

## InsureCruise Travel Insurance Policy

Thank You for insuring with United Overseas Insurance Limited to protect You during Your travel. It is important for You to understand the insurance terms and conditions of the policy coverage.

This Policy, including any endorsements we have issued, forms a legally enforceable agreement between You (the Policyholder) and Us. We agree to pay the Benefits set out in this Policy in exchange for the premiums fully paid in Singapore dollars inclusive of relevant tax.

All information provided in Your application form (or electronic application form), including declarations made face to face, over the phone or online, Certificate of Insurance, Policy Schedule and Endorsements shall form the legal basis of this Policy.

You must answer all the questions in Your application accurately and disclose all facts You know or could reasonably be expected to know that is relevant to Our decision before this Policy is issued. Otherwise, You may receive no Benefit from the Policy.

Your coverage under this Policy is subject to the type of cover, plan and Benefits You have selected with the corresponding Policy terms and conditions. Applicable Excess are shown on Your Certificate of Insurance and Policy Schedules.

The Travel Emergency Assistance Service is arranged by Us through Our appointed service provider to assist You in an emergency during Your Cruise covered under this Policy.

**24-hour Emergency Helpline: (65) 6222 7737**

You are required to always identify Yourself by giving Your full name and Policy number to facilitate Us to assist You promptly.

## Contents

POLICY BENEFITS / COVERAGE.....	4
GEOGRAPHICAL AREA .....	5
ELIGIBILITY OF INSURED.....	5
WARRANTY.....	5
INSURANCE BENEFITS .....	6
Section 1: Cruise Cancellation.....	6
Section 2: Bankruptcy or Insolvency of Cruise Operator.....	7
Section 3: Accidental Death and Permanent Total Disablement .....	7
Section 4: Repatriation of Mortal Remains .....	8
Section 5: Medical, Dental and Other Expenses Incurred Onboard.....	9
Section 6: Emergency Medical Evacuation and Repatriation.....	9
Section 7: Baggage Delay .....	9
Section 8: Cruise Delay.....	10
Section 9: Baggage and Personal Effects .....	10
Section 10: Personal Money and Travel Documents.....	11
Section 11: Hijacking.....	12
Section 12: Kidnapping .....	12
Section 13: Credit Card Indemnity.....	12
Section 14: Onboard Expenses Liability Protector.....	13
Section 15: Personal Liability .....	13
Section 16: Home Protection.....	13
Section 17: Act of Terrorism .....	14
Section 18: Travel Assistance.....	14
Section 19: Pet Hotel .....	15
Section 20: Automatic Extension on the Period of Insurance .....	15
GENERAL CONDITIONS.....	16
(1) Governing Law .....	16
(2) Responsibility.....	16
(3) Claim Notification .....	16
(4) Contributions .....	17
(5) Subrogation.....	17



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(6)	Arbitration.....	17
(7)	Cancellation and Premium Refund .....	17
(8)	Payment Before Cover Warranty.....	17
(9)	Premium Payment Warranty .....	18
(10)	Contract (Rights of Third Parties) Act 2001 .....	18
(11)	Property Cyber and Data Exclusion (LMA 5401).....	18
(12)	IT Clarification .....	18
(13)	PDPA Clause (Individual) .....	19
(14)	Policy Owners' Protection Scheme .....	19
(15)	Sanction Limitation and Exclusion Clause.....	19
GENERAL EXCLUSIONS .....		19
DEFINITIONS.....		20

WHEREAS the Insured by the proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (herein called "the Company") for the insurance thereafter contained and has paid or agreed to pay the premium as consideration for such insurance.

Now this Policy witnesses that in respect of events occurring during the Policy terms and conditions, and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy).

## POLICY BENEFITS / COVERAGE

Section	Maximum Limit per plan (S\$)	Essential
1	<b>Cruise Cancellation</b>	3,000
	Sub-limit for Replacement of Traveller	500
	Aggregate limit for Family Plan	7,500
2	<b>Bankruptcy or Insolvency of Cruise Operator</b>	3,000
	Aggregate limit for Family Plan	7,500
3	<b>Accidental Death and Permanent Total Disablement</b>	
	Each Adult below Age 70 years old	10,000
	Each Adult Age 70 years old and above	5,000
	Each Child	5,000
	Aggregate limit for Family Plan	25,000
4	<b>Repatriation of Mortal Remains</b>	
	Each Adult below Age 70 years old	Unlimited
	Each Adult Age 70 years old and above	50,000
	Each Child	Unlimited
5	<b>Medical, Dental and Other Expenses Incurred Overseas</b>	1,000
	Aggregate Limit for Family Plan	2,500
6	<b>Emergency Medical Evacuation and Repatriation</b>	
	Each Adult below Age 70 years old	Unlimited
	Each Adult Age 70 years old and above	Unlimited
	Each Child	Unlimited
7	<b>Baggage Delay</b>	1,000
	(a) Limit for every 6 full consecutive hours delay while overseas	50
	(b) Lump sum limit after 6 full consecutive hours delay returning to Singapore	50
	Aggregate limit for Family Plan	2,500
8	<b>Cruise Delay</b>	1,000
	(a) Limit for every 6 full consecutive hours delay while overseas	50
	Aggregate limit for Family Plan	2,500
9	<b>Baggage and Personal Effects</b>	1,000
	Limit per article or pair or set of articles	500
	Maximum total limit for all Valuables	500
	Laptop Computer, Wireless Handheld Device and Mobile Phone	1,000

	Aggregate limit for Family Plan	2,500
10	Personal Money and Travel Documents	1,000
	Sub-limit for Money	250
11	Hijacking	3,000
	Limit for each 6 full consecutive hours	100
12	Kidnapping	3,000
	Limit for each 12 full consecutive hours	100
13	Credit Card Indemnity	250
14	Onboard Expenses Liability Protector	1,000
15	Personal Liability	200,000
16	Home Protection (limit per household)	3,000
	Sub-limit for burglary	500
17	Act of Terrorism	Covered
18	Travel Assistance while overseas	Covered
19	Pet Hotel	1,000
	Limit for every 6 full consecutive hours	50
20	Automatic Extension on the Period of Insurance	Up to 14 days

## GEOGRAPHICAL AREA

This Policy covers You on Cruise itineraries starting and ending in Singapore sea port-of-call, including any land tours organised by the Cruise operator. You are not covered under any Section when Your Cruise itinerary does not start and end in Singapore.

## ELIGIBILITY OF INSURED

- (1) The Insured Person must be a Singapore Citizen or Singapore Permanent Resident residing in Singapore or a foreigner holding a valid Employment Pass or Work Permit to work in Singapore or hold a Dependent Pass or Long-Term Visit Pass to stay in Singapore.
- (2) The maximum enrolment age for Individual Plan is 80 years old.

## WARRANTY

- (1) The Insurance must be purchased before You commence Your Cruise and the Period of Insurance must be for the entire duration of Your Cruise;
- (2) The Insured Person must be domiciled in Singapore.
- (3) The Insured Person warrants that he/she is not travelling contrary to the advice of a Qualified Medical Practitioner in Singapore or for the purpose of obtaining medical treatment;
- (4) Pre-existing medical conditions are not covered under this Policy;
- (5) The Insured Person must not be an undischarged bankrupt and must not have committed any act of bankruptcy within the last 12 months.

The Company reserves the rights to:

- (1) Require You to submit a medical examination / medical report at Your expense in support of all claims relating to the Injury or Illness;
- (2) Arrange for a post-mortem examination at Our expense;
- (3) Take over and conduct in Your name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) At Our expenses, take proceedings in Your name to recover compensation from any person responsible for the loss, damage, death or Injury and at Our discretion, settle the proceedings.

## INSURANCE BENEFITS

The Company agrees, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any Insured or Insured Person suffers loss as shown, We will indemnify such Insured Person to the extent as defined in the Policy.

### IMPORTANT NOTE

Please note that Your policy automatically covers You for the usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and organised by a licensed operator, but always providing that You obey the rules (including wearing appropriate safety equipment) and are acting under the guidance and supervision of qualified guides and/or instructors of the operator when carrying out such tourist activities.

For the avoidance of doubt, please refer to General Exceptions for the activities that We do not cover.

### Section 1: Cruise Cancellation

We will reimburse You up to the maximum limit for this Section if it is necessary and unavoidable to cancel Your Cruise due to the unforeseen occurrence of any of the following events within thirty (30) days prior to Your scheduled Cruise departure date for the loss of:

- (1) irrecoverable unused prepaid transport and accommodation paid in advance or contracted to be paid for Your Cruise which cannot be recovered from any other source;
- (2) Loyalty Points used by You as a registered member to purchase a Cruise ticket which cannot be recovered from the Cruise operator.

#### Insured Events:

- (a) Unexpected death, Serious Injury or Serious Illness or compulsory quarantine of Yourself, Your Immediate Family or a travel companion;
- (b) Unexpected outbreak of Strike or Riot or Civil Commotion (not including an uprising, military action or usurped power) arising out of circumstances beyond Your control at Your planned destination(s);
- (c) Unexpected outbreak of epidemic disease declared by the World Health Organisation in Singapore or at Your planned destination which were unknown when You booked the Cruise or purchased this Policy, whichever earlier;
- (d) Serious damage to Your principal residence in Singapore from fire, flood or similar natural disaster (such as typhoon, earthquake, etc) seven (7) days prior to Your departure date which require Your presence on the premise on the departure date;
- (e) Witness, summons or jury service which were unknown when You booked the Cruise or purchased this Policy, whichever earlier;
- (f) Natural disaster which has catastrophic consequence at Your planned destination;
- (g) Any event leading to seaport closure which prevents You from commencing the Cruise.
- (h) The payment for irrecoverable loss of Loyalty Points will be calculated based on the following, up to the sub-limit, whichever is lower:
  - i. Cost of an equivalent stateroom ticket based on the quoted retail price at the time of loss, less Your financial contribution;
  - ii. Cost to purchase the lost Loyalty Points according to the Cruise operator's loyalty programme.

In the event You need to defer or postpone Your Cruise as shown in Your booking invoice / travel itinerary or to enable another traveller to take over Your place on the same Cruise due to the occurrence of any of the above event, We will reimburse You up to the sub-limit for the administrative charges unavoidably incurred for making changes to the travel and/or accommodation arrangement and for which You are unable to recover from any other source.

**Important Note:**

- (1) The cover is effective only if the Insurance is purchased before You become aware of any circumstances which could lead to the cancellation of Your Cruise.
- (2) You are to provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your Cruise operator / travel agent, any other existing insurance scheme or Government program and had been denied Your request for a refund;
- (3) For Single Trip Plan, once an Insured Person makes a claim under this Section, the insurance will immediately terminate for that Insured Person. However, the Policy continues to be in force with regards to other Insured Person in the same Policy who continue with the Cruise as scheduled;
- (4) We will only pay a claim for either Section 1 or 2 only and not both;

**Exception to Section 1:**

The Company will not pay a claim or loss directly or indirectly caused by the following:

- (1) Your failure to notify Your Cruise operator / travel agent immediately if it is found necessary to cancel the Cruise or make change(s) to the travel arrangement;
- (2) Your disinclination to travel and/or financial circumstances

**Section 2: Bankruptcy or Insolvency of Cruise Operator**

We will reimburse You up to the maximum limit for this Section for irrecoverable loss of deposit or charges paid in advance due to unforeseen bankruptcy or insolvency of the Cruise Operator / Travel Agent that You have arranged the Cruise with, provided You had purchased this Policy more than three (3) days prior to Your Cruise departure date:

We will only pay claim for either Section 1 or 2 only and not both.

**Exception to Section 2:**

We will not pay a claim or loss directly or indirectly caused by the following:

- (1) Loss caused directly or indirectly by Government regulations or control;
- (2) Any loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by Your Cruise operator, travel agent or any other provider of travel and/or accommodation in the form of cash, voucher or credit.

**Section 3: Accidental Death and Permanent Total Disablement**

We will pay You or Your legal representative the limits in the schedule of Benefits if You sustain Injury during the Period of Insurance within the covered Area, subject to the following conditions:

- (1) No Benefit will be payable unless Death occurs within fifty-two (52) weeks from the date of Injury or Permanent Total Disablement has continued for fifty-two (52) weeks from date of Injury and in all probability will continue for the remainder of Your life;
- (2) Benefit shall only be payable in respect of any one Insured Person under Benefit (1) or (2) in connection with the same Accident and not both;
- (3) Benefit payable as the result of one Accident shall not exceed 100% of them maximum limit under this Section for Permanent Total Disablement for any one Insured Person;
- (4) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb;
- (5) Permanent Total Disablement from gainful employment of any kind shall have lasted fifty-two (52) weeks before Benefits become payable;
- (6) No Benefit will be payable for Loss of Limb or Loss of Eye until at least thirteen (13) weeks after the date of Accident and such Benefit shall only be payable if Death does not happen as a result of the Accident.
- (7) If a Death Benefit is included but is less than the appropriate Benefits for Loss of Limb or Loss of Eye the amount payable for Loss of Limb or Loss of Eye shall not exceed the Death Benefit until

- thirteen (13) weeks have elapsed from the date of Accident and the balance shall then be payable if the Death Benefit has not in the meantime become payable as a result of the Accident;
- (8) In the event that Your Cruise had disappeared, sunk or was wrecked and Your body has not been recovered or is not found within one (1) year of the date of disappearance, sinking or wrecking of the Cruise, We will presume that You have died as a result of an Accident. We will pay under the Benefit (1) of this Section as a result of this only if Your legal personal representatives provide Us a signed undertaking that the Benefit amount paid will be repaid to Us if it is discovered subsequently that You are alive;
- (9) No Benefit will be payable if the death or injury is directly or indirectly caused by any Pre-existing Condition, Illness, disease, infection or any physical defect or Illness.

The maximum amount of all Benefits payable for one or more Injuries sustained by You during the Period of Insurance shall not exceed the maximum limit of this Section.

Schedule of Benefits		Percentage of Maximum Limit
(1)	Death	100%
(2)	Permanent Total Disablement from gainful employment of any and every kind	
(a)	Loss of two (2) or more Limbs	100%
(b)	Loss of one Limb	50%
(c)	Loss of both Eyes	100%
(d)	Loss of one Eye	50%
(e)	Loss of hearing	both ears 75%
		one ear 15%
(f)	Loss of Speech	75%
(g)	Removal of lower jaw by surgical operation	50%
(h)	Loss of a thumb	both phalanges 25%
		one phalanx 10%
(i)	Loss of an index finger	three phalanges 10%
		both phalanges 8%
		one phalanx 4%
(j)	Loss of other fingers	three phalanges 6%
		two phalanges 4%
		one phalanx 2%
(k)	Loss of a big toe	both phalanges 10%
		one phalanx 5%
(l)	Loss of each other toe	2%
(m)	Third Degree Burn of 20% or less of the total body surface area.	50%
(n)	Third Degree Burn of more than 20% of the total body surface area.	100%

#### Section 4: Repatriation of Mortal Remains

We will reimburse up to the maximum limit for this Section for the reasonable charges incurred for burial or cremation in the event of death to the Insured Person on Your Cruise where death occurs and/or the reasonable cost of transporting the body or ashes back to Singapore.

**Exception to Section 4:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Any expenses incurred for body recovery or retrieval;
- (2) Any expenses incurred and paid for religious rites or ceremonies;
- (3) Any services incurred and paid for the transportation of Your mortal remains not approved or arranged by Us or Our appointed assistance company.

**Section 5: Medical, Dental and Other Expenses Incurred Onboard**

We will reimburse You up to the maximum limit for this Section reasonably and necessarily incurred by You if You suffer any Injury or Illness while seeking medical treatment onboard Your Cruise and/or medical cost incurred necessarily and appropriately to an evacuated hospital under this Section for:

- (1) In-patient and/or out-patient treatment and medical expenses.

**Exception to Section 5:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Pregnancy-related Illness or treatment which You already sought in Singapore or upon return to Singapore;
- (2) Any medical expenses incurred for Chiropractor fees;
- (3) Any dental expenses incurred due to Illness, disease, infection or any physical defect or Illness;
- (4) Any expenses incurred for vitamins, probiotics, health supplements or skin care products;
- (5) If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of the medical expenses that is not refunded subject to the applicable limits.

**Section 6: Emergency Medical Evacuation and Repatriation**

We will pay up to the limit in this Section for the cost incurred necessarily and appropriately to move You to another location for medical treatment or for You to return to Singapore. We, at our sole discretion, will decide both the evacuation location and make all necessary arrangements.

A 24-hour emergency assist hotline +65 6222 7737 is operated for the Benefit of Our Insured Person so that in the event of an emergency medical problem covered by this Insurance, help and advice will be provided and if necessary, Emergency Medical Evacuation and Repatriation will be arranged.

**Exception to Section 6:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Any services not approved and arranged by Our appointed assistance company or its authorised representative except that We reserve the right to waive this exclusion if You or Your travel companion cannot for reasons beyond Your control notify Our appointed assistance company during an emergency. In such event, We reserve the right to reimburse You only for those expenses incurred for service which Our appointed assistance company would have provided under the same circumstances;
- (2) Any treatment performed or ordered by a person who is not a Qualified Medical Practitioner.

**Section 7: Baggage Delay**

We will pay You a cash Benefit in this Section up to the maximum limit for this Section if Your checked-in baggage is certified by the Cruise operator as having been delayed, misdirected or temporarily misplaced for at least six (6) full consecutive hours from the actual scheduled time of Your embarkation on Your Cruise during the Period of Insurance.

Where the delay occurred after six (6) full consecutive hours from Your actual scheduled disembarkation time in Singapore, We will pay You a lump sum shown under this Section.

**Important Note:**

- (1) You are required to provide Us a written statement/notification from the Cruise operator or their handling agent(s) to confirm the period of delay and the reason for the delay for claim purposes;
- (2) If Your checked-in baggage is permanently lost or damaged during the delay, We will deduct any payment We make for Section 7 from Your overall Claim for Section 9.

**Section 8: Cruise Delay**

We will pay You a cash Benefit up to the maximum limit for this Section if the departure of the Cruise in which You had arranged to travel is delayed for at least six (6) full consecutive hours from the actual scheduled departure time due to any of the occurrences below:

- (1) Unexpected outbreak of Strike or other industrial action; Riot or Civil Commotion (not including an uprising, military action or usurped power);
- (2) Adverse weather conditions;
- (3) Mechanical breakdown/derangement or operational requirements of the Cruise;
- (4) Natural disaster which has catastrophic consequences;
- (5) Any event leading to seaport closure.

**Important Note:**

- (1) The cover is effective only if this insurance is purchased before You become aware of any circumstances leading to aforementioned delay;
- (2) You are required to provide Us a written statement/notification from the Cruise operator or their handling agent(s) to confirm the period of delay and the reason for the delay for claim purposes.

**Exception to Section 8:**

We will not pay any claim or loss directly or indirectly caused by the following:

- (1) Your failure to check-in according to the itinerary supplied;
- (2) Your late arrival at the seaport after check-in or boarding time (except for late arrival due to Strike, industrial action or adverse weather conditions);
- (3) Cancellation of Cruise by the operator for whatever reasons not mentioned above.

**Section 9: Baggage and Personal Effects**

We will reimburse You up to the maximum limit for this Section for accidental loss of or damage to baggage taken, sent in advance or purchased during the Cruise (including clothing and personal effects worn or carried on the person, suitcases and the like receptacles) owned by You (not items hired, loaned, entrusted or in Your custody) occurring during the Period of Insurance.

For items with proof of purchase submitted for claim assessment, the wear, tear and depreciation adjustment are as per the table below:

Each item age	Value of item reduction
Less than one (1) year old	0%
Less than two (2) years old	25%
Less than three (3) years old	50%
Three (3) years old or more	75%

**Important Note:**

Any loss or damage of item(s) must be reported to the Cruise operator or port authorities at the place of loss within twenty-four (24) hours after the incident and a written statement from the Cruise operator or port authorities must be obtained for claim purposes;

- (1) We will, at our discretion, determine whether to repair, replace or make payment for the item;
- (2) You must provide proof of purchase for any items, pair or set upon submission of claim. If no proof of purchase is provided, We will pay up to S\$50 per item, up to a maximum of five (5) items;
- (3) If any article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost;
- (4) In the event of loss of or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set of article;
- (5) We shall not be liable for more than the limit stated in the respective Plan in respect of any one article or pair or set of articles;
- (6) For mobile phones, we will pay the higher of the purchase price published by the telecommunications provider's trade-in listing in Singapore if the item is less than one (1) year old and You have proof of purchase. If You do not have proof of purchase we will pay S\$50;
- (7) Each Insured person can only claim for one (1) mobile phone and one (1) tablet device or one (1) computer per Cruise Trip. These items exclude being in custody and must be owned by the Insured;
- (8) Loss of personal money and official travel documents are payable under Section 11.

**Exception to Section 9:**

- (1) This Section does not cover sports equipment such as golf clubs, skis, snowboards, poles, ski boots, scuba diving equipment, specialist apparel associated with winter sports or diving, wakeboards or pedal cycles, nor their accessories and storage cases.

**Section 10: Personal Money and Travel Documents**

We will reimburse You up to a maximum limit for this Section if Your personal money and travel documents taken overseas are stolen arising out of robbery, burglary, theft or natural disaster while overseas during the Period of Insurance. We will pay for:

- (1) The cost incurred to replace the essential official Travel Documents including reasonable additional accommodation and travelling expenses necessarily incurred solely for the purpose of obtaining the replacement of the Travel Documents,
- (2) Loss of Your Money up to the sub-limit for this Benefit.

**Important Note:**

Such losses must be reported to Your Cruise operator at the place of loss within twenty-four (24) hours after the incident and a written statement from Your Cruise operator must be obtained to substantiate the claim.

**Exception to Section 10 only:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Shortage due to error, omission exchange or depreciation in value;
- (2) Loss of travellers' cheques;
- (3) Loss of pre-paid cards, bonds, stamps or securities of any kind;
- (4) Replacement of lost credit cards and identification cards (ICs);
- (5) Loss of Money which is not in Your care, custody, and control at the time of loss.
- (6) Loss of Money in the form of chips, stored credits or any other tokens used for gambling and all related purposes.

**Exception to Sections 9 and 10:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Loss of or damage while in the custody of Your Cruise operator, unless reported immediately on discovery;
- (2) Loss of or damage arising from delay or confiscation or detention by Customs or other official;
- (3) Loss of or damage to stamps, documents (other than those specifically mentioned in Section 10), contact or cornea lenses, fragile or brittle articles; dentures, fruits, perishables or consumables;

- (4) Business goods or samples or any property belonging to Your employer;
- (5) Normal wear and tear (including scratch, decolourization, cut, scuffs, dents and marks), gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any property;
- (6) Cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
- (7) Loss of or damage to property insured under any other insurance policy, or reimbursed by any other party;
- (8) Loss of or theft of property left unattended in a public place including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle which is not visible from the outside of the vehicle or as a result of Your failure to take due care and precautions for the safeguard and security of such property;
- (9) Unexplained and mysterious disappearance;

### **Section 11: Hijacking**

We will pay You a cash Benefit up to the maximum limit for this Section for each six (6) full consecutive hours if the Cruise in which You are travelling in is hijacked during the Period of Insurance.

### **Section 12: Kidnapping**

We will pay You a cash Benefit up to the maximum limit for this Section for each twelve (12) full consecutive hours if You are kidnapped and/or held hostage during the Period of Insurance.

#### **Exception to Sections 11 and 12:**

As a condition precedent to Our liability, We must:

- (1) Have satisfactory proof that the event has actually occurred;
- (2) Be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident;
- (3) If it is in Your best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Your fraudulent, dishonest or criminal acts;
- (2) Loss of or damage to property of any description, including intellectual property as a result of the Kidnap;

### **Section 13: Credit Card Indemnity**

We will reimburse You up to the maximum limit for this Section if You have sustained financial loss as a direct result of Your credit card being lost, stolen and used fraudulently by any person other than Yourself.

Losses of credit cards must be reported to the card issuing company(ies) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card issuing company(ies) evidencing such loss.

For the avoidance of doubt, in the event You become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, We will only be liable for the excess of the amount recoverable from such source or insurance.

#### **Exception to Section 13:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Loss not reported to the card issuing company(ies) within six (6) hours of the discovery of such loss;

- (2) Loss not reported to Your Cruise operator or the relevant authorities having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss;
- (3) The telephone calls made via standard LAN Line and/or web-chat;
- (4) Public telephone using International Calling Card (ICC).

#### **Section 14: Onboard Expenses Liability Protector**

In the event of Your accidental death while overseas occurring in the Period of Insurance, We will pay Your cruise operator up to the maximum limit for this Section for the outstanding balance to Your charge card(s) / RFID-enabled payment device(s) / e-wallet during the Period of Insurance.

The charge card(s) / payment device(s) must be issued by Your Cruise operator only and a claim under Section 3 must be admissible for this Section to be paid out.

##### **Exception to Section 14:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Expenses in the form of chips, stored credits or any other tokens used for gambling and all related purposes.

#### **Section 15: Personal Liability**

We will indemnify You up to the maximum limit for this Section for:

- (1) Your legal liability to third party arising from Injury and accidental loss of or damage to property, during the Period of Insurance while overseas, and
- (2) Third party's costs and expenses recoverable from You and Your costs and expenses incurred with Our written prior consent.

##### **Exception to Section 15:**

We will not pay claim, loss or liability directly or indirectly caused by the following:

- (1) Employer's liability, contractual liability or liability to a member of Your family;
- (2) Animal and property belonging to You or in Your care custody or control;
- (3) Any wilful, malicious or unlawful act;
- (4) Pursuit of trade, business or profession;
- (5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- (6) Ownership possession or use of aircraft or watercraft, vehicles, pedal cycles, personal power mobility devices including but not limited to electric scooter or bike;
- (7) Legal costs resulting from any criminal proceedings;
- (8) The influence of intoxicating liquor, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms;
- (9) Death or Injury or loss of, damage to, or loss of use of property, directly or indirectly caused by or out of a traffic or motor accident while the Insured person was driving a motor vehicle;
- (10) Fines penalties, punitive, exemplary or aggravated damages;
- (11) Judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
- (12) Gambling and all related incidents.

#### **Section 16: Home Protection**

We will, by payment or at Our option by reinstatement or repair, indemnify You up to the maximum limit for this Section against physical loss of or damage to the Contents, Valuables and/or stamps, coins, medal collections, works of art while within Your principal residence in Singapore that is left vacant because of Your Cruise caused by fire and/or burglary (following an actual forcible and violent entry of the principal residence) during the Period of Insurance after You have legally left Singapore.

For loss of or damage due to burglary, We shall indemnify You up to the sub-limit per household for this cover.

**Exception to Section 16:**

We will not pay claim or loss directly or indirectly caused by the following:

- (1) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- (2) Any loss of or damage occasioned through Your wilful act or with the connivance of You;
- (3) Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicles or thing contained the same by any Government authorities;
- (4) Electrical or mechanical breakdown;
- (5) Consequential loss or damage of any kind;
- (6) Photographic and sporting equipment and accessories and musical instruments used for business or profession;
- (7) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto;
- (8) Loss of or damage insured under any other insurance policy covering the same or reimbursed by any other party.

**Section 17: Act of Terrorism**

We will indemnify You up to the maximum limit of the amount shown under the respective Section subject to the terms and conditions for each applicable Section for loss or damage arising directly or indirectly from any Act of Terrorism except for loss or damage arising from Acts of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this Section, an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any Government and/or to put the public, or any Section of the public, in fear.

If We allege that any claim is not covered by this Section, the burden of proving the contrary shall be upon You.

**Section 18: Travel Assistance**

We have made arrangement with Our appointed assistance company to provide 24-hour Emergency Assist Hotline travel assistance to You before the Cruise or while You are overseas. The Hotline number to dial is +65 6222 7737.

The below mentioned services are purely on referral or arrangement basis. All payment for use of any of the above service is to be paid directly to the service provider.

**(1) Visa and Inoculation Requirements Information**

Our appointed assistance company shall provide information concerning Visa and inoculation requirements for foreign countries upon Your request.

**(2) Interpreter Referral**

Our appointed assistance company will provide You with the names, telephone numbers and hours of opening of the interpreter's office in foreign countries.

Although Our appointed assistance company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured. Our appointed assistance company however, will exercise care and diligence in selecting the service providers.

**(3) Legal Referral**

Our appointed assistance company will provide You with the name, address, telephone numbers, hours of opening of the referred lawyers and legal practitioners. Our appointed assistance company will not give any legal advice to You.

Although Our appointed assistance company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured. Our appointed assistance company however, will exercise care and diligence in selecting the service providers.

**(4) Embassy Referral**

Our appointed assistance company shall provide You with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

**(5) Emergency Message Transmission**

In the event of an emergency or a hospital confinement, Our appointed assistance company will undertake to keep the Your Immediate Family informed, upon the Your or his/her travelling companion's request and consent to do.

We and Our appointed assistance company do not warrant the services of the service providers and shall not be liable for any injury, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this Section.

The service providers recommended by Our appointed assistance company are not Us or Our appointed assistance company. We and Our appointed assistance company shall also not be responsible or liable for the action, advice, information given, statements made by the service providers or any person in the provision of such service or assistance under this Section.

### **Section 19: Pet Hotel**

If You place Your dog or cat in a kennel, cattery or pet hotel before departing on Your Cruise and You are delayed to be unable to collect Your pet on the day originally arranged due to the delay of Your Cruise to Singapore or if You were hospitalised outside of Singapore as directed by a Qualified Medical Practitioner during the Period of Insurance of Your Cruise. We will reimburse You the amount of the Benefit in this Section for each six (6) full consecutive hours of delay when returning to Singapore. This Benefit is limited to one pet only.

**Important Note:**

- (1) If Your Cruise transport was delayed, You must have checked in for Your Cruise in accordance with the original itinerary for this Benefit to be payable.
- (2) You must provide an official receipt clearly stating the extra cost incurred for the extended stay of Your pet for this Benefit to be payable.
- (3) This Benefit is payable only if there is a claim paid under Section 8.

### **Section 20: Automatic Extension on the Period of Insurance**

The Period of Insurance shall be automatically extended up to fourteen (14) days without additional premium for such period as is reasonably necessary for the Insured Person to complete the Cruise in the event of delay beyond the control of the Insured Person as a direct result of:

- (1) An Accident or Serious Illness sustained by the Insured Person while overseas; or
- (2) The Cruise in which the Insured Person is travelling being unavoidably delayed; or

- (3) Compulsory quarantine of the Insured Person while overseas by local or relevant authority which occurs during the Period of Insurance and the return Cruise cannot be completed before the expiry of the Period of Insurance.

Either one of the above events must be admissible under this insurance in the first instance.

## GENERAL CONDITIONS

### (1) Governing Law

This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.

### (2) Responsibility

You must adhere to the following conditions, otherwise we reserve the right not to pay any claims under this Policy or declare this Policy void.

- (a) Inform Us of any information changes immediately;
- (b) Exercise reasonable care and take all precautions to prevent Accident, Injury or Illness and safeguarding Your personal belongings against loss or damage;
- (c) Not to travel against the advise of a Qualified Medical Practitioner or for the purpose of travelling to obtain medical treatment;
- (d) Fully and truthfully disclose all facts You know or ought to know which is material to Our decision to Insure You or pay claim under the Policy;
- (e) Cooperate with Us throughout the claim process.

### (3) Claim Notification

You must:

- (i) All claim enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible, not later than thirty-one (31) days upon Your return to Singapore from the Cruise, to Our appointed claims handling agent: Broadspire by Crawford & Company,

Travel Insurance Claims Department  
6 Shenton Way  
#19-10 OUE Downtown 2  
Singapore 068809  
Tel: (65) 6632 8639

- (ii) You are to inform the relevant law enforcement and service providers such as airport authorities, transport company, at the time of loss and submit the documentation provided to You by these entities;
- (iii) In the case of loss or damage to baggage, personal effects or loss of Money, You are to promptly notify the Police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and to obtain a written report at the place of loss. Any loss of or damage to baggage etc, while in the custody of carriers (airline, bus company etc.) must be notified within three (3) days in writing to such carriers and to obtain a Property Irregularity Report.
- (iv) Contact Us in the event of a medical emergency covered under this Policy to enable Us to promptly assist You and if necessary, to provide medical evacuation and repatriation;
- (v) Immediately inform Us of any demand, writ, summons, offer of settlement or notices of any other proceeds You have received;
- (vi) Not to admit liability of any kind, make any offer or payment without Our written consent;

- (vii) Submit all document request by Us to process Your claim, including but is not limited to, medical certificates or reports stating the nature of the Illness and injuries, medical history records, original or certified true copies of invoices, receipts and police or service providers' reports obtained at Your expense;
  - (viii) Compensate or reimburse Us for a claim payment the Company made to You, following which You have received other payment for the same event. If You have other insurance against the events covered or are entitled to a reimbursement of all or part of the claim expense from any other source, We will only be liable for the difference between the amount recoverable from them and the amount that would otherwise have been recoverable under Your policy.
- (4) **Contributions**

If there is any other insurance covering the same loss, damage or liability we will pay the rateable proportion. This, however, will not be applicable to Section 3 - Accidental Death and Permanent Total Disablement.
- (5) **Subrogation**

You shall at Our expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and/or Policy, whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.
- (6) **Arbitration**

All dispute or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to our liability.
- (7) **Cancellation and Premium Refund**

You may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the Cruise by giving written notice to us. We will refund you the premium paid less S\$25 being the cancellation fee. We will not refund any amount less than S\$10. No refund of premium will be made if the Cruise has commenced, or any claim is made under the Certificate of Insurance and/or Policy.

There is no Annual Multi-Trip Plan to offer for InsureCruise.
- (8) **Payment Before Cover Warranty**
  - (a) The premium due must be paid to the Insurer (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
    - (i) Cash for the premium is handed over to the Insurer or the intermediary;
    - (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
    - (iii) Payment through an electronic medium including the internet is approved by the relevant party;

- (b) In the event that the total premium due is not paid to the Insurer on or before the inception date or the renewal date, then the insurance shall not attach and no Benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

**(9) Premium Payment Warranty**

- (a) Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by the 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note;
- (b) In the event that any premium due is not paid and actually received in full by the Insurer within the 60-day period referred to above, then:
  - (i) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (iii) the Insurer shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by the Insurer within the Period of Insurance.

**(10) Contract (Rights of Third Parties) Act 2001**

A person who is not a party to this Certificate of Insurance and/or Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

**(11) Property Cyber and Data Exclusion (LMA 5401)**

- (1) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
  - 1.1 Cyber Loss;
  - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- (2) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- (3) This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

**(12) IT Clarification**

Property damage covered under this Certificate of Insurance and/or Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from the Certificate of Insurance and/or Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses during resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
  - (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.
- (13) **PDPA Clause (Individual)**  
In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), Our Privacy Notice shall form part of the terms and conditions of this Policy. A copy of Our Privacy Notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg)
- (14) **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)).
- (15) **Sanction Limitation and Exclusion Clause**  
No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European Union, United Kingdom or United States of America.

## GENERAL EXCLUSIONS

The exclusion stated below applies to the entire Policy. More specific exclusions pertaining to each Section are applied in addition to these. We do not cover claims for events that arise directly or indirectly resulting from:

- (1) Known Event or Pre-existing condition as defined in the Definition, congenital disease or physical abnormality.
- (2) any loss, damage, liability, expenses, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following, including any fear or threat thereof, whether actual or perceived:
  - (a) any **communicable disease** including any mutation or variation thereof or
  - (b) pandemic or epidemic as declared such by the World Health Organization or any governmental authority;
- (3) Participation in any professional sports or in any games and sports whereby You would earn remunerations, donation, sponsorship or income of any kind;
- (4) Accidents while You are engaging in any racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing, or any activity involving You being airborne (whether suspended or not);
- (5) Accidents while flying as a passenger in an aircraft operated by any airline or air charter company.

- (6) Motorcycling unless You hold a motorcycle licence recognised by the country You are riding in, that You (as a rider or a pillion) wear a helmet at all times and abide by all the applicable road laws during the period of the land tours only;
- (7) Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident.
- (8) Travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- (9) Any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- (10) Currency shortages due to mistake;
- (11) Exchange currency rate differences;
- (12) Mysterious disappearances or unexplained losses.
- (13) Stress, anxiety, depression, or any emotional, psychiatric or sleep disorder or condition, psychiatric disorders, wilfully self-inflicted Injury or Illness, committing suicide while sane or insane;
- (14) Any cosmetic treatment except to restore function after suffering an injury during the Cruise;
- (15) Influence of alcohol or the use of drugs (other than drugs use in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction);
- (16) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related Illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex);
- (17) Self-exposure to needless peril (except in an attempt to save human life);
- (18) Nuclear fission, nuclear fusion or radioactive contamination;
- (19) You engaged in naval, military, air force service or operations, construction and demolition work, airline personnel, air crew, offshore or mining, aerial photography/surveyor, ship crew, professional diver, any work handling explosives or hazardous substances or work in a war zone or for disaster relief organisations;
- (20) Transiting through any excluded countries;
- (21) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a Civil War, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

## DEFINITIONS

1. **"Accident"** means an unforeseen and unexpected event.
2. **"Adult"** refers to a person who is Age eighteen (18) years and above on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
3. **"Age"** means the age of the Insured or Insured Person on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
4. **"Communicable disease"** means any disease which can be transmitted by means of any substance or agent from any organism to any other organism where:
  - (a) the substance or agent includes but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
  - (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms;

- (c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
5. **"Child"** refers to a fully dependent child under the Age of eighteen (18) years old or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is not married nor in the employment on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
  6. **"Chiropractor"** means a legally licensed practitioner duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending Chiropractor shall not be the Insured Person, the Insured Person's spouse, the travel companion of the Insured Person, or a person who is related to the Insured Person.
  7. **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
  8. **"Civil War"** means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious, or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d'état, the consequences of Martial Law.
  9. **"Computer System"** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned or operated by the Insured or any other party.
  10. **"Contents"** means household furniture, fixtures and furnishing, clothing and personal effects belonging to You and/or for which You are responsible or belonging to the members of Your family or domestic servants permanently residing with You. Landlord's fixtures and fittings, deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, documents of any kind, bank currency notes and coins are excluded.
  11. **"Cruise"** means a leisure or business voyage on a ship or boat overseas with Singapore as the initial and final port of call. Passenger has to be stayed on the ship overnight and onboard duration of at least twenty-four (24) hours. You are covered according to your Certificate of Insurance during the Period of Insurance which,
    - (a) commences from the time You leave Your place of residence or business to proceed directly to the place of embarkation in Singapore; AND
    - (b) ceases when You return to Your place of residence or business or by three (3) hours upon Your arrival in Singapore after clearing Immigration; OR
    - (c) ceases at expiry date of the Period of Insurance; whichever is the earlier.

In any event, the Cruise should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

Subject to maximum duration of Cruise not more than thirty (30) days for Single Trip Plan.

12. **"Cyber Act"** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
13. **"Cyber Incident"** means:
  - (a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - (b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
14. **"Cyber Loss"** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
15. **"Data"** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
16. **"Dental Expenses"** means expenses for Dental Treatment.
17. **"Dental Treatment"** means emergency treatment of sound and natural teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns, dentures, or implants.
18. **"Family Plan"** means You and/or Your legal spouse with any number of Your Child travelling together for the entire Cruise.
19. **"Hijack/Hijacked/Hijacking"** means the unlawful seizure or wrongful exercise of control of a Cruise and its crew, in which the Insured Person is travelling.
20. **"Hospital"** means an establishment which meets all the following requirements:
  - (a) holds a licence as a Hospital (if licensing is required in the state or Governmental jurisdiction);
  - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
  - (c) provides 24-hour a day nursing service by registered or graduated nurses;
  - (d) has a staff of one or more licensed physicians available at all times;
  - (e) provides organised facilities for diagnosis and major surgical facilities and
  - (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.
21. **"Illness"** means any noticeable change in physical health of an Insured Person due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Illness for which the claim is made provided the Illness is not Pre-Existing Condition and nature of Illness is not excluded from this Policy.
22. **"Immediate Family"** means Insured's legal spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, brother, brother-in-law, sister or sister-in-law.

23. **"Injury"** means bodily injury caused by an Accident, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
24. **"Insurer/Our/We/Us"** refers to United Overseas Insurance Limited ("UOI").
25. **"Insured / Insured Person"** refers to the people or an entity whose name(s) is/are shown in the Certificate of Insurance/ Schedule for Age up to eighty (80) years unless otherwise written acceptance by Us.
26. **"Kidnap"** means any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an Insured Person against his/her will for the purpose of demanding a ransom. This does not apply to minor kidnapped by his/her own parent(s).
27. **"Known Event"** means any situation that is made known to You or You ought to have known of before the Insurance is purchased for, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which may affect Your health, loss to pre-paid itinerary or disrupt Your Cruise, including but not limited to, Riot, Strike, Civil Commotion, epidemic, pandemic or natural disaster.
28. **"Loss of Eye"** means the complete and irrecoverable and irremediable loss of sight of an eye.
29. **"Loss of Limb"** means:
  - (a) in the case of any upper limb loss by physical severance of at least all four (4) fingers in their entirety or permanent total loss of use of an entire arm or hand;
  - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
30. **"Loss of Speech"** means total permanent inability to communicate verbally.
31. **"Loyalty Points"** refer to loyalty or reward points that are accorded to You as a registered customer / member of a reward program by any cruise operator.
32. **"Money"** means bank currency notes and coins, cheques, travellers' cheques, postal or money orders, petrol coupons or credit vouchers in Your custody at the time of loss.
33. **"Period of Insurance"** means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance and/or Policy.
34. **"Permanent Total Disablement"** means absolute disablement for fifty-two (52) weeks and at the end of that time beyond hope of improvement.
35. **"Pre-existing Condition"** means any Injury, Illness or physical condition
  - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
  - (b) which was known by the Insured or the Insured Person to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received.

The Pre-existing Condition definition also applies to Your Immediate Family member or companion travelling with You.

36. **"Qualified Medical Practitioner"** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, the travel companion of the Insured Person, or a person who is related to the Insured Person.
37. **"Riot"** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted Governmental authority in suppression or attempting to suppress any such disturbance or in minimising the consequence of such disturbance.
38. **"Serious Injury or Serious Illness"** whenever applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner, and which results in the Insured Person being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her Cruise.  
  
When applied to the Immediate Family, it shall mean Injury or Illness certified as being dangerous to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation or cancellation of his/her Cruise.
39. **"Single Trip Plan"** policy means a Certificate of Insurance and/or Policy where premium is charged according to the selected Plan, Cruise duration and Geographical Area of each Cruise.
40. **"Strike"** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
41. **"Third Degree Burn"** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
42. **"Travel Agent"** refers to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).
43. **"Travel Documents"** means travel-ticket, passport and other relevant travel document excluding visa extension expenses..
44. **"Valuables"** means articles of gold and/or silver, and/or other precious metal, semi-precious gems, furs and watches.
45. **"You/Your"** refers to the people who is/are named as Insured or Insured Person in the Certificate of Insurance / Schedule.