PAYMENT WARRANTY

– Applicable if the named Insured is a business or commercial establishment

- Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the **Period of Insurance** is sixty (60) days or more, any premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within sixty (60) days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- In the event that any premium due is not paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within the sixty (60) days period referred to above, then:
  - the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said sixty (60) days period;
  - the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) days period; and
  - the **Company** shall be entitled to a pro-rata time on risk premium subject to a minimum of \$50.
- If the **Period of Insurance** is less than sixty (60) days, any premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within the **Period of Insurance**.

#### 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 Your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**IMPORTANT - You are requested to read this Policy. If any error or misdescription be found, the Policy should be returned to the issuing office for correction.**

**Enhanced Travel Protector Schedule of Benefits (Summary)**

Coverage	List of Benefits						All sum in Singapore \$	
	Silver		Gold		Platinum			
	Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)	Individual Cover	Family Cover (in total)		
<b>1 Accidental Death &amp; Permanent Total Disablement</b>								
Adult (up to 69 years old)	150,000	375,000	200,000	500,000	350,000	850,000		
Adult (70 years old and above)	50,000		75,000		125,000			
Child	37,500		50,000		75,000			
<b>2 Public Transport Double Indemnity</b>								
Adult (up to 69 years old)	Not Covered		400,000	1,000,000	700,000	1,700,000		
Adult (70 years old and above)			Not Covered		Not Covered			
Child			100,000		150,000			
<b>3 Child Education Grant</b>								
	Not Covered		5,000 per Child; max 15,000		7,500 per Child; max 22,500			
<b>4 Overseas Medical Expenses</b>								
Adult (up to 69 years old)	250,000	650,000	350,000	900,000	600,000	1,500,000		
Adult (70 years old and above)	50,000		75,000		100,000			
Child	75,000		100,000		150,000			
<b>5 Medical Expenses in Singapore</b>								
Adult (up to 69 years old)	25,000	65,000	50,000	125,000	75,000	180,000		
Adult (70 years old and above)	7,500		12,500		15,000			
Child	7,500		12,500		15,000			
<b>6 Traditional Chinese Medicine Expenses</b>								
Adult	250	600	500	1,200	750	1,800		
Child	50		100		150			
<b>7 Emergency Dental Treatment Due to An Accident</b>								
	5,000	12,500	5,000	12,500	5,000	12,500		
<b>Limits</b>		The maximum payable under Sections 4 to 7 in total shall not exceed the maximum liability applicable under Section 4 – Overseas Medical Expenses						
<b>8 Overseas Hospitalisation Daily Benefit</b>								
Adult	150 per day max 15,000	40,000	200 per day max 20,000	55,000	300 per day max 30,000	80,000		
Child	50 per day max 5,000		75 per day max 7,500		100 per day max 10,000			
<b>9 Hospitalisation Daily Benefit in Singapore</b>								
Adult	100 per day max 500	1,500	100 per day max 1,000	2,700	100 per day max 1,000	3,000		
Child	50 per day max 250		50 per day max 350		50 per day max 500			
<b>Limits</b>		The maximum payable under Sections 8 and 9 in total shall not exceed the maximum liability applicable under Section 8 – Overseas Hospitalisation Daily Benefit						
<b>10 Replacement Employee</b>								
	5,000	Not Applicable	7,500	Not Applicable	10,000	Not Applicable		
<b>11 Emergency Medical Evacuation</b>								
	500,000		1,000,000		1,000,000			
<b>12 Medical And Travel Assistance Services</b>								
	Available		Available		Available			
<b>13 Repatriation following Emergency Medical Evacuation</b>								
	50,000	125,000	50,000	125,000	50,000	125,000		
<b>14 Repatriation of Mortal Remains</b>								
	50,000	125,000	50,000	125,000	50,000	125,000		
<b>15 Compassionate Visit</b>								
	2,500	5,000	5,000	10,000	7,500	15,000		
<b>16 Child Guard</b>								
	2,500	5,000	5,000	10,000	7,500	15,000		

17	Emergency Telephone Charges	100		150		250	
Limits		The maximum in respect of each <b>Insured Person</b> for all services and benefits under Sections 11, 13 to 17 shall not exceed the total limit of \$1,000,000 under Platinum Plan, \$1,000,000 under Gold Plan and \$500,000 under the Silver Plan					
18	Travel Cancellation	5,000	12,500	10,000	25,000	15,000	37,500
19	Travel Curtailment	5,000	12,500	10,000	25,000	15,000	37,500
20	Travel Postponement	500	1,250	1,000	2,500	1,500	3,750
21	Insolvency of Travel Agency	3,000	7,500	10,000	25,000	15,000	37,500
22	Travel Disruption	1,000	2,500	2,000	5,000	3,000	7,500
23	Delayed Departure	100 per 6 hr max 500	1,000	100 per 6 hr max 800	1,600	100 per 6 hr max 1,000	2,000
24	Missed Travel Connection or Overbooked Flight	200 (for at least 6 hr)	1,000	200 (for at least 6 hr)	1,200	200 (for at least 6 hr)	1,400
25	Flight Diversion	100 per 6 hr max 500	1,000	100 per 6 hr max 800	1,600	100 per 6 hr max 1,000	2,000
26	Delayed Baggage	200 per 6 hr max 800	1,600	200 per 6 hr max 1,000	2,000	200 per 6 hr max 1,200	2,400
27	Baggage (subject per article \$500 and Laptop limit \$1,000)	3,000	6,000	5,000	10,000	5,000	10,000
28	Loss of Documents And Passport	1,000	2,000	2,000	4,000	3,000	6,000
Limits		The maximum payable under Sections 27 and 28 in total shall not exceed the maximum liability applicable under Section 27 – Baggage					
29	Personal Money	250		500		500	
30	Hijack of Public Conveyance	100 per 24 hr max 2,000	5,000	200 per 24 hr max 4,000	10,000	300 per 24 hr max 6,000	15,000
31	Kidnap	100 per 24 hr max 2,000	5,000	200 per 24 hr max 4,000	10,000	300 per 24 hr max 6,000	15,000
32	Rental Vehicle Excess	500		1,000		1,500	
33	Rental Vehicle Return	250		500		750	
34	Personal Liability	500,000		1,000,000		1,000,000	
35	Legal Expenses For Wrongful Arrest or Detention	Not Covered		5,000		10,000	
36	Home Contents	5,000		10,000		15,000	
37	Domestic Pet Cat & Dog Care	Not Covered		100 per day max 500		150 per day max 750	
38	Credit Card Cover	1,000		2,000		3,000	
39	Golfer's Cover						
(a)	Hole In One	Not Covered		300		500	
b)	Golfing Equipment (subject per article \$500)	Not Covered		1,000		1,500	
40	Adventurous Activities Cover In respect of activities listed in the policy	Not Covered		Yes		Yes	
41	Automatic Extension of Period of Insurance • 14 days if due to Public Transport Delay • 30 days if due to Injury/ Illness	Yes		Yes		Yes	
Terrorism Cover							
42	Adult (up to 69 years old)	150,000	375,000	200,000	500,000	350,000	850,000
	Adult (70 years old and above)	50,000		75,000		125,000	
	Child	37,500		50,000		75,000	
Passive War Extension							
43	Section 1 (Accidental Death & Permanent Total Disablement) is extended to cover Passive War	Yes		Yes		Yes	

# GUIDE TO MAKING TRAVEL INSURANCE CLAIMS

Paying all valid claims fairly and quickly is our pledge to our policyholders. As a responsible insurer, we are fully committed to assisting you in times of distress through prompt and responsive claims service.

This guide is designed for your convenience to file an insurance claim. For enquiries on your insurance claim, you can contact us at:

Telephone: (65) 6827 7660  
 Fax: (65) 6643 1349  
 E-mail: [claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)

## CLAIM PROCEDURES

- If you are overseas and require any emergency assistance, you can call our **MSIG assist 24 hour hotline (65) 6323 8288**.
- If you wish to file a claim on your insurance, you have to do so within 30 days of any event giving rise or likely to give rise to a claim. Please lodge your claim with our Claims Department as soon as you return to Singapore from your overseas trip.
- A "Travel Insurance Claim Form" will be sent to you for completion. You can also download and print the claim form from our website: [www.msig.com.sg](http://www.msig.com.sg)
- Return the completed "Travel Insurance Claim Form" to our Claims Department together with the supporting documents.

## SUPPORTING DOCUMENTS

List of supporting documents required for the different types of claim:

Type of claim	Documents Required	1	2	3	4	5	6	7	8
Personal Accident		✓	✓						✓
Medical Expenses, Emergency Medical Evacuation & Repatriation		✓	✓						✓
Cancellation, Curtailment, Postponement, Delayed & Missed Departure		✓		✓	✓				✓
Baggage & Loss of Documents / Passport / Money		✓				✓	✓		✓
Rental Vehicle Excess Cover		✓				✓		✓	✓
Personal Liability		✓				✓			✓

1. Basic documents including claim form, travelling schedule, airline ticket, boarding pass and copy of passport/ Identity card of claimant
2. Medical report and original medical receipt/bills
3. Carrier's/ airline's written confirmation on the reason and period for disruption/ interruption to the trip
4. Hotel accommodation confirmation advice / travel deposit receipt
5. Police report
6. Purchase invoices for items claimed
7. Property loss/damage irregularity report/baggage return acknowledgement slip
8. Photographs of the damaged items
9. Rental vehicle agreement and contract, documentary proof of accident and original excess payment receipt
10. All other documents which can facilitate the consideration of claim

### For Legal Liability (other parties making a claim against you)

Correspondence and legal documents from third party.

### For Fatal Claims

Death Certificate and Letters of Administration or Grant of Probate.

Depending on the circumstances of each claim, we may require further supporting documents from you. We will advise you should the need arise.