

InsureTravel 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 Trip 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.

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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	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
1	Trip Cancellation	3,000	10,000	15,000
	Sub-limit: Trip Postponement	500	1,000	1,500
	Sub-limit: Replacement of Traveller	No cover	100	200
	Aggregate limit for Family Plan	7,500	25,000	37,500
	Cancel For Any Reason			
	Sub-limit per person (Up to 50% incurred expenses)	No cover	No cover	1,500
	Aggregate limit for Family Plan	No cover	No cover	3,750
2	Bankruptcy or insolvency of Travel Agent	3,000	5,000	7,500
	Aggregate limit for Family Plan	7,500	12,500	18,750
3	Accidental Death and Permanent Total Disablement			
	Each Adult below Age 70 years old	50,000	250,000	500,000
	Each Adult Age 70 years old and above	25,000	100,000	125,000
	Each Child	25,000	100,000	125,000
	Aggregate limit for Family Plan	125,000	625,000	1,250,000
4	Accidental Death on Public Conveyance			
	Each Adult below Age 70 years old	100,000	500,000	1,000,000
	Each Adult Age 70 years old and above	50,000	200,000	250,000
	Each Child	50,000	200,000	250,000
	Aggregate limit for Family Plan	250,000	1,250,000	2,500,000
5	Repatriation of Mortal Remains			
	Each Adult below Age 70 years old	Unlimited	Unlimited	Unlimited
	Each Adult Age 70 years old and above	50,000	125,000	150,000
	Each Child	Unlimited	Unlimited	Unlimited
6	Child’s Education Fund	No cover	No cover	20,000
	Limit for each Child	No cover	No cover	5,000
7	Medical, Dental and Other Expenses Incurred Overseas			
	Each Adult below Age 70 years old	150,000	500,000	1,000,000
	Each Adult Age 70 years old and above	75,000	125,000	250,000
	Each Child	150,000	500,000	1,000,000

	Aggregate limit for Family Plan	400,000	1,250,000	2,500,000
	Sub-limit for Pregnancy related medical expenses	No cover	No cover	10,000
8	Emergency Medical Evacuation and Repatriation			
	Each Adult below Age 70 years old	Unlimited	Unlimited	Unlimited
	Each Adult Age 70 years old and above	50,000	125,000	150,000
	Each Child	Unlimited	Unlimited	Unlimited
9	Medical Expenses Incurred Upon Return to Singapore			
	Each Adult below Age 70 years old	5,000	25,000	50,000
	Each Adult Age 70 years old and above	1,000	2,000	5,000
	Each Child	5,000	25,000	50,000
	Aggregate limit for Family Plan	12,500	62,500	125,000
10	Traditional Chinese Medical and/or Chiropractic Treatment Expenses	No cover	300	500
	Aggregate limit for Family Plan	No cover	1,200	2,000
11	Mobile Phone Charges for Emergency Medical Assistance	100	200	300
12	Hospital Confinement Allowance	No cover	10,000	15,000
	(a) Hospital Day stay in overseas			
	Limit for each complete Hospital Day stay	No cover	200	300
	(b) Hospital Day stay in Singapore			
	Limit for each complete Hospital Day stay	No cover	100	150
	Aggregate limit for Family Plan	No cover	30,000	45,000
13	Compassionate Visit by a Relative or Friend	3,000	5,000	10,000
14	Child Caretaker	3,000	5,000	5,000
15	Baggage Delay	1,000	1,200	2,000
	(a) Limit for each full 6 consecutive hours delay whilst overseas	100	200	200
	(b) Lump sum limit after full 6 consecutive hours delay returning to Singapore	100	200	200
	Aggregate limit for Family Plan	2,500	3,000	5,000
16	Travel Delay	1,000	1,200	2,000
	Limit for each full 6 consecutive hours delay whilst overseas	50	100	100
	Lump sum limit after full 6 consecutive hours delay departure from Singapore	50	100	100
	Aggregate limit for Family Plan	2,500	3,000	5,000
17	Flight Deviation	200	1,000	1,500
	Limit for each full 6 consecutive hours	50	100	100
18	Travel Misconnection	50	100	200
	Aggregate limit for Family Plan	100	250	500
19	Overbooked Scheduled Public Conveyance whilst overseas	No cover	100	200
20	Trip Curtailment	3,000	5,000	15,000

	Aggregate limit for Family Plan	7,500	12,500	37,500
21	Trip Disruption	200	1,000	1,500
	Aggregate limit for Family Plan	500	2,500	3,750
22	Un-utilised Entertainment Ticket	No cover	200	500
23	Baggage and Personal Effects	1,000	5,000	7,500
	Limit per article or pair or set of articles	500	500	500
	Maximum total limit for all Valuables	500	500	500
	Laptop Computer, Wireless Handheld Device and Mobile Phone	1,000	1,000	1,000
	Aggregate limit for Family Plan	2,500	12,500	20,000
24	Overseas Purchase Protection	1,000	2,500	5,000
	Limit per article or pair or set of articles	500	500	500
25	Personal Money and Travel Documents	3,000	5,000	5,000
	Sub-limit for Money	250	500	500
26	Hijacking	3,000	5,000	7,500
	Limit for each full 6 consecutive hours	100	100	200
27	Kidnapping	3,000	5,000	7,500
	Limit for each full 12 consecutive hours	100	100	200
28	Credit Card Indemnity	250	500	750
	Sub-limit for phone charges for calling UOB Card Centre	50	100	150
29	Credit Card Liability Protector	1,000	3,000	3,000
30	Personal Liability	200,000	500,000	1,000,000
31	Rental Vehicle Excess	No cover	500	1,500
32	Home Protection (limit per household)	3,000	5,000	7,500
	Sub-limit for burglary	500	1,000	1,000
33	Act of Terrorism	Covered		
34	Travel Assistance while overseas	Covered		
35	Pet Hotel	1,000	1,000	1,000
	Limit for each full 6 consecutive hours	50	50	50
Optional Benefits				
36	Sports Equipment	5,000	5,000	5,000
	Aggregate limit for Family Plan	12,500	12,500	12,500
37	Adventure Sports	Covered		
38	Golf Holiday			
	Loss of golfing equipment	No cover	2,000	2,000
	Hole-in-one	No cover	1,000	1,000
	Unused green fees	No cover	500	500
Cover Extensions				
39	COVID-19 Special Extension	Covered		
40	Automatic Extension on the Period of Insurance	Up to 14 days		

GEOGRAPHICAL AREAS

This Policy covers You on the geographical area selected by You in accordance to the table below. You are not covered under any Section when You are at, transiting to or from the destination outside of the selected area specified on Your certificate of insurance.

For Single Trip Plan

Area 1	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
Area 2	Area 1, Australia, China (excluding Tibet), Hong Kong, India, Japan, South Korea, Macau, New Zealand, Sri Lanka and Taiwan.
Area 3	All countries excluding: Afghanistan, Iran, Iraq, Libya, Nepal, North Korea, Sudan, Syria, Democratic Republic of Congo, Somalia and Yemen.

For Annual Multi-Trip Plan

Area 4	Australia, Brunei, Cambodia, China (excluding Tibet), Hong Kong, Indonesia, India, Japan, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, South Korea, Sri Lanka, Thailand, Taiwan and Vietnam.
Area 5	All countries excluding: Afghanistan, Iran, Iraq, Libya, Nepal, North Korea, Sudan, Syria, Democratic Republic of Congo, Somalia and Yemen.

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 Insured Person will only be eligible for the COVID-19 Cover provided the Insured Person fulfils all approved vaccinations, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator. You need not submit the test result or proof of vaccination at the time of purchase of the Insurance but must furnish it at the time of submitting a COVID-19 Cover claim.
- (3) The minimum and maximum enrolment Age for Annual Multi-Trip Individual plan are 18 and 75 years old, respectively.

WARRANTY

- (1) The Insurance must be purchased before You commence Your Trip and the Period of Insurance must be for the entire duration of Your Trip;
- (2) The Insured Person must be domiciled in Singapore and all trips must start and end 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 condition is not covered under this Policy;
- (5) Insured Person must not be an undischarged bankrupt and have not 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.

Section 1: Trip Cancellation

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

- (1) loss of irrecoverable unused prepaid transport and accommodation paid in advance or contracted to be paid for Your Trip which cannot be recovered from any other source;
- (2) loss of Frequent Flyer Points or similar travel points used by You as a registered member to purchase an airline ticket which cannot be recovered from the airline.

Insured event due to:

- (a) Unexpected death, or 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 trip 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 trip or purchased this Policy, whichever earlier;
- (f) Natural disaster which has catastrophic consequence at Your planned destination;
- (g) Any event leading to airspace or airport closure which prevent You from commencing the Trip.
- (h) The payment for irrecoverable loss of Frequent Flyer Points will be calculated based on the following, up to the sub-limit, whichever is lower:
 - i. Cost of an equivalent class airline ticket based on the quoted retail price at the time of loss, less Your financial contribution;
 - ii. Cost to purchase the lost Frequent Flyer Points according to the Frequent Flyer Program or similar travel points by the commercial airline company.

In the event You need to defer or postpone Your Trip as shown in Your booking invoice / travel itinerary or to enable another traveller to take over Your place on the same Trip 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.

Specific to "Cancel for Any Reason" sub-limit benefit:

- i. We will reimburse you up to 50% of all covered travel costs incurred up to the maximum limit in this Sub-section for any unused and irrecoverable prepaid payments or deposits for your travel arrangements; AND

- ii. Your Policy must be purchased within seven (7) days from the date You made Your initial payment or deposit for Your Trip. For avoidance of doubt, this refers to the date You submit Your payment details to the licensed provider for Your Trip and not the date that the payment transaction is processed.
- iii. We will not pay for any insured event if We pay a claim in this sub-section.

Important Note:

- (1) The cover is effective only if the Insurance is purchased before You becomes aware of any circumstances which could lead to the cancellation of Your Trip.
- (2) You are to provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your travel agency / tour operator or Your transport / accommodation provider or 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 Trip as scheduled;
- (4) We will only pay a claim for either Trip Cancellation or Trip Postponement or Replacement of Traveller;
- (5) 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 travel agent / tour operator or Your transport or accommodation provider immediately if it is found necessary to cancel the Trip or make change(s) to the travel arrangement;
- (2) Loss caused by cancellation by the operator of the Scheduled Public Conveyance or any other travel and/or accommodation provider;
- (3) Cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which You have a pre-booked flight;
- (4) Any additional cost incurred for the new travel and/or accommodation arrangement if Trip Postponement is arranged;
- (5) Your disinclination to travel and/or financial circumstances except for "Cancel for Any Reason" sub-limit benefit.

Section 2: Bankruptcy or insolvency of Travel Agent

We will reimburse You up to the maximum limit in this Section for irrecoverable loss of deposit or charges paid in advance due to unforeseen bankruptcy or insolvency of the Travel Agent that You have arranged the Trip within Singapore and You had purchased this Policy more than three (3) days prior to Your Trip 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 a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit.

Section 3: Accidental Death and Permanent Total Disablement

We will pay You or Your legal representative up to the maximum limit in the schedule of benefits if You sustain Injury during the Period of Insurance within the covered Area, the subject to:

- (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 the conveyance in which the Insured Person is travelling in 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 conveyance, 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, sickness, 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.

We will only pay claim for either Section 3 or 4 only and not both.

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: Accidental Death on Public Conveyance

We will pay the benefit to Your legal representative the amount in this Section in the event of an Accident death whilst You are travelling in a Scheduled Public Conveyance within the covered Area.

We will only pay claim for either Section 3 or 4 only and not both.

Section 5: Repatriation of Mortal Remains

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

Exception to Section 5:

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 6: Child's Education Fund

In the event of a claim being paid out under Section 3 or 4 upon the death of an Insured Adult, who at the date of the Accident has a legal Child or Children, We will pay the Insured Adult's legal representative up to the maximum limit in this Section.

Important Note:

Your legal representative must provide Us a signed undertaking that the Benefit amount paid will be repaid to Us in the event that is discovered subsequently that You are alive.

Section 7: Medical, Dental and Other Expenses Incurred Overseas

We will reimburse You up to the maximum limit in this Section, reasonably and necessarily incurred by You within ninety (90) days from the date of incident if You suffer an injury or sickness whilst overseas within the covered Area on Your Trip under this Section for:

- (1) In-patient and/or out-patient treatment and medical expenses, including Dental Expenses;
- (2) Additional accommodation and transportation expenses necessarily incurred by You to remain behind upon written advice of a Qualified Medical Practitioner,

Pregnancy-related Medical Expenses Benefit

We will reimburse You up to the maximum sub-limit for this cover for the medical expenses which are necessarily incurred whilst overseas for a pregnancy-related sickness.

Exception to Section 7:

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

- (1) Pregnancy-related sickness or treatment which You already sought in Singapore or upon return to Singapore (Except for Preferred Plan covering pregnancy sub-limit);
- (2) Any medical expenses incurred for Chiropractor fees;
- (3) Any dental expenses incurred due to sickness, disease, infection or any physical defect or illness;
- (4) Any expense 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.

In addition, for the purpose of pregnancy-related sickness or treatment or losses suffered as a result of Pregnancy-related sickness while overseas does not include the following:

- (6) Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0 -12 weeks);
- (7) Ectopic pregnancy, childbirth, including premature childbirth or stillbirth;
- (8) Abortion or miscarriage, except if related to Accidental Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- (9) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses;
- (10) Any depressive, psychological or psychiatric illness, including post-natal depression.

Section 8: Emergency Medical Evacuation and Repatriation

We will pay up to the maximum 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 8:

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 situation. 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 9: Medical Expenses Incurred Upon Return to Singapore

We will reimburse You the necessary medical expenses and/or hospital expenses incurred in Singapore up to the maximum limit in this Section from a Qualified Medical Practitioner arising from an Accident or Illness sustained during the Period of Insurance, following that:

- (1) You must seek medical treatment within three (3) days upon return to Singapore to be covered for subsequent medical follow-up treatments required;

- (2) You have up to a maximum of thirty-one (31) days to continue the follow-up medical treatment from the time You return to Singapore;
- (3) Any specialist consultation or treatment must be referred to by a doctor or dentist who is a Singapore registered general practitioner unless otherwise approved by Us.

Exception to Section 9:

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

- (1) Any Pregnancy-related sickness or treatment;
- (2) Any medical expenses incurred for Chiropractor fees;
- (3) Any dental expenses;
- (4) Any expenses incurred for vitamins, probiotics, health supplements or skin care products.

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 for this Section.

Section 10: Traditional Chinese Medical and/or Chiropractic Treatment Expenses

We will reimburse You for the outpatient medical expenses necessarily incurred in relation to treatment by a Qualified Medical Practitioner of Traditional Chinese Medicine and treatment by a Chiropractor arising from an Accident or Illness while overseas during the Period of Insurance.

Upon Your return to Singapore, this Section extends to reimburse You for the necessary medical expenses incurred in Singapore for follow up outpatient medical treatment for Injury or Illness sustained while overseas during the Period of Insurance, following that:

- (1) You must seek medical treatment within three (3) days upon return to Singapore and to be covered for subsequent medical follow-up treatments required;
- (2) You have up to a maximum of thirty-one (31) days to continue the follow-up medical treatment from the time You return to Singapore.

The total medical expenses for the treatment by a Qualified Medical Practitioner of Traditional Chinese Medical or Chiropractor incurred overseas and in Singapore shall not exceed the maximum limit for this Section.

Section 11: Mobile Phone Charges for Emergency Medical Assistance

We will reimburse You up to the maximum limit in this Section for the actual mobile telephone charges incurred for the sole purpose of engaging the service of Our appointed assistance company during an emergency medical situation.

Important Note:

- (1) A claim under Section 7 or 8 must be admissible for this Section to be paid out;
- (2) You must be able to provide the telephone bill issued by a licenced telecommunication company showing the telephone charges incurred for making such call to Our appointed assistance company.

Exception to Section 11:

We will not pay claims for:

- (1) Telephone calls made via standard LAN Line and/or web-chat;
- (2) Public telephone using an International Calling Card (ICC).

Section 12: Hospital Confinement Allowance

We will pay You an allowance for each complete Day You are hospitalised up to the maximum limit in this Section if You are admitted to a Hospital (licensed for surgery) as an in-patient overseas due to an Accident or Illness sustained during the Period of Insurance, and/or been hospitalised upon return to Singapore due to an Accident or Illness sustained overseas during the Period of Insurance.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the Hospital makes a charge for room and/or board.

Important Note:

- (1) A claim under Section 7 and/or 9 must be admissible for this Section to be paid out.

Section 13: Compassionate Visit by a Relative or Friend

We will reimburse You up to the maximum limit in this Section for the reasonable irrecoverable accommodation and travel expenses for an economy class airfare, rail or sea transport fare cost necessarily incurred by one (1) relative or friend:

- (1) to remain behind with or travel to be with You up to thirty-one (31) days from the date of incident until the date a doctor confirms You are fit to continue Your Trip or to return to Singapore in an insured event You are hospitalised for more than five (5) consecutive days as a direct result of an Accident or Serious Illness, and Your medical condition forbids an evacuation during the Period of Insurance;
- (2) to assist the funeral arrangement in the event of the Insured Person's death due to an Accident or Serious Illness while overseas during the Period of Insurance and there is no adult member of his/her Immediate Family around.

Important Note:

- (1) A claim under Section 7 and/or 8 must be admissible for this Section to be paid out;
- (2) We will pay either Section 13 or 14 but not both.

Section 14: Child Caretaker

We will reimburse You up to the maximum limit in this Section for the reasonable irrecoverable accommodation and travel expenses for an economy class airfare, rail or sea transport fare cost necessarily incurred by one (1) relative or friend to accompany the Child back to Singapore if there is no other adult travelling with the Child in the event that You are hospitalised overseas as a direct result of an Accident or Serious Illness during the Period of Insurance.

Important Note:

- (1) A claim under Section 7 and/or 8 must be admissible for this Section to be paid out.
- (2) We will pay either Section 13 or 14 but not for both.

Section 15: Baggage Delay

We will pay You a cash benefit in this Section up to the maximum limit in this Section if Your checked-in baggage is certified by the carrier has been delayed, misdirected or temporarily misplaced for at least full six (6) consecutive hours from the actual scheduled time of Your arrival at the planned destination overseas-during the Period of Insurance.

Where the delay occurred after a full six (6) consecutive hours from Your actual scheduled arrival 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 operator(s) of the Scheduled Public Conveyance 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 15 from Your overall Claim for Section 23.

Section 16: Travel Delay

We will pay You a cash benefit up to the maximum limit in this Section if the departure of the Scheduled Public Conveyance in which You had arranged to travel is delayed for at least a full six (6) consecutive hours from the actual scheduled time due to any of the occurrence 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 condition;
- (3) Mechanical breakdown/derangement or operational requirements of that Scheduled Public Conveyance;
- (4) Natural disaster which has catastrophic consequences;
- (5) Any event leading to airspace or airport closure.

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

Important Note:

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

Exception to Section 16:

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 airport or port after check-in or boarding time (except for the late arrival due to Strike or industrial action);
- (3) Cancellation of Scheduled Public Conveyance by the operators for whatever reasons not mentioned above.

Section 17: Flight Deviation

We will pay You a cash benefit up to the maximum limit in this Section if the scheduled flight in which You are travelling is diverted due to:

- (1) Adverse weather condition;
- (2) Emergency medical treatment of a fellow passenger;
- (3) Mechanical breakdown/derangement of that scheduled flight;
- (4) Any event leading to airspace or airport closure which prevent Your scheduled flight from arriving at Your planned destination at actual scheduled arrival time.

Important Note:

- (1) You are required to provide Us a written statement/notification from the operator(s) of the Scheduled Public Conveyance or their handling agent(s) stating the reason for the flight diversion, the scheduled time and actual time of arrival and the scheduled time and actual time for departure of the next available scheduled flight for claim purpose;

- (2) For the avoidance of doubt, the total number of hours shall be calculated from the actual arrival time of the scheduled flight specified in the itinerary until the actual arrival time of the scheduled flight at the new airport;
- (3) You cannot claim under both Section 16 and 17 for the same event.

Section 18: Travel Misconnection

We will pay You a cash benefit up to the maximum limit in this Section in the event You miss the confirmed onward travel connection on a Scheduled Public Conveyance due to the delay of Your confirmed incoming Scheduled Public Conveyance and that there is no onward transportation available within six (6) hours of the scheduled departure.

Important Note:

You are required to provide Us a written statement/notification from the operator(s) of the Scheduled Public Conveyance or the handling agent(s) to confirm the Travel Misconnection for claim purposes.

Section 19: Overbooked Scheduled Public Conveyance Whilst Overseas

We will reimburse You up to the maximum limit in this Section for the irrecoverable expenses incurred by You for reasonable accommodation, meals or refreshment if it is not provided or compensated by the operator of the Scheduled Public Conveyance or any third party in the event You are denied to board the Scheduled Public Conveyance while overseas arising from overbooking in which a confirmed reservation had been received from the travel agent or operator(s) of that Scheduled Public Conveyance.

Important Note:

You are required to provide a written statement/notification from the operator(s) of the Scheduled Public Conveyance, or the handling agent(s) to confirm Your failure to board the Scheduled Public Conveyance due to the overbooking for claim purpose.

Section 20: Trip Curtailment

We will reimburse You up to the maximum limit in this Section if You need to Curtail Your Trip and return to Singapore immediately due to the occurrence of any of the following event:

- (1) Serious Injury or Serious Illness sustained by You whilst overseas;
- (2) Unexpected death, or Serious Injury or Serious Illness of Your Immediate Family or a travel companion that result in You being left with no travel companion;
- (3) 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);
- (4) Unexpected outbreak of pandemic / epidemic disease declared by the World Health Organisation at Your planned destination(s) and such declaration is not issued when You purchased the Insurance;
- (5) Serious damage to Your principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent You from continuing Your scheduled Trip;
- (6) Witness, summons or jury service which is not made known to You prior to Your purchase of the Insurance;
- (7) Hijacking of the Scheduled Public Conveyance in which You are on board as a fare-paying passenger;
- (8) Natural disaster which has catastrophic consequences.

We will pay:

- (a) the proportional return of the irrecoverable prepaid cost of the Trip in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the Trip lost;

- (b) reasonable additional accommodation and/or additional travel expense for an economy fare by air, rail or sea travel necessarily incurred so to return to Singapore.

Important Note:

- (1) In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel;
- (2) You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider and had been denied Your request for a refund.
- (3) A medical certificate must be obtained from the Qualified Medical Practitioner treating any of the above person to confirm the advice for You or the person with whom You are travelling to return to Singapore.
- (4) We will only pay either Section 16, 20 or 21 for the same event.

Section 21: Trip Disruption

We will reimburse You up to the maximum limit in this Section for the extra economy fare (by air, rail or sea travel) and accommodation expenses of a standard room or any irrecoverable prepaid transport and accommodation expenses if You unexpectedly and unavoidably have to change any part of the Trip while overseas so that You can continue with Your Trip due to the occurrence of any of the following event:

- (1) Serious Injury or Serious Sickness sustained by You or Your travel companion whilst overseas;
- (2) Unexpected outbreak of Riot, Strike or Civil Commotion (not including an uprising, military action or usurped power) at Your planned destination;
- (3) If there is an epidemic or pandemic at Your planned destination, as declared by the World Health Organisation and the declaration was not issued when You purchased the Insurance;
- (4) Your scheduled flight is cancelled by the airline due to closing of the airport, runway, airspace, or poor weather conditions, which forces airplanes to be grounded;
- (5) Natural disaster at Your planned destination.

Important Note:

- (1) You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your transport or accommodation provider and Your request had been denied or rejected. We will reduce Your claim by the full or partially refunded amount from the transport or accommodation provider. The refund from the transport or accommodation provider shall include but are not limited to cash, vouchers, credits, or re-booking options.
- (2) In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.
- (3) We will only pay either Section 16, 20 or 21 for the same event.

Exception to Section 20 and 21:

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

- (1) Your failure to notify travel agent / tour operator or provider of transport or accommodation immediately if it is found necessary to curtail the Trip or make change(s) to the travel arrangement;
- (2) Any loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit;
- (3) Your disinclination to travel and/or financial circumstances;

- (4) Cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which You have a pre-booked flight;
- (5) Expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred;
- (6) Frequent Flyer points / reward points utilised for this Trip.

Section 22: Un-utilised Entertainment Ticket

We will reimburse You up to the maximum limit in this Section for any non-refundable portion of the Entertainment Ticket that has not been utilised due to Trip cancellation, Trip disruption or Curtailment.

Important Note:

- (1) The cover is effective only if the Insurance is purchased before You become aware of any circumstances which could result in a valid claim under Section 1, 20 or 21;
- (2) A claim under Section 1, 20 or 21 must be admissible for this Section to be paid out.;
- (3) The un-utilised Entertainment Ticket or e-ticket with the provider confirmation of ticket unused, must be presented for claim purpose.

Exception to Section 22:

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

- (1) Your failure to notify travel agent / tour operator or provider of entertainment immediately if it is found necessary to cancel or curtail the travel arrangement;
- (2) You have been reimbursed by any other party or under any other Section of this Policy;
- (3) Any loss that is covered by any other existing insurance scheme or Government program or which will be paid or refunded by travel agent / tour operator or provider of entertainment in the form of cash or voucher or credit.

Section 23: Baggage and Personal Effects

We will reimburse You up to the maximum limit in this Section for accidental loss of or damage to baggage taken, sent in advance or purchased during the Trip (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 is 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 of item(s) must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained for claim purpose;

- (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 the item is older than a year or you do not have proof of purchase we will pay higher of the above referenced trade-in listing or S\$50;
- (7) Each Insured person can only claim for one (1) mobile phone and one (1) tablet device or one (1) computer which per 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 25.

Important Note:

- (1) This Section does not cover sports equipment such as Your golf, skis, snowboard, poles, ski boots, scuba diving equipment, specialist apparel associated with winter sports or diving, wakeboard or pedal cycles with their accessories and storage case. These items are covered under Section 36 (Optional) and Section 38 (Optional).

Section 24: Overseas Purchase Protection

We will reimburse You up to the maximum limit in this Section for irrecoverable accidental loss of or damage to Your purchases made during the Trip occurring during the Period of Insurance.

We will by payment or at Our option by replacement, reinstatement or repair, indemnify You against such accidental loss or damage to Your purchased article(s).

Important Note:

- (1) Any loss of item(s) must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained for claim purpose;
- (2) You must provide proof of purchase of the lost or damaged new purchased item(s). If no proof of purchase is provided, We may decline the claim or pay up to a maximum limit of \$50 per item, up to 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) The limit of article or pair or set of article must not exceed S\$500;
- (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) We will only pay claim for either Section 23 or 24 and not for both.
- (7) This Section does not cover sports equipment such as Your golf, skis, snowboard, poles, ski boots, scuba diving equipment, specialist apparel associated with winter sports or diving, wakeboard or pedal cycles with their accessories and storage case. These items are covered under Section 36 (Optional) and Section 38 (Optional).

Section 25: Personal Money and Travel Documents

We will reimburse You up to a maximum limit in 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 the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained to substantiate the claim.

Exception to Section 25 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 not immediately reported to the local bank or agent of issuing authority;
- (3) Loss of pre-paid cards, bonds, stamps or securities of any kind;
- (4) Replacement of lost credit cards and identification cards (IC);
- (5) Loss of Money which is not in Your care, custody, and control at the time of loss.

Exception to Section 23, 24 and/or 25:

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

- (1) Loss of or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained;
- (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 25) or contact or cornea lenses, damage to fragile or brittle articles; dentures, fruits, perishable, consumables;
- (4) Business goods or samples or any property belonging to Your employer;
- (5) Normal wear and tear (including scratch, decolorization, 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 carrier, hotel or 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) Loss to Your baggage sent in advanced mailed or shipped separately;
- (10) Unexplained and sports disappearance;
- (11) Loss of or damage to Your new purchase item(s) ordered from online portal unless the purchased item(s) is/are delivered to or collected by Insured in the destination country and while in physical custody of the Insured during the Period of Insurance. (Applicable to Section 23 and 24 only)

Section 26: Hijacking

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

Exception to Section 26:

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

- (1) Event that takes place in Your country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active.

Section 27: Kidnapping

We will pay You a cash benefit up to the maximum limit in this Section for every full twelve (12) consecutive hours if You are held hostage following a Kidnap, which occurs overseas during the Period of Insurance.

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.

Exception to Section 27:

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

- (1) Your fraudulent, dishonest or criminal acts;
- (2) Event that takes place in Your country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active;
- (3) Loss of or damage to property of any description, including intellectual property as a result of the Kidnap;
- (4) Such Kidnap event is not reported to the local Police and a Police report of such incident is not submitted to Us.

Section 28: Credit Card Indemnity

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

Losses of any 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.

Exclusive for UOB Cardholders only

We will also reimburse You up to the sub-limit for this Benefit for the actual mobile phone charges incurred while overseas for calling United Overseas Bank Limited (UOB) only, to report the loss as a direct result of Your UOB credit card being lost, stolen or being subsequently used fraudulently by any person other than Yourself.

Exception to Section 28:

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 either Police or relevant authority 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 29: Credit Card Liability Protector

In the event of Your accidental death while overseas occurring in the Period of Insurance, We will pay the issuing bank(s) of Your credit card up to the maximum limit in this Section for the outstanding balances charged to the Your credit or charge card (less any arrears payment from prior months) during the Period of Insurance.

The credit or charge card(s) must be issued in Singapore and a claim under Section 3 or 4 must be admissible for this Section to be paid out.

Section 30: Personal Liability

We will indemnify You up to the maximum limit in 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 30:

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.

Section 31: Rental Vehicle Excess

We will reimburse You for any excess or deductible stated in the Rental Agreement, up to the limit in this Section which You become legally liable to pay in respect of loss or damage to the rental vehicle caused by an Accident while overseas during the rental period while on the Trip.

Conditions to be met:

- (1) You must hold a valid driving license recognised by the overseas authority and be either a named driver or a co-driver of the rental vehicle;
- (2) The rental vehicle must be rented from a licensed rental agency;
- (3) As part of the hiring arrangement You must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period;
- (4) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such instance, as well as the laws, rules and regulations of that country.

Exception to Section 31:

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

- (1) If someone other than You hires the vehicle;
- (2) Operation of the rental vehicle in violation of the terms of the Rental Agreement or loss or damage which occurs beyond the limits of any public roads or in violation of the laws, rules and regulations of the country;
- (3) Wear and tear, gradual deterioration, damage from insects, or vermin, inherent vices, latent defect or damage of the rented vehicle.

Section 32: Home Protection

We will, by payment or at Our option by reinstatement or repair, indemnify You up to the maximum limit in 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 Trip 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 32:

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 33: Act of Terrorism

We will indemnify You up to the maximum limit in this Section 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 34: Travel Assistance

We have made arrangement with Our appointed assistance company to provide 24-hour Emergency Assist Hotline travel assistance to You before the Trip 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 35: Pet Hotel

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

Important Note:

- (1) If Your Scheduled Public Conveyance transport was delayed, You must have checked in for the transport 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 16, 17, 18, or 19.

Section 36: Sports Equipment (Optional)

In consideration with the additional premium, We will reimburse You for the loss or Accidental damage up to the limit in this Section to Your skis, snowboard, poles, ski boots, scuba diving equipment, specialist apparel associated with winter sports or diving, wakeboard or pedal cycles with their accessories and storage case whilst on a Trip. Any item beyond economical repair is deemed as lost.

You must provide proof of purchase upon claim and the item will be subjected to allowance for wear, tear and depreciation.

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

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

Important Note:

- (1) Any loss of item(s) must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained for claim purpose;
- (2) We will, at our discretion to determine whether to repair, replace or make payment for the item;
- (3) 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;
- (4) If any article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost;
- (5) We will not pay claim or loss directly or indirectly caused by 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) 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;
- (7) 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;

Section 37: Adventure Sports (Optional)

In consideration with the additional premium, We will extend the coverage up to the maximum limits in this Policy when You are participating in the sports listed in this Section.

Activities	Sports	Requirements
On land	Mountaineering, hiking or trekking up to 4,000m in altitude	Must be organised by a licensed operator and accompanied by a licensed guide at all times. All appropriate safety gears and equipment must be worn when embarking on these activities.
	Caving exploration	
	Pot holing	
	Rock climbing (indoor/outdoor)	
	All-terrain vehicle (ATV)	
	Go karting	
	Sand buggy	
	Full Marathon up to 42.195km	

On Water	Diving	Up to a maximum of 30m only with the use of artificial breathing apparatus
	White and black water rafting	Up to grade 4 equivalent. Accompanied with a licensed guide only
	Canoeing/Kayaking	Up to grade 4 equivalent
	Cave/River tubing	Under supervision of a licensed guide at all times only
	Dinghy/Sailing	Leisure only and within 5 miles of the coastline or on inland waters
	Yachting	Leisure only and within 12 miles of the coastal or on inland waters
	Jet boating / Kite boating	As passenger only and organised by a licensed operator only
	Jet Ski	Organised by a licensed operator only
	Sea Walking	
	Sail boarding	
	Wake boarding	
	Body boarding	
	Kite boarding	
	Paddle boarding	
	Wind surfing	
	Water surfing	
Flow Riding		
Water Skiing		
Dragon boating		
On Winter	Skiing	Within recognised piste, organised by a licensed operator, accompanied by a licensed guide and within official area of a ski resort only
	Snowboarding	
	Snow tubing	
	Snow rafting	
	Tobogganing	
	Snow Shoeing	
	Sleigh rides	
	Sledging	
	Glacier walking	Organised by a licensed operator and accompanied by a licensed guide at all times
Snowmobile		
On Aerial	Parachuting	Must obtain appropriate license requirements, organised by a licensed operator and accompanied by a licensed guide at all times
	Sky diving	
	Paragliding	
	Parascending	
	Hand gliding	
	Bungee jumping	

Important Note:

Your Policy will cover regular sports and activities such as tennis, basketball, cycling, golf, running, swimming, fishing, snorkelling, surfing, hiking up to 1,500m in altitude without opting for this Adventure Sports cover.

Exception to Section 37:

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

- (1) Any activities not listed in this Section;
- (2) Any contact sports such as boxing, martial arts or similar;

- (3) Organised races or competition where You are competing against others such as biathlon, triathlon, iron-man race, cycling and obstacle races;
- (4) Sports where You are participating as a professional or any rewards;
- (5) Speed-time trial or any form of racing;
- (6) Any activities above 4,000 in altitude;
- (7) Acting against the rules and safety procedures required or recommended by the licensed guide or operator including not wearing appropriate safety gears at all times.

Section 38: Golf Holiday (Optional)

In consideration with the additional premium, We will extend to pay up to the maximum limit in this Section for the following benefits below:

(1) Golfing Equipment

We will reimburse to You for Accidental loss, theft or damage to Your golfing equipment up to the limits of this Section during the Period of Insurance of Your Trip. An excess of S\$100 per claim applies before a claim is payable.

You must provide proof of purchase upon claim and the item will be subjected to allowance for wear, tear and depreciation.

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

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

Important Note:

- (a) Any loss of item(s) must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained for claim purpose;
- (b) We will, at our discretion to determine whether to repair, replace or make payment for the item;
- (c) 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;
- (d) If any article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost;
- (e) We will not pay claim or loss directly or indirectly caused by normal wear and tear (including scratch, decolorization, 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;
- (f) 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;
- (g) 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;

(2) Hole-in-one

We will reimburse You for the payment of food and beverages, up to the maximum limit in this Section that You incur at the golf club house for the purpose of celebrating a Hole-in-one scored by You while playing at any recognised golf course or golf range during the Trip. You must submit the original copy of the certificate for the Hole-in-one issued by the golf club and original receipts

supporting the cost of food and beverages incurred by You. Such celebration must be on the same day of the Hole-in-one achieved.

(3) Unused Green Fees

We will reimburse You for the non-refundable pre-booked green fees up to the maximum limit for this Section if You are not able to play at the pre-book schedule golf course or golf range due to Accidental injury or illness sustained by You during Your Trip. A doctor's memo must be submitted for claim purpose to confirm Your inability to participate in the scheduled golf during the Period of Insurance.

Section 39: Special Extension for COVID-19 Cover

These Special Extensions do not pay for any expenses relating to diagnostic tests, COVID-19 vaccination, compulsory quarantine (unless otherwise insured under the Special Extension) or Stay Home Notice (in planned destination or in Singapore) and/or transport expenses.

In consideration with an additional premium, this Insurance is extended to cover claim arising directly or indirectly due to COVID-19 for the following Benefits. This Special Extension shall form part of the Policy and is to be read, interpreted, and construed as one document.

E1: Trip Cancellation / Trip Postponement due to COVID-19

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Trip Cancellation due to COVID-19	1,500	2,500	5,000
Aggregate Limit for Family Plan	3,750	6,500	12,500
Sub-limit for Trip Postponement	250	500	750
Aggregate Limit for Family Plan	500	1,250	1,500

We will reimburse You up to the maximum limit in this Section for loss of deposits or charges paid in advance or contracted to be paid for Your Trip which cannot be recovered from any other source if it is necessary and unavoidable to cancel Your Trip within thirty (30) days prior to Your scheduled Trip departure date due to:

- (1) You or Your Immediate Family who is/are residing with You in the same household being diagnosed with COVID-19 or You being served with compulsory quarantine which the period coincide with Your scheduled Trip departure date;
- (2) Your travel companion being diagnosed with COVID-19 or being served with compulsory quarantine coinciding with Your scheduled Trip departure date, resulting in You being left with no travel companion.

In the event You need to defer or postpone Your Trip as shown in Your booking invoice / travel itinerary due to the occurrence of the above event within thirty (30) days prior to Your scheduled departure date, We will reimburse You up to the sub-limit for the cover 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 Insurance must be purchased three (3) days or earlier from the commencement of Your scheduled Trip.

- (2) The cover is effective only if the Insurance is purchased before You becomes aware of any circumstances which could lead to the cancellation of Your Trip.
- (3) You must provide documentary proof that You had first attempted to obtain a refund of any prepaid expenses from Your travel agency / tour operator or provider of transport or accommodation provider and had been denied Your request for a refund.
- (4) The Insurance will only pay for a claim in respect of either Trip Cancellation or Trip Postponement for the same event, but not both.
- (5) 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 Trip as scheduled.

Exception to E1:

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

- (1) You, Your travel companion and/or Your Immediate Family being diagnosed or suspected to be infected with COVID-19 at the time of application of this Insurance;
- (2) Loss that is directly or indirectly caused by border closure or government order, advisories, regulations or directives;
- (3) Loss that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit;
- (4) Any additional cost incur for the new travel and/or accommodation arrangement due to Trip postponement;
- (5) Loss caused by cancellation by the operator of the Scheduled Public Conveyance or any other provider of the travel and/or accommodation;
- (6) Your disinclination to travel and/or financial circumstances;
- (7) Frequent Flyer Points / reward points utilised for this Trip.

E2: Medical Expenses Incurred Overseas cover due to COVID-19

Maximum Limit Per Insured Person / Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Medical Expenses Incurred Overseas cover due to COVID-19			
Each Adult below Age 70 years old	100,000	150,000	200,000
Each Adult Age 70 years old and above	50,000	75,000	100,000
Each Child	50,000	75,000	100,000
Aggregate Limit for Family Plan	300,000	450,000	600,000

We will reimburse You up to the maximum limit in this Section You are being diagnosed of COVID-19 while overseas during the Period of Insurance for the medical expenses necessarily incurred for in-patient and/or out-patient treatment by a Qualified Medical Practitioner for COVID-19 illness within sixty (60) days from the date of first treatment.

E3: Emergency Medical Evacuation / Repatriation cover due to COVID-19

Maximum Limit Per Insured Person / Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Emergency Medical Evacuation / Repatriation cover due to COVID-19			

Each Adult below Age 70 years old	100,000	150,000	200,000
Each Adult Age 70 years old and above	50,000	75,000	100,000
Each Child	50,000	75,000	100,000
Aggregate Limit for Family Plan	300,000	450,000	600,000

We will reimburse You up to the maximum limit in this Section You are being diagnosed of COVID-19 while overseas during the Period of Insurance for:

- (1) emergency medical evacuation back to Singapore arranged by Our appointed assistance company if deemed medically necessary;
- (2) the reasonable charges incurred for burial or cremation of the Insured or Insured Person in the Area where death occur due to COVID-19 or the reasonable cost of transporting the body or ashes back to Singapore.

Exception to E3:

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

- (1) Any services not approved and not 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 situation. 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;

E4: Overseas Hospital Confinement Allowance due to COVID-19

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Overseas Hospital Confinement Allowance due to COVID-19	700	1,400	1,400
Hospital Day stay in overseas	14 days	14 days	14 days
Limit for each complete Hospital Day stay	50	100	100
Aggregate Limit for Family Plan	2,800	5,600	5,600

In the event You are admitted to a Hospital as an in-patient upon being diagnosed with COVID-19 while overseas during the Period of Insurance, We will pay You an allowance for each complete Day You are hospitalised up to the maximum limit in this Section.

You cannot claim under both Section E4 and E5 for the same event.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the Hospital will makes a charge for room and/or board.

E5: Overseas Quarantine Confinement Allowance due to COVID-19

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Overseas Quarantine Confinement Allowance due to COVID-19	700	1,400	1,400
In a designated facility Day stay in overseas	14 days	14 days	14 days

Limit for each complete Day stay	50	100	100
Aggregate Limit for Family Plan	2,800	5,600	5,600

In the event You are issued a Quarantine Order by the relevant authorities or governing bodies after being diagnosed with COVID-19 while overseas during the Period of Insurance, We will pay You an allowance for each complete Day You are confined in a designated facility in overseas up to the maximum limit in this Section.

You cannot claim under both Section E4 and E5 for the same event.

Exception to E5:

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

- (1) Any quarantine or self-isolation orders that are mandated by the government for all travelling upon arriving into the planned destination(s).
- (2) Any stay-home confinement or quarantine confinement in designated facility not assigned by the destination country authority.

E6: Trip Curtailment due to COVID-19

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Trip Curtailment due to COVID-19	1,000	1,500	2,500
Aggregate Limit for Family Plan	2,000	3,000	5,000

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

- (1) the proportional return of the irrecoverable prepaid cost of the Trip in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the Trip lost, and/or
- (2) reasonable additional accommodation and/or additional travel expense (restricted to economy fare by air, rail or sea travel) necessarily incurred so to return to Singapore if You need to Curtail Your Trip and return to Singapore immediately due to the occurrence of any of the following events:
 - a. You have been diagnosed with COVID-19 while overseas during the Period of Insurance;
 - b. Your travel companion is being diagnosed with COVID-19 while overseas during the Period of Insurance and left You with no travel companion;
 - c. The unexpected death or Serious Illness of Your Immediate Family due to COVID-19 in Singapore.

Important Note:

- (1) In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.
- (2) A medical certificate must be obtained from the Qualified Medical Practitioner treating any of the above person to confirm the advice for You or the person with whom You are travelling to return to Singapore.

Exception to E6:

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

- (1) Your failure to notify travel agent / tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement;

- (2) Loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation in the form of cash or voucher or credit;
- (3) Your disinclination to travel and/or financial circumstances;
- (4) Cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which You have a pre-booked flight;
- (5) Loss that is directly or indirectly caused by border closure or government order, advisories, regulations or directives.
- (6) Expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred;
- (7) Frequent Flyer Points / reward points utilised for this Trip.

E7: Get Well Benefit

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Get Well Benefit	100	200	200

We will pay You a lump sum benefit up to the maximum limit in this Section if You are being diagnosed with COVID-19 within forty-eight (48) hours upon arrival in Singapore and need to be hospitalised for treatment.

E8: Bereavement Benefit due to COVID-19

Maximum Limit Per Plan	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Bereavement Benefit due to COVID-19	3,000	5,000	10,000
Aggregate Limit for Family Plan	12,000	20,000	40,000

We will pay Your legal personal representative a lump sum benefit up to the maximum limit in this Section if You are diagnosed with COVID-19 while overseas during the Period of Insurance and dies as a direct result of COVID-19 within thirty (30) days upon diagnosis of COVID-19.

Section 40: 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 Trip in the event of delay beyond the control of the Insured Person as a direct result of:

- (1) An Accident or Serious Illness including Illness relating to COVID-19, sustained by the Insured Person whilst overseas; or
- (2) The Scheduled Public Conveyance in which the Insured Person is travelling being unavoidable delayed; or
- (3) Compulsory quarantine (including quarantine due to COVID-19) of the Insured Person whilst overseas by local or relevant authority which occurs during the Period of Insurance and the return Trip 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 Sickness 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:

- (a) 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 Trip, 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

- (b) 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;
- (c) 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.
- (d) 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;
- (e) Immediately inform Us of any demand, writ, summons, offer of settlement or notices of any other proceeds You have received;
- (f) Not to admit liability of any kind, make any offer or payment without Our written consent;
- (g) 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;

(h) 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, Section 4 - Accidental Death whilst on Scheduled Public Conveyance, and Special Extension 8 Bereavement Benefit due to COVID-19.

(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) Renewal

We will contact you at least 45 days in advance of your renewal date on an Annual Multi-trip Plan with our offer to renew or give you time to make other arrangements if we are unable to renew your insurance. The renewal offer will include the premium and any changes in the terms and conditions for the next period of cover.

(8) Force Majeure

The Company may, on such notice in writing, terminate this Policy if the Company is or becomes prevented from performing its obligation under the Policy due to:

- (a) acts of God;
- (b) outbreaks of war, hostilities, riot, civil commotion, strikes, acts of terrorism;
- (c) the act of any government or authority (including sanctions, embargoes, refusals or revocations of any licence or consent);
- (d) outbreak of any communicable disease;
- (e) fire, storm, tempest or flood;
- (f) default or failure of a third-party; or
- (g) any cause or circumstance whatsoever beyond the Company's reasonable control.

**(9) Cancellation and Premium Refund
For Single Trip Plan**

You may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the Trip by giving written notice to us. We will refund you the premium paid less S\$25 being the minimum premium for per Insured Person for Individual Plan or S\$25 per Family Plan. We will not refund any amount less than S\$10.

No refund of premium will be made if the Trip has commenced, or any claim is made under the Certificate of Insurance and/or Policy.

For Annual Multi-Trip Plan

You may cancel this Certificate of Insurance and/or Policy at any time by giving thirty (30) days' written notice by registered letter to the known address of the other party and You shall be entitled to a refund premium subject to Our short period rates below:

<u>Cancellation of Policy</u>	<u>% of Annual Premium Refunded</u>
Within 90 days	50%
From 91 to 182 days	30%
More than 183 days	No refund

Provided always that no claim has arisen prior to the cancellation of this Certificate of Insurance and/or Policy.

(10) 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.

(11) 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.

(12) 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.

(13) 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.

(14) 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.

(15) 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

(16) 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 or www.sdic.org.sg).

(17) 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) Participation in any profession sports or in any games and sports whereby You would earn remunerations, donation, sponsorship or income of any kind;
- (3) 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);
- (4) Accidents while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
- (5) 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;
- (6) Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident.
- (7) Travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- (8) Any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- (9) Currency shortages due to mistake;
- (10) Exchange currency rate differences;
- (11) Mysterious disappearances or unexplained losses.
- (12) 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;
- (13) Any cosmetic treatment except to restore function after suffering an injury during the Trip;
- (14) 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);
- (15) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex);
- (16) Self-exposure to needless peril (except in an attempt to save human life);
- (17) Nuclear fission, nuclear fusion or radioactive contamination;
- (18) 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;
- (19) Transiting through any excluded countries;
- (20) 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 the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
4. **"Annual Multi-Trip Plan"** means a Certificate of Insurance and/or Policy issued for the selected Plan where You can make unlimited number of Trips to the countries covered by the selected Geographical Area, but each Trip should not exceed ninety (90) days. Child(ren) who is/are below the age of sixteen (16) years must be travelling and accompanied by at least one (1) adult insured within this Policy for any Trip made during the Period of Insurance.
5. **"Cancel For Any Reason"** means cancellation of the Trip which falls outside of the insured event under Section 1 and the proof of Trip cancelled reason is waived.
6. **"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.
7. **"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.
8. **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
9. **"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.
10. **"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.
11. **"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.

12. "COVID-19" or "Coronavirus Disease 2019" shall have the meaning assigned to it by the World Health Organisation. COVID-19 is an infectious disease caused by the SARS-CoV-2 virus.
13. "Curtailment" means abandonment of the Trip after arrival at the booked destination as shown on the travel booking invoice and return to place of residence in Singapore.
14. "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.
15. "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.
16. "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.
17. "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.
18. "Dental Expenses" means expenses for Dental Treatment.
19. "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.
20. "Entertainment Ticket" means ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events but excludes movie tickets which ticket purchased in advance before a Known Event.
21. "Family Plan" means You and/or Your legal spouse with any number of Your Child travelling together for the entire Trip.
22. "Frequent Flyer Points" refers to loyalty or reward points that are accorded to You as a registered customer / member of a Frequent Flyer Program or similar reward program by any commercial airline company.
23. "Hijack/Hijacked/Hijacking" means the unlawful seizure or wrongful exercise of control of a Scheduled Public Conveyance and its crew, in which the Insured Person is travelling.
24. "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.
25. **"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.
26. **"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.
27. **"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.
28. **"Insurer/Our/We/Us"** refers to United Overseas Insurance Limited ("UOI").
29. **"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.
30. **"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).
31. **"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 Trip, including but not limited to, Riot, Strike, Civil Commotion, epidemic, pandemic or natural disaster.
32. **"Loss of Eye"** means the complete and irrecoverable and irremediable loss of sight of an eye.
33. **"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.
34. **"Loss of Speech"** means total permanent inability to communicate verbally.
35. **"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.
36. **"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.
37. **"Permanent Total Disablement"** means absolute disablement for fifty-two (52) weeks and at the end of that time beyond hope of improvement.

38. **"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.
 - (c) For the Insured Person taking an Annual Multi-Trip Plan, Pre-existing Condition will apply to subsequent Trip if an Insured Person has made a claim for a medical condition on a previous Trip.

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

39. **"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.
40. **"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.
41. **"Scheduled Public Conveyance"** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
42. **"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 Trip.

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 Trip.

43. **"Single Trip Plan"** policy means a Certificate of Insurance and/or Policy where premium is charged according to the selected Plan, Trip duration and Geographical Area of each Trip.
44. **"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.
45. **"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.
46. **"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).

47. "Travel Documents" means travel-ticket, passport and other relevant travel document excluding visa extension expenses.
48. "Traditional Chinese Medicine" means treatment or conduct by a Qualified Medical Practitioner of any of the following acts or activities:
- (a) acupuncture;
 - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
 - (c) the regulation of the functional states of the human body;
 - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another Qualified Medical Practitioner;
 - (e) the processing of any herbal medicine; and
 - (f) the retailing of any herbal medicine, on the basis of Traditional Chinese Medicine.
49. "Trip" means a leisure or business trip overseas that You are covered under the geographical area stated in the certificate of insurance during the Period of Insurance which,
- (a) commencing 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 the Immigration; OR
 - (c) cease when the expiry date of the Period of Insurance, whichever is the earlier.
- In any event, the Trip 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 Trip not more than one hundred and eighty-five (185) days for Single Trip Plan and each Trip not more than ninety (90) days for Annual Multi-Trip Plan policy.
50. "Valuables" means articles of gold and/or silver, and/or other precious metal, semi-precious gems, furs and watches.
51. "You/Your" refers to the people who is/are named as Insured or Insured Person in the Certificate of Insurance / Schedule.

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