

Important Notice: Pursuant to Section 23 (5) Cap. 142 of the Insurance Act 1966 or any subsequent amendments thereof, you are under a duty to fully and faithfully disclose all facts you know or ought to know, otherwise the Policy issued may be void and you may receive nothing from the Policy. If you are uncertain as to whether a particular information is material, these facts should be disclosed to us.

ERGO TravelProtect

Policy Wording

Please read this Policy Wording carefully together with Your Policy Schedule and any endorsement to ensure that You understand the terms and conditions and that the cover You require is being provided. Please keep these documents in a safe place as they are legal documents. If You have any questions after reading these documents, please contact Your insurance adviser, agent or Us (ERGO Insurance). If there are any changes that may affect the insurance provided, please notify Us immediately. We strongly recommend that You keep Your family members informed of this Policy as it would be helpful in the event of an emergency and/or claim.

Whereas the **Insured** by a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein has applied to **ERGO INSURANCE PTE. LTD.** (hereinafter called "the Company") for the insurance hereinafter contained and has paid the agreed premium specified in the Schedule as consideration of such insurance and whereas ERGO TravelProtect is the travel insurance. Now this Policy Witnesseth that subject to the terms, exceptions and conditions contained herein or endorsed or otherwise expressed hereon the Company agrees to pay to the Insured Person named herein (or to his legal personal representative) the sum or sums provided under the various sections of this Policy subject to:

- a) The Insured Person being to the best of his knowledge and belief to be of sound bodily and mental health and free from physical defect or infirmity at the date of issue of this Policy;
- b) The Insured Person at the date of issue of this Policy having no knowledge of any reason why the Trip should be cancelled or curtailed;
- c) The event giving rise to a claim occurring (or in the case of sickness becoming manifest) during the Period of Insurance.

How your insurance operates -

Your Policy is a contract between You and Us, and comprises of:

Your Proposal and/or any enrolment forms submitted to Us, any declarations made by You/ Insured Person(s), this Policy Wording, the Policy Schedule / Certificate of Insurance, any supplementary agreements or riders and any endorsements and shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears. This Policy shall become effective on the date specified in the Policy Schedule and end on the last day of the Period of Insurance. Having received and accepted all requisite premiums, We will provide the Cover shown in the relevant parts of the Policy Schedule, up to the sums insured or limits of indemnity stated in the Policy Schedule and/or endorsements.

Section 1 – Definitions

- 1) **Accident or Accidental** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **Act of War** is an incident directed or carried out by a member or members of an armed force in the prosecution of war.
- 3) **Administrative charges** refer strictly to documented, non-refundable fees incurred for rescheduling travel or accommodation bookings, excluding discretionary upgrades, change-of-class fees, or optional services. The total reimbursement for administrative charges shall not exceed S\$500 per Insured Person per Trip, unless otherwise stated in the Selected Plan.
- 4) **ATM** means Automatic Teller Machine.
- 5) **Acquired immune deficiency syndrome** or AIDS will have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - (a) **Opportunistic infection** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - (b) **Malignant neoplasm** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 6) **Acts of Terrorism** means any actual or threatened use of force or violence (excluding the use of Nuclear, Biological or Chemical weapons) directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not.

Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 7) **Country of residence** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 8) **Child, Children** shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning on the travel start date.
- 9) **Common carrier** means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It does not mean taxis or private cars, nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.
- 10) **Civil unrest, Riot or Commotion** means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

- 11) **Depreciation scale** means a schedule or table used to determine the reduction in value of an item over time due to wear and tear, age, or usage. This scale is applied to items such as personal property, equipment, or belongings to calculate the amount payable in the event of a claim, reflecting the item's current value rather than its original purchase price. The depreciation scale applied can be found under Section 6 (General Conditions).
- 12) **Expedition** means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or uncharted, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.
- 13) **Extreme sports and sporting activities** means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
- 14) **Golfing equipment** means golf clubs and golf bags.
- 15) **Hostage** means You (except a minor held hostage by his or her parents) being taken and held prisoner by another person by force or against Your will.
- 16) **Household contents** means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
- 17) **Hospital** means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons as paying bed patients and which:
 - (a) Has full facilities for diagnosis and surgical procedures;
 - (b) Provides 24-hour a day nursing services by registered graduate nurses;
 - (c) Is supervised by a staff of Medical Practitioners; and
 - (d) Is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioural disorder.
- 18) **Hospital confinement** means confinement in a Hospital due to Sickness or Injury suffered Overseas for at least one Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner for this purpose. Day shall mean a continuous 24 hour period for which the Hospital charges for room and/or board.
- 19) **Insured Person(s)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in under clause 59 of this section – Definitions.

- 20) **Insolvency** means the inability of an individual or entity to pay its debt resulting in the total cessation of their business operations due to either:
- a) Insolvency, with or without the filing of a bankruptcy or similar petition; or
 - b) Absconding with monies belonging to the organization by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.
- 21) **Injury** means a physical bodily injury sustained by You within 90 days from the date of an Accident which is caused by an Accident occurring during Your Trip solely, directly and independently of any other cause or causes.
- 22) **Jewellery** mean objects such as rings, bracelets, brooches, necklaces, bangles, earrings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.
- 23) **Kidnap** means any event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.
- 24) **Laptop computer** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, Tablets or similar devices are excluded from this category.
- 25) **Loss of limb** means Permanent and irrecoverable total loss of use or permanent loss by physical severance (separation) of a hand at or above the wrist or foot at or above the ankle.
- 26) **Loss of hearing** means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.
- 27) **Loss of sight** means the entire and permanent irrecoverable loss of sight.
- 28) **Loss of speech** means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.
- 29) **Dental expenses** means reasonable and necessary charges incurred as a result of Accidental Injury for dental treatment, carried out by a Dentist, medically necessary to treat Your condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.
- 30) **Major travel event** means:
- (a) Natural Disaster;
 - (b) Major industrial accident;
 - (c) Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services ;
 - (d) Strike resulting in cancellation of scheduled Common Carrier services; or
 - (e) Any event leading to airspace or multiple airport closures.
- 31) **Manual work** means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:
- (a) Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
 - (b) Work that involves heavy machinery, explosives or hazardous materials;
 - (c) Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;

- (d) Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
 - (e) Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; but does not mean a person who undertakes voluntary work for a charitable organization unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.
- 32) **Medical expenses** mean expenses incurred within 90 days of sustaining Injury or Sickness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 33) **Medical practitioner** means a licensed, registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.
- 34) **Mountaineering** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
- 35) **Natural disasters** refer to any event or natural phenomenon, including earthquakes, tsunamis, volcanic eruptions, floods, typhoons, or hurricanes, that results in significant financial, environmental, or human losses. Adverse weather conditions with minimal impact on financial, environmental, or human loss are not classified as natural disasters.
- 36) **Nuclear, chemical, biological terrorism** shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by 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 or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. Chemical agent shall mean any compound which, when suitable disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. Biological agent shall mean any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.
- 37) **Overseas** means beyond the territorial limits of Singapore.
- 38) **Physician** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.
- 39) **Payment card** means a credit card, charge card or debit card issued by a qualified financial institution for personal use only.

- 40) **Partial disablement** is a medically certified, permanent loss of function in a body part (e.g., limb, eye, hearing) due to accident that does not fully prevent employment.
- 41) **Permanent** means lasting 12 consecutive calendar months from the date of the Accident and at the expiry of that period being beyond hope of improvement and confirmed in writing by a Medical Practitioner.
- 42) **Pre-existing medical condition means:**
1. Injury, illness, disease, or other conditions, including symptoms, suffered by you, your relative or travel companion, which in the twelve (12) month period before the travel start date:
 - a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to be aware of such condition or seek diagnosis, care or treatment;
 - b) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a medical practitioner; or
 - c) was treated by a medical practitioner or treatment had been recommended by a medical practitioner.
 2. Any congenital, hereditary, chronic or ongoing condition of yours, your relative, or travel companion which you or they are aware of, or could reasonably be expected to be aware of, before the travel start date.
- 43) **Public place** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 44) **Relative** refers to Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.
- 45) **Selected plan** means the choice of Basic, Essential, Standard or Deluxe Plan which You or Your representative made at the time of proposal.
- 46) **Serious injury or Serious sickness** whenever applied to You or members of a Family Plan means Injury or Sickness which requires treatment by a Medical Practitioner and which results in You or such member of the Family Plan being certified by that Medical Practitioner as unfit to travel or continue with Your or their original Trip and whenever applied to Your Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in Your discontinuation or cancellation of Your Trip. For the purpose of Parts 17 & 18, the definition of Sickness under "Serious Sickness" shall be that referred to in Clause 47.
- 47) **Sickness** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst Overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the sickness for which the claim is made provided the sickness is not a Pre-existing Medical Condition and the nature of the sickness is not excluded from this Policy. For the purpose of Parts 17 & 18, "Sickness" means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting before travelling Overseas in which You seek the care of a Medical Practitioner to treat the sickness for which the claim is made provided the sickness is not a Pre-existing Medical Condition and the nature of the sickness is not excluded from this Policy.
- 48) **Stolen** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- 49) **Strike** means any organised, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of such act.

- 50) **Total Disablement** means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 51) **Travel companion** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 52) **Travel agent** means a travel agent registered in Singapore, including any registered overseas subsidiaries or affiliates or local sub-agent or sub-contractor of the registered travel agent.
- 53) **Trip** means an overseas journey undertaken under a Per Trip Policy or an Annual Multi-Trip Policy.
- 54) **Valuables** This category includes items such as jewellery, watches, collectibles, antiques, and works of art, among others.
- 55) **War** is a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force.
- 56) **We or Our or Us** means ERGO Insurance Pte. Ltd.
- 57) **You or Your** means the Insured Person including **Child(ren)** described in the **Schedule**, ordinarily residing in Singapore for whom the insurance is arranged.
- 58) **Area Of Cover** means:
- Region 1 (ASEAN)** - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand and Vietnam;
- Region 2 (ASIA)** - Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN';
- Region 3 (Worldwide)** - The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'.
- 59) **Cover Type means** the type of cover selected by the Insured at the time of the **Insured's** insurance proposal:
- (a) *Basic, Essential Plan, Standard Plan or Deluxe Plan;
- (b) Individual Cover, Adult & Child(ren) Cover or Family Cover;
- (c) Multiple Individuals.

*Basic Plan is applicable for Trips to Malaysia, Batam Island and Bintan Island only. Annual Multi-Trip Cover is not available under Basic Plan. Per Trip Cover is available for Persons aged up to seventy-nine (79). Annual Multi-Trip cover is available for Persons aged up to seventy (70), renewable up to age seventy-nine (79) subject to the company's discretion.

Individual Cover - a Policy issued to the Insured in respect of the Insured Person named in Schedule.

Adult & Child(ren) Cover - a Policy issued to the Insured in respect of the Insured and his/her biological or legally adopted Child(ren). For Per Trip travel, the Insured Persons are required to travel together on the same Trip. For an Annual Cover, the Insured Persons are not required to travel together on any Trip. However, any Child Insured Person under the age of twelve (12) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance. Only the Adult Insured Person is named in the Schedule.

Family Cover - a Policy issued to the Insured in respect of the persons named in the Schedule as Insured Persons who are travelling as a Family. Only Adult Insured Persons are named in the Schedule.

Family Cover –

- i) Under Per Trip Family Plan the Insured Person will comprise of:
 - (a) A maximum of 2 adults who need not be related, and who are named in the Policy Schedule as the Insured(s);
 - (b) Any number of Children who are unemployed and each legally related to either of the 2 adults mentioned in a) above; and
 - (c) You must depart from and return to Singapore together at the same time as a family.

- ii) Under Annual Multi-Trip Family Plan the Insured Person will comprise of:
 - (a) A maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s);

and
 - (b) Their natural or legally adopted Child or Children who are dependent on either or both of them for financial support, provided that the Child or Children must be accompanied by at least one of the adults mentioned in (a) above on the entire Trip.

During the Policy period, coverage will apply to any one of the adults in (a) travelling on separate Trips. Each Insured Person is entitled to claim for the benefits under each Part of this Policy up to the maximum limit in the Selected Plan under the applicable Parts for each Trip.

For the avoidance of doubt, any reference to “Insured Child” in this Policy refers to the “Child” or “Children” under this Section who are named as insured under this Policy.

Multiple Individuals - A group of up to 20 individuals traveling and returning together on the same date.

- 60) **ERGO Assistance** means Our travel assistance program which comprises of a worldwide team of medical professionals and insurance specialists who are available twenty-four (24) hours a day for advice or assistance during a medical emergency when the Insured Person is outside of their Country of residence.
- 61) **Chronic** means any condition that persists or is expected to persist for longer than a year and after that time is likely to recur. These include but are not limited to arthritis, cardiovascular disorders, epilepsy, hemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson’s disease, renal-kidney disease and respiratory disorders.
- 62) **Claim** means a request by you to us to avail yourself of the range of benefits that are available under this Policy.
- 63) **COVID-19:** is referring to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain, contracted and commencing whilst Your Policy is in force.

Section 2 – Important Conditions

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

- (a) It is a Trip commencing in Singapore, each Trip not exceeding one hundred and eighty-two (182) consecutive days except for annual cover where each Trip shall not exceed ninety (90) consecutive days;
- (b) All Insured Persons are in good health and are not travelling contrary to the advice of any Medical Practitioner or for the purpose of obtaining medical treatment;
- (c) At the time of arranging the Trip and/or affecting this insurance neither You nor any other Insured Person is aware of any circumstances which are likely to lead to a claim under the Policy;
- (d) At the time You submit Your proposal for this insurance, none of the intended Insured Persons has already left Singapore on any Trip meant to be covered by this insurance;
- (e) Any Child Insured Person under the age of twelve (12) years must be accompanied by a parent or Adult guardian during the Trip; and
- (f) If an Insured Person had ever been refused cover or imposed special terms by any insurer for travel insurance, he/she must declare at the point of proposal and be accepted by the Company; otherwise the cover hereunder will be void.

Section 3 – Scope and Limits of Cover and Benefits

I. Limits of coverage

1. This Policy shall terminate on the earliest of the following events:
 - (i) Upon the expiry of any Period of Insurance during which You cease to satisfy any of the eligibility requirements set out herein; or
 - (ii) Upon Your death.
2. Termination of cover under this Policy in respect of the Main Insured Person shall automatically terminate cover for all other Insured Persons.
3. You will only be covered:
 - (i) If this Policy is an Annual Policy: for a maximum of ninety (90) consecutive days for any one Journey, and We shall not be liable in respect of any loss occurring after 12.00 a.m. on the 91st day after commencement of any one Journey; or If this Policy is a Per Trip Policy: for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty-two (182) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring after 12.00 a.m. on the 183rd day after the commencement of the Journey.

II. Policy extension

1. Subject to Our prior approval, a Per Trip Policy may be extended before the expiry of the Policy. If however because of circumstances beyond Your control You are unable to contact **ERGO Assistance** to notify Us that the Trip is extended beyond the period stated in the Policy and to request for an extension of the Policy, We will extend the period of insurance without charge for 72 hours.

2. In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, is prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:
- (i) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by **ERGO Assistance** at the Doctor's absolute discretion; or
 - (ii) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
 - (iii) The scheduled Public Conveyance in which You are travelling is being unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect; the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (i) and (ii) above and seven (7) days for event (iii) above.

III. Period of insurance

For Per Trip Policy, the period of insurance shall not exceed 182 Consecutive days and for which cover shall commence from:

- a) For Parts 17, 18 and 19 the later of the Policy issuance date or as specified under the applicable Part; and
- b) For all other Parts the later of the departure date shown on the Policy Schedule or the time of departure from Singapore to travel to the intended destination(s) Overseas; and
- c) Shall continue until the earlier of:
 - i) Your arrival in Singapore;
 - ii) The expiry date shown in Your Policy Schedule; or
 - iii) 182 consecutive days following the commencement date of Your journey.

For Annual Multi-Trip Policy, the period of insurance shall not exceed 90 consecutive days and for which cover shall commence from:

- a) For Parts 17, 18 and 19 the later of the Policy issuance date, date of actual booking for the journey or as specified under the applicable Part; and
- b) For all other Parts the later of the Policy issuance date or the time of departure from Singapore to travel to the intended destination(s) Overseas; and
- c) Shall continue until the earlier of:
 - i) Your arrival in Singapore;
 - ii) The expiry date shown in Your Policy Schedule; or
 - iii) 90 consecutive days following the commencement date of Your journey.

Section 4 – General Exclusions

This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from:

- 1) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
- 2) The dispersal or application of pathogenic or poisonous biological or chemical materials;
- 3) The release of pathogenic or poisonous biological or chemical materials;
- 4) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation;
- 5) Your failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Travel Event through or by general mass media;
- 6) Any prohibition or regulations by any government interference with your travel plans, government regulator or official authority including but not limited to travel or transportation restrictions, refusal of a visa or permit to you or to any relative or traveling companion or restriction of access to any locality;
- 7) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;
- 8) You participating in:
 - a) Extreme Sports and Sporting Activities;
 - b) Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - c) Racing other than on foot (except for ultra-marathons, biathlons and triathlons which are excluded);
 - d) Expeditions;
 - e) Hunting;
 - f) Off-piste skiing;
 - g) White water rafting or canoeing grade 4 or above;
 - h) Ocean yachting or pot holing;
 - i) Scuba diving unless You hold a PADI certification (or similar recognized qualification) or You are diving with a qualified instructor. In these situations the maximum depth that We will cover is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone;
 - j) Motorcycling (unless You hold a motorcycle license recognised by the country. You are travelling in and provided that You wear a helmet and appropriate safety gear at all times, the motorcycle has an engine capacity of 125cc or less and abide by all applicable road laws of that country, but always excluding motorcycle racing);
 - k) Mountaineering;
 - l) Outdoor rock climbing or abseiling; or

- m) Trekking (including mountain trekking) above 3000 meters, exclusions (l) and (m) shall not apply to organized harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
- Available to the general public without restriction (other than general health and fitness warnings); and
 - Provided by a recognized commercial local tour operator or activity provider; and
 - Provided that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and You wear the recommended safety equipment and follow the safety procedures, rules and regulations of the qualified guides and/or instructors; and
 - The activity takes place below 4,500 meters.
- 9) You travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Carrier;
- 10) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
- 11) The effect or influence of alcohol or of non-prescription drugs or medications;
- 12) Any Pre-Existing Medical Conditions of Yours, a travelling Relative, Travel Companion or any other travelling person whose state of health may affect Your Trip and which may give rise for You to claim other than as expressly provided under Part 7 – Repatriation of Mortal Remains or Funeral Expenses Overseas; or a terminal condition diagnosed before date of departure of the trip.
- 13) Pregnancy or childbirth, and/or any injury or sickness associated with pregnancy or childbirth (except for coverage under Part 3 and Part 6);
- 14) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 15) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- 16) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in Manual Work during the Trip, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
- 17) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- 18) Mysterious disappearance;
- 19) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
- 20) Where you obtained the Policy through Misrepresentation or Non-Disclosure of material facts.
- 21) When You are travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;
- 22) Non-Emergency medical services or treatments referred to **ERGO Assistance** which in the opinion of both the Medical Practitioner in attendance and **ERGO Assistance** can wait until You return to Singapore;
- 23) Any claim that results from the tour operator, airline or any other company, firm or person wilfully refusing to carry out any part of their obligation to You;
- 24) Any indirect losses which are not covered by the terms and conditions of this Policy;

- 25) The costs of any lost or damaged item which is covered by any other insurance policy;
- 26) Travel in, to or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Libya, Somalia, North Korea, or Belarus, Russia and Ukraine, Palestine, Syria, Lebanon, Israel, Gaza, West Bank, Golan Heights regions, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates (UAE) and Yemen;
- 27) Travelling to, from, or through destinations listed under Singapore government travel advisories—due to war, civil unrest, disease outbreaks, unsafe health conditions, or impending natural disasters—is not covered unless your trip began before the advisory was issued;
- 28) Declared or undeclared War, or any declared or undeclared Act of War;
- 29) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel;
- 30) Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
- 31) Consequential loss or damage of any kind;
- 32) Epidemic or pandemic as declared by the World Health Organization;
- 33) Your direct participation in terrorist acts;
- 34) If you are:
 - I. A terrorist;
 - II. A member of a terrorist organization;
 - III. A narcotics trafficker; and/or A provider of nuclear, chemical or biological weapons.
- 35) We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any cover hereunder to the extent that the provision of such cover or payment or such claim would expose Us to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European Union or United Kingdom or United States of America.
- 36) The refusal, failure or inability of any person, company or organisation including any carrier or service provider to provide services, facilities or accommodation by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they have business dealings, other than as expressly provided under Part 19 - Trip cancellation due to insolvency.
- 37) Property Cyber and Data Endorsement LMA 5400
 1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss, unless subject to the provisions of paragraph 2;
 - 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, unless subject to the provisions of paragraph 3;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 2. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Policy covers physical loss or physical damage to property insured under this Policy caused by any ensuing fire or explosion which directly results from a Cyber Incident, unless that Cyber Incident is caused by, contributed to by, resulting from,

arising out of or in connection with a Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.

3. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, should Data Processing Media owned or operated by the Insured suffer physical loss or physical damage insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.

4. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

5. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording.

Definitions

6. 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.

7. 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.

8. Cyber Incident means:

8.1 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

8.2 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.

9. Computer System means:

9.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

10. 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.

11. Data Processing Media means any property insured by this Policy on which Data can be stored but not the Data itself.

Section 5 – Special Conditions

I. Cancellation

We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We will return promptly the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto. We reserve the right to cancel the Policy immediately without refund of premiums in the event of fraud, misrepresentation, breach of policy terms or non-disclosure of material facts.

II. Refund

Per Trip Policy: We will not allow any refund of premium once the Policy is issued.

Annual Multi-Trip Policy: If the Policy is cancelled less than 6 months from the Policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 9 months from the Policy effective date. In the event of such cancellation, We will apply a short rate refund as follows.

Cancellation of Policy	Refund%
Within 1 – 6 months	50%
Between 7 – 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

III. Addition of Insured Person (applicable to annual Multi-Trip policies only)

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy.

Section 6 – General Conditions**I. Payment before cover warranty**

Notwithstanding anything contained in this Policy but subject to sub-clause below:

- a) You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy; and
- b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.

II. Entire contract, changes

The Policy, Schedule, Endorsements, Proposal Form, Declaration and attached papers together with other statements in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by Our executive officer and such approval has been endorsed into the Policy.

III. One-way Trip

This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover provided under a one-way Trip Policy is only limited to Parts 14, 15 17, 18, 19, 21, 22, 23, 24, 26, 27, 28, 29, 30, 37 and 39 of this Policy. Cover for one-way Trip commences 3 hours before You leave Singapore and ceases on whichever of the following occurs first (except for cover under Part 14):

- a) The expiry of the period specified in the insurance; or
- b) Your arrival at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport).

Cover for one-way Trip under Part 14 commences 3 hours before You leave Singapore and ceases on whichever of the following occurs first:

- a) The expiry of the period specified in the insurance; or
- b) Within 3 hours of the time of arrival at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport).

IV. Renewal (applicable to Annual Multi-Trip policies only)

This Policy may be renewed, at Our sole discretion, with payment of the premium in full and in advance at Our premium rate prevailing at time of renewals. A renewal certificate will be issued and shall be the evidence of valid cover, unless otherwise notified. We reserve the right to amend the premium, terms and conditions of this Policy by giving You thirty (30) days' written notice of any change(s) to Your address on file.

This Policy shall be cancelled automatically and without any written notice from Us if the full premium is not received by Us before the expiry of the Period of Insurance. The cancellation shall take effect upon the expiry of the Period of Insurance.

V. Legal action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

VI. Misrepresentation and/or Non-Disclosure

This Policy shall be voidable in the event of any misrepresentation, wrong description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

VII. Consequences of breach of duty, fraud, misrepresentation and/or non-disclosure

We may refuse to pay a claim either in whole or in part, if You:

- (a) failed to tell Us anything You know or could be reasonably expected to know that will affect Our decision to accept your proposal for Insurance or to apply specific or additional terms or premium;
- (b) Make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) Breach a provision of Your Policy;
- (d) Make a fraudulent claim under any policy of insurance;
- (e) Engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us.

VIII. Due diligence

The Insured will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

IX. Claims procedure

Written notice shall be given to Our Travel Claims Department at 8 Temasek Boulevard, #04-01 Tower 3, Singapore 038988. If You, or Your legal representative want to make a claim, You or they must:

- a. Complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) Original receipts for any expenses incurred that are being claimed;
 - (ii) All reports that have been made with or obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - (iii) Any other documentary evidence required by Us under Your Policy.

- b. Provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us. However, if You visit or are admitted into a Hospital for medical treatment whilst Overseas and You are likely to be in Hospital for more than 24-hours, someone must contact Us immediately and notify Us of such an event. This notice shall then be followed up with the written notice stated in this condition. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim; and
- c. Provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

Applicable depreciation scale for loss or damage of baggage, home contents, sport equipment or any other personal belongings:

Category	With Receipts only
Tablets & Mobile Phones	Value = ((24 - item age in months) / 24) × original price
Other Electronic Devices (incl. Laptops)	Value = ((36 - item age in months) / 36)
Personal Belongings (e.g. luggage, sports equipment etc.)	Value = ((60 - item age in months) / 60)

X. Payment of claims

Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Parts 6 and 7. Under Parts 1, 2 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by **ERGO Assistance** or its authorized representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Parts 1, 2 and 3 which You incur directly will be payable to You. Under Parts 6 and 7 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore. We will not pay any claim if and where the laws of Your Country of residence prevent Us from making such payments or We will make payments of Your claim in Singapore if We, in Our sole discretion, deem fit and We are legally able to do so. Any receipt by You of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit.

XI. Right of recovery

In the event a fraudulent claim is made by You or otherwise, and authorization of payment and/or payment is made by Us or **ERGO Assistance** or an authorized representative of **ERGO Assistance** for a claim where there is no cover under this Policy due to fraud or otherwise, We or **ERGO Assistance** or an authorized representative of **ERGO Assistance** reserves the right to recover from You or Your estate the full sum which We or **ERGO Assistance** or an authorized representative of **ERGO Assistance** has paid or had committed to on your behalf.

A right of recovery is also applicable in the event that an authorisation of payment and/or payment is made by Us or ERGO Assistance for a claim where there has been Non-Disclosure and/or Misrepresentation of a material fact Us or ERGO Assistance reserve the right to recover from You or Your Estate the full sum which We or ERGO Assistance or an authorised representative of ERGO Assistance has paid or had committed to on your behalf.

XII. No multiple policies

You can only be covered under one travel insurance policy underwritten by Us for the same Journey.

XIII. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

XIV. Other insurances and refund or reimbursement from any other source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount paid or which would have been payable under the Policy or Policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the excess of the amount recoverable from such other source.

XV. Subrogation

In the event of any payment made by Us under one or more parts of this Policy, We will be subrogated to all Your rights of recovery against any person or organization. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

XVI. Notice of trust or assignment and third party rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of its terms.

XVII. Arbitration

Any dispute arising out of this Policy shall first be referred to the Financial Industry Disputes resolution Centre Ltd (FIDReC), where it falls within FIDReC's jurisdiction. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by references in this clause. The Tribunal shall consist of one arbitrator.

XVIII. Governing law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

XIX. Interest

No amounts payable by Us under this Policy shall carry interest.

XX. Currency

Premiums and benefits payable under this Policy shall be in Singapore dollars.

XXI. Clerical error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

XXII. Data Privacy

The Insured(s) / Insured Person(s) understand, acknowledge, agree and consent that:

ERGO Insurance Pte. Ltd. (ERGO) may/will collect, use, disclose and/or process the Insured(s) / Insured Person(s) personal information set out in the proposal form and any other information provided by the Insured(s) / Insured Person(s) or possessed by ERGO for the purpose of enabling ERGO to provide the Insured(s) / Insured Person(s) with services required of an insurance provider, such as evaluating, processing, administering, and/or managing of the Insured(s) / Insured Person(s) relationship and policies with ERGO. This includes among other things Policy servicing, processing, investigating, handling, administering and/or settling the Insured(s) / Insured Person(s) claim with ERGO or other insurers.

ERGO may/will disclose and transfer the Insured(s) / Insured Person(s) personal information to third parties, including but not limited to its affiliates, representatives, agents and third party service providers, lawyers/law firms, whether located within or outside Singapore, for one or more of the above purposes, and the said third parties may/will subsequently collect, use, disclose and/or process the Insured(s) / Insured Person(s) personal information for one or more of the above purposes.

If personal information of third parties (e.g. information of Insured Persons, beneficiaries, beneficial owners, dependents, customers, payees and/or employees) is provided to ERGO, the provider of such personal information represents and warrants to ERGO that prior consents have been obtained from each of the third parties to provide such information.

Note: Please refer to the full version of our Data Privacy Policy found at <https://www.ergo.com.sg/pdpa>.

XXIII. 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 Us or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

XXIV. Modification

We reserve the right to modify the terms and conditions of this Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of this Policy shall be valid unless approved in writing by Our authorized representative, and such approval shall be evidenced by way of an endorsement to this Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of this Policy.

XXV. Insurance Act (Chapter 142) and other applicable Statutory Provisions which apply to this Policy

The Policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the “Act”) and all rules, regulations, subsidiary legislation and government orders enacted thereunder.

For this Policy to be treated as a Singapore policy, You must be an ordinarily resident in Singapore at the date of Your proposal for this Policy. The Act provides that You are treated as being ordinarily resident in Singapore if:

- a) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the proposal date of the Policy and are not currently residing in Singapore;
- b) You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the proposal date of the Policy;
- c) You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless You have resided in Singapore for less than a total of 183 days in the 12 months preceding the proposal date of the Policy; or
- d) You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the proposal date of the Policy.

If You do not satisfy any one of the aforesaid definitions of being “ordinarily resident in Singapore”, You must notify Us immediately.

XXVI. Duplication of cover

In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.

XXVII. Country of residence coverage

If You travel back to Your Country of residence for a continuous period of more than 30 days, coverage under Part 1 of this Policy is limited to 20% of the limit specified in the Selected Plan under that Part notwithstanding any other provisions of this Policy.

XXVIII. Determination of age

In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.

XXIX. Notify authorities

If the property insured under Parts 21, 23, 28 and 31(i) of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. You must also get a property irregularity report (PIR) and any other official written report from the airline or transport company or other service provider or a report from the police or any relevant authority as the case may be. If You fail to notify the airline or transport company or other service provider within 24 hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, We reserve the right not to pay Your claim.

XXX. Forms for proof of loss

Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement. Any reimbursement of any claim for travel delay, flight diversion, flight overbooking, travel misconnection, baggage delay shall only be upon production of reports from the carrier documenting such event and the period of delay or time taken for alternative transportation to be made available. Any reimbursement of the Medical Expenses or claim arising from Injury or Sickness suffered under this Policy shall only be upon production of a medical certificate, report or note from the treating Medical Practitioner or Physician or Hospital or clinic detailing the Injury or Sickness You suffered for which treatment was given or with reasons for quarantine.

XXXI. Reinstatement of policy

If You default in paying the agreed premium for this Policy, the subsequent acceptance of premium by Us will reinstate this Policy, but only to cover Injury or Sickness or any other loss sustained after such acceptance of premium.

XXXII. Residence limitation

This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained residents of Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Libya, Somalia, North Korea, or Belarus, Russia and Ukraine, Palestine, Syria, Lebanon, Israel Gaza West Bank Golan Heights regions, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates (UAE) and Yemen.

XXXIII. Maximum aggregate exposure

The maximum total amount payable under your policy for any single incident involving multiple insured persons is limited to \$15,000,000. If the total claims for Insured Persons in a single incident exceed this limit, the Company's liability for each individual will be proportionally adjusted based on the benefits due to each insured person.

Section 7 – Coverage

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

Part 1 - Overseas medical expenses incurred due to sickness or injury

We will reimburse You, up to the maximum limit specified in the Selected Plan under Part 1, the Medical Expenses necessarily incurred whilst Overseas for Injury or Sickness that You suffered solely and independently of any other causes. In no event will the total of the Medical Expenses incurred Overseas exceed the limit specified in the applicable Selected Plan under Part 1.

Important:

- (a) If you are entitled to receive payment of all or part of the medical expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.
- (b) This is not a private hospital medical insurance. If you go into hospital overseas and you are likely to be kept as an in-patient for more than twenty-four (24) hours, you or someone acting on your behalf must contact **ERGO Assistance** immediately. If you or someone acting on your behalf does not notify **ERGO Assistance** prior to your stay exceeding twenty-four (24) hours, we may provide no cover.
- (c) The necessary and reasonable medical expenses covered are those that are medically necessary to treat your condition at the place the medical event occurred, unless otherwise approved in writing by us or **ERGO Assistance** before such medical treatment is provided.

Part 2 - Medical expenses incurred in Singapore Post Trip

We will reimburse You, up to the limit specified in the table below, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury which You had experienced whilst Overseas. The time limit for seeking such medical treatment is as follows:

- (a) If prior medical treatment has not been sought Overseas, You must seek medical treatment in Singapore within 48 hours from the time of arrival in Singapore. Thereafter and from the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue the medical treatment in Singapore up to the limit specified in the table below;

or

- (b) If medical treatment had already been sought Overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue the medical treatment in Singapore up to the limit specified in the table below;

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the applicable Selected Plan under Part 2 for scenarios (a) or (b). Additionally, the maximum sum payable for total Medical Expenses, whether incurred Overseas or in Singapore, shall not exceed the limit specified in the applicable Selected Plan under Part 1.

Important:

If you are entitled to receive payment of all or part of the medical expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.

Part 3 - Medical expenses incurred overseas associated with women's pregnancy (not applicable to Basic Plan)

We will reimburse You, up to the maximum limit of the Selected Plan specified under Part 3, the Medical Expenses which are necessarily incurred whilst Overseas due to a sickness associated with pregnancy.

This Part however does not apply to treatment against sickness due to pregnancy which You sought in Your Country of residence or upon return to Singapore. 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 Medical Expenses that is not refunded subject to the applicable limits. The benefit under this Part is payable once per pregnancy only, regardless of the number of trips taken or claims submitted. No further reimbursement will be made for the same pregnancy under subsequent trips.

Exclusions

For the purpose of this Part, sickness due to pregnancy or treatment or losses suffered as a result of sickness due to pregnancy Overseas does not include the following:

- 1) Any expenses incurred due to events occurring during the first trimester of pregnancy (0-12 weeks) as well as the third trimester of the pregnancy (29 weeks onwards);
- 2) Ectopic pregnancy, childbirth, including premature childbirth or stillbirth;
- 3) Abortion or miscarriage, except if related to Accidental Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- 4) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or Congenital illnesses;
- 5) Any depressive, psychological or psychiatric illness, including post-natal depression; and
- 6) Pre-existing Medical Conditions.

Part 4 - Treatment by physician (including Traditional Chinese Medical (TCM) practitioner & Chiropractor) (not applicable to Basic Plan)

We will reimburse You, up to the limit specified in the Selected Plan under Part 4, the expenses incurred in relation to treatment by a Physician, which are necessarily incurred whilst Overseas for Injury and Sickness which You suffered solely and independently of any other causes. This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Physician for Injury or Sickness which You had sustained whilst Overseas.

The time limit for seeking such treatment is as follows:

- a) if prior treatment has not been sought Overseas, You must seek treatment in Singapore within 2 days from the date of return to Singapore. From the date of the first treatment in Singapore, You have up to a maximum of 30 days to continue treatment in Singapore up to the limit specified in the Selected Plan under Part 4; or
- b) if treatment had already been sought Overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue treatment in Singapore up to the limit specified in the Selected Plan under Part 4. In no event will the total expenses for treatment by a Physician incurred Overseas and in Singapore exceed the limits specified in the Selected Plan under Part 4.

We may contact the attending physician—including Traditional Chinese Medicine practitioners and chiropractors—for clarification on the nature, cause, and timing of the injury or illness being claimed. This may include requests for supporting clinical documentation or clarification of any medical memos or certifications issued.

Where necessary, we may also review relevant medical history from other healthcare providers to support our assessment. In cases where there are inconsistencies or uncertainties, we may seek further advice or refer the matter to the appropriate professional or regulatory bodies for review.

Part 5 - Hospital allowance (not applicable to Basic Plan)

Whilst Overseas - We will pay, up to the limit in the Selected Plan under Part 5, hospital allowance for Hospital Confinement due to Injury or Sickness experienced whilst Overseas. If You are under Hospital Confinement during the Trip, We will pay You \$200 for each continuous 24 hour period of such Hospital Confinement. Payment will be made after the period of Hospital Confinement.

In Singapore - We will pay, up to the limit specified in the Selected Plan under Part 5, hospital allowance for Hospital Confinement in the event that You are under Hospital Confinement immediately upon Your arrival in Singapore due to Injury or Sickness sustained whilst Overseas. If You are under Hospital Confinement in Singapore, We will pay You \$100 for each continuous 24 hour period of such Hospital Confinement. Payment will be made after the period of Hospital Confinement.

Part 6 - Emergency medical evacuation and medical repatriation

When as the result of Injury or Sickness experienced while You are Overseas and if in the opinion of **ERGO Assistance**, or its authorized representative, it is found medically appropriate to move You to another location or to transfer You back to Singapore for medical treatment, **ERGO Assistance** or its authorized representative will arrange for the evacuation utilizing the best suited and available means to do so, based on the medical criticality of Your condition. We will arrange and pay the covered expenses for such evacuation in the Selected Plan under Part 6.

The means of evacuation arranged by **ERGO Assistance** or its authorized representative may include air ambulance, surface ambulance, regular air transportation (civil aircraft), railroad or any other appropriate and best suited means. All decisions as to the means of transportation and the final destination will be made by **ERGO Assistance**, or its authorized representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by **ERGO Assistance** for Your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

Part 7 - Repatriation of mortal remains or funeral expenses overseas

When as the result of Injury or Sickness experienced whilst Overseas, You suffer death within thirty (30) days from the date of the Injury or beginning of the Sickness, **ERGO Assistance** or its authorized representative will make the necessary arrangements for the transfer of Your mortal remains to Singapore or to Your Country of residence. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including but not limited to the cost of a basic casket, embalmment and cremation if so opted for. This, however, will not include expenses related to religious ceremonies or rites. It is a condition of cover that you were medically fit and able to undertake the planned travel when you commenced the trip.

The maximum amount we will pay is the Sum Insured limit shown in the summary of benefits under Part 7 (a) for the plan you selected. Cover under this Section is extended to include claims arising from an existing health condition subject to the sub-limit(s) shown in the summary of benefits under Part 7(b) for the plan you selected.

Exclusions

We will not pay for:

- 1) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip, including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/or
- 2) Any expenses incurred for the transportation of Your remains not approved and arranged by **ERGO Assistance**, or its authorized representative of;

- 3) Any expenses for a service not approved and arranged by **ERGO Assistance**, or its authorized representative, unless We agree and decide that such expenses were necessarily incurred and **ERGO Assistance** could not be contacted during the emergency for reasons beyond Your, Your Relatives or Your Travel Companions control. In any event, We reserve the right to reimburse You only for those expenses incurred for services which **ERGO Assistance** would have provided under the same circumstances and up to the limit specified in the Selected Plan under Part 7.
- 4) Any expenses incurred for body retrieval or recovery.

Part 8 - Emergency Accidental Dental Treatment (not applicable to Basic Plan)

We will cover up to the limit in the Selected Plan under Part 8, the reasonable cost of dental treatment where such treatment is necessary to restore sound and natural teeth caused by an Accident necessarily incurred by you. Any damage to dentures, dental prostheses, bridges, crowns and treatment involving the use of precious metals or for cosmetic dentistry is excluded.

Important:

If you are entitled to receive payment of all or part of the dental expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.

Part 9 - Compassionate visit (not applicable to Basic Plan)

In the event of Your death due to an Accident or Sickness whilst Overseas and no adult member of Your family was present at Your death, We will pay, up to the limit in the Selected Plan under Part 9, the reasonable and necessary travel (economy class airfare, rail or sea transport fare) and reasonable and necessary hotel accommodation expenses incurred by one Relative or Friend to assist in the final arrangements at Your destination.

Accommodation expenses will be limited to a maximum of 3 nights unless extended stay is logistically justified.

Part 10 - Hospital visitation (not applicable to Basic Plan)

- (A) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness experienced whilst Overseas and it is not found medically appropriate to move You to another location or to move You back to Singapore for medical treatment, and no adult member of Your family is with You, We will pay, up to the limit specified in the Selected Plan under Part 10, the following:
 - (a) Reasonable travel expense (economy class airfare, rail or sea transport fare) necessarily incurred by one Relative or friend departing from Singapore to the place where you are under Hospital Confinement; and
 - (b) Reasonable hotel accommodation expenses, necessarily incurred by the Relative or friend to visit and stay with You for the duration of Your Hospital Confinement.
- (B) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness experienced whilst Overseas and it is not found medically appropriate to move You to another location or to relocate You back to Singapore for medical treatment, and an adult member of Your family is with you on the Trip, We will pay, up to the limit specified in the Selected Plan under Part 10, the following:
 - (a) Resulting administrative charges for postponement of return travel to Singapore; and

- (b) Reasonable hotel accommodation expenses necessarily incurred by the adult member of Your family to stay with You for the duration of Your Hospital Confinement. For the avoidance of doubt, the accommodation expense will only be covered from the 6th day of Your Hospital Confinement.

No coverage will be provided under Part 10 (B) if Your family member becomes entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy or under Part 20 of this Policy.

All claims under Part 10 must be pre-authorized by ERGO unless emergency circumstances prevent prior contact.

N.B. This Policy will only pay for a claim either under Part 9 or Part 10, but not both.

Part 11 - Child transfer - Flying your child home if you are hospitalised or dead

In the event You are under Hospital Confinement whilst Overseas and there is no adult to accompany the Child/Children who is/are below 18 years age and who has/ have travelled Overseas along with You, We will pay, up to the limit in the Selected Plan under Part 11, the reasonable travel (economy class airfare, rail or sea transport fare) and hotel accommodation expenses for a Relative or friend to accompany the Child/Children back to Singapore.

Part 12 - Emergency telephone and internet expenses

We will reimburse you up to the limit in the Selected Plan under Part 12, the actual telephone charges incurred for the use of your or a third party's personal mobile phone, a phone using a standard land line; or any internet use used for the sole purpose of engaging the services of ERGO Assistance, during a medical or travel emergency. We will verify the call requirement and costs with ERGO Assistance before we pay. If you were required to purchase a pre-paid card for this purpose then we will pay you the cost of the card but only up to the amount which is reasonable, necessary and appropriate for the intended use.

Part 13 - Automatic extension of period of insurance

The Policy period will automatically extend for up to 30 days from the date of expiry of the Policy without payment of any additional premium if at the time of the expiry of the Policy You are under Hospital Confinement and/or quarantined whilst Overseas as advised by a Medical Practitioner. Applicable to part 1 and part 7 of this policy only. This does not apply to one-way trips.

Part 14 - Accidental death & permanent disablement

We will pay the compensation for accidental death or permanent total disablement or permanent partial disablement up to the limit in the Selected Plan under Part 14, if you experience Injury which results in death and/or Permanent Disablement within twelve (12) calendar months after the date of the Accident, We will pay up to the relevant Benefit amount specified subject to the terms and conditions of this Policy.

Schedule of compensation	Percentage of Principal Sum Insured
Accidental Death	100%
Permanent Total Disablement	100%
Permanent Disablement resulting in loss of one or more limbs	100%
Total loss of sight of one or both eyes	100%
Total loss of hearing and speech	100%
Loss of hearing in both ears	75%
Loss of hearing in one ear	15%
Loss of speech	50%

For the purpose of this part, cover commences the later of either 3 hours before your scheduled departure from Singapore or the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) Overseas and ceases on whichever of the following occurs first:

- a) The expiry of the period of insurance specified in the Policy;
- b) Your return to Your permanent place of residence; or
- c) Within 3 hours of the time of arrival in Singapore.

Exclusions

We will not compensate for any event as set out in the Schedule of Compensation under listed events above that arise from or are caused by any sickness or infectious disease.

Part 15 - Common carrier double cover (not applicable to Basic Plan)

In the event an Accident occurs whilst You are Overseas and You are travelling as a fare paying passenger on a Common Carrier resulting in Your death, We will pay compensation up to the limit in the Selected Plan under Part 15.

N.B. This Policy will only pay for any claim either under Part 14 or Part 15, but not both.

Part 16 - Child education protection (not applicable to Basic Plan)

If You suffer Accidental death whilst Overseas, which is claimable under either Part 14 or 15 and on the date of the Accident You have a Child or Children, We will pay each of your school-going biological Child or legally adopted Child aged above six (6) years and below eighteen (18) years or up to twenty-three (23) years of age if studying full time in a recognised institution of higher learning, compensation up to the limit specified in the Selected Plan under Part 16.

The maximum number of Children We will compensate under this Part 16 is 4 Children. This benefit is only payable once for any Child even if the Child is covered by more than one travel insurance policy underwritten by Us for the same Trip. The benefits under this Part do not apply to a Child Insured Person.

Part 17 - Trip cancellation (not applicable to Basic Plan)

- I) We will pay for the unused travel fare, accommodation charges and deposits that you have paid or payments which you are legally obliged to pay and which are not recoverable from any other source up to the limits specified in the Selected Plan under Part 17, if the Journey is unexpectedly and unavoidably cancelled due to any of the following reasons occurring within sixty (60) days (except item c) prior to the commencement of the Journey except item b below but after the date of arranging this insurance and the Journey:
- a) Major Travel Event that prevents You from travelling to Your main destination(s) as outlined in Your Trip itinerary;
 - b) Death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
 - c) Serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring after the issue date of the Policy and within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
 - d) You or your Travel Companion are being called as a witness in the Court of Law in Singapore;
- II) Alternatively, if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring before the date of departure of the Trip and as a result, You are unable to travel, We will pay any replacement administrative expenses incurred in respect of the change of traveller made before the commencement of the Trip subject to the limits specified in the Selected Plan under Part 17. Such replacement administrative expenses are paid by Us as an alternative to I) above and there will be no further payment by Us for any travel losses or accommodation expenses.

Exclusions

In respect of I) and II) above, We will not pay for any loss or expenses:

- 1) Caused directly or indirectly by government regulations or control;
- 2) Caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- 3) That is covered by any other existing insurance scheme or government program;
- 4) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) Should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- 6) that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last; and/or

- 7) any loss resulting from the Insured's failure to take reasonable steps to mitigate, including failure to reschedule, accept alternative arrangements, or notify travel providers promptly.

In a Per Trip Policy, once an Insured Person under the Individual Plan or a Family Plan cancels the Trip and a claim is made for Travel Cancellation under Part 17, the Policy immediately terminates upon such cancellation of the Trip. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

N.B. This Policy will only pay for any claim under any one of Parts 17, 18 or 19 for the same event but not for more than one of the Parts.

Part 18 - Trip postponement (not applicable to Basic Plan)

We will pay for the reasonable administrative charges (by the travel agent, tour operator, transport operator or accommodation provider) which You are legally obliged to pay and which are not recoverable from any other source, up to the limits specified in the Selected Plan under Part 18, to reschedule the Journey if the Journey is unexpectedly and unavoidably postponed due to any of the following reasons occurring within sixty (60) days (except items (b) and (c) prior to the commencement of the Journey but after the date of arranging this insurance and Journey:

- a) Major Travel Event that prevents You from travelling to Your main destination(s) as scheduled and outlined in Your Trip itinerary;
- b) Death or Serious Injury or Serious Sickness or compulsory quarantine of You or Relative or Travel Companion;
- c) Serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring after the issue date of the Policy and within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
- d) You or your Travel Companion are being called as a witness in the Court of Law in Singapore;

We will not pay for any loss or charges:

- 1) Caused directly or indirectly by government regulations or control;
- 2) Caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- 3) That is covered by any other existing insurance scheme or government program;
- 4) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) Should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- 6) That results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last; and/or
- 7) Resulting from failure to act on alternative travel arrangements offered by the provider, including rebooking or credit options.

In a Per Trip Policy, once an Insured Person under the Individual Plan or a Family Plan postpones the Trip and a claim is made for Travel Postponement under Part 18, the Policy immediately terminates upon such postponement of the Trip. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip as scheduled.

N.B. This Policy will only pay for any claim under any one of Parts 17, 18 or 19 for the same event but not for more than one of the Parts.

Part 19 - Trip cancellation due to insolvency

We will pay for the loss of irrecoverable travel fares or travel deposits paid in advance, for Journey being cancelled prior to the commencement of the Journey due to bankruptcy or Insolvency of a Travel Agent from which You purchased the Trip up to the limits specified in the Selected Plan under Part 19. Provided that this occurs prior to the commencement of the Journey but after the date of arranging this insurance and Journey and such travel fares or deposits are not recoverable from any other source.

Exclusions

We will not pay for any loss:

- 1) Caused directly or indirectly by government regulations or control;
- 2) Caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- 3) that is covered by any other existing insurance scheme or government program;
- 4) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- 5) Where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and/or
- 6) Should this insurance be purchased within 3 days before the date of departure excluding the date of departure.

N.B. This Policy will only pay for any claim under any one of Parts 17, 18 or 19 for the same event but not for more than one of the Parts.

Part 20 - Trip curtailment (not applicable to Basic Plan)

We will reimburse You up to the limits specified in the Selected Plan under Part 20 for:

- (a) Any pre-paid and unutilized travel fare and/or accommodation costs that are non-refundable. The reimbursement will be pro-rated for each complete day of the unused Trip; or
- (b) Any additional accommodation (but excluding cost of meals, room service) and direct economy fare for air, rail or sea travel that are necessarily incurred to extend Your stay at the same or alternative location. The accommodation provided shall be similar or equivalent to the room type that You have originally stayed in.

if the Trip is unexpectedly and unavoidably curtailed or abandoned after its commencement due to any of the following reasons occurring during the Trip:

1. Major Travel Event that prevents You from travelling to Your main destination(s) as outlined in Your Trip itinerary;
2. Death, Serious Injury or Serious Illness occurring to You, a Relative or Travel Companion; provided that a written confirmation of the nature of such Serious Injury or Serious Illness is received from a Medical Practitioner;
3. Compulsory quarantine of You or Your Travel Companion ordered by a government or local authority;
4. You or Your Travel Companion being called as a witness in the Court of Law in Singapore;

5. Your Home or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires Your presence in Singapore;
6. Natural Disasters occurring at the planned destination which prevent You from continuing with the scheduled Journey.

'Curtail/Curtailment' shall mean abandonment of the Trip as shown on the booking invoice and/or shortening of the Trip and returning to Singapore.

Where a claim arises from the same event under Trip Cancellation, Trip Delay, or Trip Curtailment (Parts 17-20), We will only pay under one Part, whichever provides the higher benefit.

Part 21 - Loss of personal baggage

We will pay up to the limits specified in the Selected Plan under Part 21 for accidental physical loss of or damage, occurring during the Journey, to personal baggage including clothing and personal effects worn or carried on the Insured Person, trunks, suitcase and the like receptacles and one unit of Laptop Computer, taken or owned by You where such loss or damage is due to circumstances beyond Your control at the planned destination including Natural Disasters.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

We will not be liable for more than \$500 (\$250 under Basic Plan), in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 (\$250 under Basic Plan) and only for one Laptop Computer for every policy period, regardless of the number of trips taken. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage.

All claim settlements are subject to the submission of appropriate supporting documentation (i.e. original receipts or original warranty cards) and will account for applicable wear, tear, and depreciation allowances according the depreciation scale.

If Your personal belongings or baggage are lost or stolen, You must take all reasonable steps to get it back. You must report the loss/theft to the Local Police where the loss/theft happened, within 24 hours of discovery, and send Us a copy of the Local Police report with details of the loss/theft. (Where it is not possible to obtain a Local Police report You must explain why and You must provide other independent proof of loss/theft such as a letter from Your airline, transport company or hotel. You must take every possible step and reasonable precaution to ensure:-

- i) That Your baggage or personal effects are not left unattended in a Public Place; and
- ii) The safety of all personal property and baggage.

Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

In case of Jewelry, all Jewelry must be owned by You and not hired by, loaned or entrusted to You. The robbery, burglary or theft must be reported to the police or relevant authority where the incident occurred within 24 hours of the incident. Any claim must be accompanied by written documentation from the police or such other authorities. Loss of jewelry is covered only whilst being worn or in a locked safe/ deposit box.

Exclusions

We will not be liable for:

- 1) The following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other transport equipment, snow skis, boards or toboggans, fruits, perishables and consumables, antiques, artefacts, paintings, objects of art, manuscripts, gemstones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- 5) Loss or damage to Your baggage sent in advance, mailed or shipped separately.
- 6) Loss or damage to Your baggage left unattended in any Public Place;
- 7) Loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- 8) Loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 9) Loss of or damage arising from confiscation or retention by customs or other officials;
- 10) Loss or damage of business goods or samples or equipment of any kind;
- 11) Loss of or damage to data recorded on tapes, cards, discs or otherwise;
- 12) Loss of or damage to cash or cash equivalents, bank notes, casino chips, vouchers, cash card, EZ-Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Part 23;
- 13) Loss of damage or derangement or breakage of fragile or brittle articles; and/or
- 14) Loss or damage resulting from mysterious disappearance of such property;
- 15) Property left unattended in any vehicle.

N.B. This Policy will only pay for any claim under any one of the Parts 21, 22 or 31(i) for the same event but not for more than one of the Parts.

Part 22 - Baggage delay

- (a) If the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay \$200 for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point in the scheduled destination Overseas up to the limits specified in the Selected Plan under Part 22 during the Policy period whereby Checked-in baggage refers to one piece of luggage registered under the Insured Person's name and tagged by the carrier.
- (b) If such luggage is delayed, misdirected or temporarily misplaced by the carrier after Your arrival at the baggage pick-up point in Singapore, We will only pay a maximum sum of \$200 provided a minimum period of 6 hours of delay has lapsed. For the avoidance of doubt, the amount of \$200 stated under this part is based on each claim and not on each piece of baggage. A Property Irregularity Report (PIR) or equivalent report issued by the Common Carrier is required indicating the date and time of loss and the date and time the baggage was delivered to you.

We will reimburse you for either (a) or (b), but not both, for the same event.

Exclusions:

We will not be liable for:

- 1) Claims for baggage delay resulting from detention by customs or other official authorities.

N.B. This Policy will only pay for any claim under any one of the Parts 21, 22 or 31(i) for the same event but not for more than one of the Parts.

Part 23 - Loss of passport, travel documents and money

We will pay up to the limits specified in the Selected Plan under Part 23 for the cost of obtaining replacement passports, travel tickets, visa or entry permit and other relevant travel documents including cost of replacing or restoring business records or samples as a result of accidental loss or damage during the Journey. We will also pay the reasonable and additional travel and accommodation expenses which are necessarily incurred to replace lost travel documents and business records or samples, such loss arising out of robbery, burglary or theft while you are outside Singapore during the journey. The loss must be reported to the Police having jurisdiction at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documentation from the Police.

Where replacement passports which have been lost whilst Overseas are to be obtained upon Your return to Singapore, We will pay You, up to the limits specified in the Selected Plan under Part 23, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travellers' cheques or banknotes which were on your person, or properly secured in a locked safe or strong room or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to \$300, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

Exclusions

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Part 24 - Flight diversion

In the event that whilst traveling on a scheduled flight, Your flight is diverted due to:

1. Adverse weather conditions;
2. Natural Disasters;
3. Emergency medical treatment for a fellow passenger;
4. Actual or suspected mechanical breakdown/derangement or structural defect of the air conveyance You are traveling in

Which prevents You from continuing Your Trip as scheduled and You are delayed from arriving at Your planned destination by at least 6 consecutive hours, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 (limited to \$500 for Basic Plan) during the Policy period specified in the Selected Plan under Part 24.

We will not pay for any Flight Diversion that results from a Major Travel Event or adverse weather condition which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

Claims must be supported by written confirmation from the airline stating the reason and duration of the diversion.

Exclusion

Compensation will not be provided for delays resulting from software or system failures, fuel system issues, or maintenance oversights.

N.B. This Policy will only pay for any claim under any one of the Parts 24 or 26 for the same event but not for more than one of the Parts.

Part 25 - Flight overbooking (not applicable to Basic Plan)

If You are denied boarding the scheduled flight of which You have a confirmed reservation due to overbooking of the flight, and no alternative transportation is made available to You within six (6) hours of the scheduled departure, We will compensate You up to the limits specified in the Selected Plan under Part 25. Details of the overbooking must be verified in writing by the operator of the Public Transport. This benefit is payable only once for each Trip out of Singapore.

Exclusions

We will not be liable for:

- 1) Any claim arising from voluntary action of the Insured that leads directly or indirectly to the denied boarding.

N.B. This Policy will only pay for any claim under any one of the Part 25 or 27 for the same event but not for more than one of the Parts.

Part 26 - Trip delay

In the event of the departure of the Public Transport or any land, water or air conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), in which You are booked to travel on being delayed from the time specified by the carrier.

We will pay \$100 each Insured Person for every full six (6) hours of delay up to the limits specified in the Selected Plan under Part 26. Where the delay occurred in Singapore, We will only pay a maximum sum of \$100 provided a minimum period of 6 hours of delay has lapsed.

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

Exclusions

We will not pay for any delay:

- 1) arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or
- 2) that results from a Major Travel Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/ derangement or structural defect of the Common Carrier which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.
- 3) resulting from software or system failures, fuel system issues, or maintenance oversights.

N.B. This Policy will only pay for any claim under any one of the Parts 24 or 26 for the same event but not for more than one of the Parts.

Part 27 - Trip misconnection (not applicable to Basic Plan)

If You are denied boarding the connecting Public Transport which You have a confirmed reservation due to the late arrival of Your incoming confirmed connecting scheduled Common Carrier, or any land, water or air conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), and no alternative transportation is made available to You within six (6) hours of the actual arrival time of the incoming Public Transport, We will compensate You up to the limits specified in the Selected Plan under Part 27. This benefit is payable only once for each Trip out of Singapore. We will not pay under this Part if Your in-coming Common Carrier, or land, water or air conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars) was scheduled to arrive later than 60 minutes before the stated check-in time required by the connecting Common Carrier.

Details of the travel misconnection must be verified in writing by the operator of the Public Transport.

N.B. This Policy will only pay for any claim under any one of the Parts 25 or 27 for the same event but not for more than one of the Parts.

Part 28 - Credit card indemnity (not applicable to Basic Plan)

If You suffer financial loss as a direct result of the fraudulent use by a third party of Your lost or stolen credit, charge or bank card whilst Overseas, We will indemnify You up to the limits specified in the Selected Plan under Part 28 for the loss provided that:

- a) Such unauthorized charges were made Overseas with Your lost or stolen card in which case We will reimburse the unauthorized charges incurred 12 hours prior to Your first reporting the event to Your Payment Card issuer(s);
or
- b) Your card was not Stolen, but such unauthorized charges were made through any Overseas ATM withdrawal, in-store or online purchases with Your Payment Card information in which case We will reimburse the unauthorized charges incurred prior to Your first reporting the event to Your card issuer(s), or Us, or, Your card issuer(s) notifying You about the event (whichever occurs first).

Any reimbursement by Us under this Part is subject to the following conditions:

- 1) We will only pay for such unauthorized charges which You are made liable for, under the terms and conditions of Your card. If you receive reimbursement of all or part of the unauthorised charges from any other source, we will pay the difference between what you were made liable for, and the amount you were reimbursed from such other source.
- 2) You must report the theft of Your Payment Card to the issuer(s) and to Us within 12 hours of discovering that Your card was Stolen or any unauthorized charges were made from it;
- 3) You must complete and return any documents including but not limited to claims forms, police reports, demands, notices and any other relevant documents You may be asked to provide;
- 4) You must comply with all the terms and conditions by which Your card was issued;
- 5) Your card must be valid and in good standing for coverage to apply.

Exclusions

We will not pay for:

- 1) Losses that have occurred prior to the inception of cover or, after the termination of the Policy;
- 2) Losses that result from the direct actions of a Relative or Travel Companion or actions that a Relative or Travel Companion knew of or planned; and
- 3) Cash advances made with Your Stolen Payment Card;
- 4) Losses that You have intentionally or deliberately caused;
- 5) Charges made by a resident of Your household, Your Relative or Travel Companion or by a person entrusted with Your Payment Card;
- 6) Losses that result from any business pursuits or, relating to Your work or profession;
- 7) Losses due to the order of any government, public authority or customs officials;
- 8) Losses caused by any illegal acts on Your part.

Part 29 - Personal liability overseas

We will indemnify You, up to the limits specified in the Selected Plan under Part 29 If You are legally liable to a third party as a direct result of:

- (a) Causing Injury or Accidental death to the third party whilst Overseas; or
- (b) Causing Accidental physical damage to the third party's property whilst Overseas.

Exclusions

No benefits will be provided for:

1. Property belonging to a member of Your family or employer or deemed by law to be your employee;
2. Liability to any person who is a member of Your family or employer or deemed by law to be your employee;
3. Property belonging to You or in your care, custody or control;
4. Any liability assumed under contract;
5. Liability arising directly or indirectly from, in respect of, or due to Your wilful, malicious or unlawful acts;
6. Liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals; model aircraft/drone.
7. Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
8. Liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
9. Liability arising directly or indirectly from, in respect of, or due to any criminal acts;
10. Legal costs resulting from any criminal proceedings;
11. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
12. Punitive, aggravated or exemplary damages;
13. any claims arising from pollution or contamination or any other claim that occurs over a period that is not identified as occurring at a given point in time.

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without our written approval.

Notwithstanding the provisions of Clause IX of Section 6 Claims Provisions You must notify Us as soon as possible and at the latest within 7 days of receiving any claim, demand or notice that may lead to a claim under this benefit.

Part 30 - Kidnap & hostage (not applicable to Basic Plan)

If You are Kidnapped and held Hostage whilst Overseas, We will pay You \$250 for each full day, up to the limits specified in the Selected Plan under Part 30 provided that:

- (a) The Kidnap and Hostage event is not carried out by Your spouse, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption;
- (b) Such incident did not occur in Your country of residence, a country located in Central or South America, Africa or any country in which United Nation security forces are present and active;
- (c) We will not pay any benefit in this part for loss or damage due to actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.

As a condition precedent to Our liability, We must:

- 1) be confirmed that the event is reported to the police and relevant authorities at the place within 24 hours after You were able to contact someone and We must be satisfied with the contents of the Police Report before being liable to pay the benefit under this part;
- 2) Have sufficient proof that the event has actually occurred;
- 3) Be given immediate oral and written notice.

No benefit shall be payable for hijack incidents occurring in countries under travel advisories issued by the Singapore Ministry of Foreign Affairs or listed in the General Exclusions.

Part 31 - Sports equipment protector (not applicable to Basic Plan)

We will pay You up to the limits specified in the Selected Plan under Part 31 for loss or damage to the sports equipment (golf clubs, diving gear, skis (boards and poles), snowboards, wakeboards, bicycling and fishing tackle equipment) sustained during the Trip belonging to, on loan or entrusted to you due to accident or theft during the Journey overseas but excluding any loss or damage sustained during the course of play or practice.

If as a result of any damage, the sports equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

- (i) **Single article limits:** We will not be liable for more than the limit applicable for the Selected Plan, in respect of any one article or pair or set of articles. We may, at Our sole discretion and option, make payment or reinstate or repair the sports equipment.

All claim settlements will be subject to due allowance for wear and tear and depreciation according the depreciation scale. The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your sports equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your sports equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

- (ii) **Golf Hole in One:** If You achieve a hole-in-one in an organized 18-hole golf event whilst Overseas, We will pay up to the limits specified in the Selected Plan under Part 31 (ii) for one round of drinks to celebrate Your win.

You must provide written verification of Your hole-in-one achievement from the golf club that organises the golf event and submit the receipts for the celebratory drinks.

- (iii) **Green fees loss:** In addition, We will also pay up to the limits specified in the Selected Plan under Part 31 (iii) for pre-booked green fees, hire fees of Golfing Equipment or tuition fees for golf coaching which are not refundable if You suffer Injury or Sickness and are unable to play on the scheduled booked dates due to Injury or Illness sustained after such booking and payment has been made.

We will also pay, up to the limits specified in the Selected Plan under Part 31 (iii) for the cost of for pre-booked green fees, hire fees of Golfing Equipment or tuition fees for golf coaching which are not refundable and which have been paid in advance by You and the documents evidencing payment thereof by You have been stolen or robbed or burgled during the Trip resulting in You not being able to use the golf course, Golfing Equipment and tuition services during the Trip.

Exclusions

In respect of i), ii) and iii) above and In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Loss or damage sustained during the course of play or practice;
2. Loss or damage arising from confiscation or retention by customs or other officials;
3. Articles left unattended in a Public Place, including in any vehicle or locked luggage;
4. Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;
5. Articles that are sent in advance, mailed or shipped separately;
6. Normal wear and tear to Your sports equipment (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).

Please note that you may only claim under either Part 21 or Part 31 for the same item, but not both.

Part 32 - Home protection (not applicable to Basic Plan)

If You suffer physical loss of or damage to Household Contents or Valuables within Your residence in Singapore due solely to fire or Theft whilst You are Overseas and which occurred only after You have actually departed from Singapore for the Trip, We will reimburse You up to the limits specified in the Selected Plan under Part 32 to replace or repair the lost or damaged articles, and subject to wear and tear and depreciation. You must report the loss to the police within 24 hours upon discovery of the theft and get a written police report.

'Household Contents' shall mean household furniture and furnishings, clothing and personal effects belonging to You or Your Family Member(s) who are permanently residing with You.

Coverage applies only if the residence was unoccupied at the time of loss and the Theft involved forcible and violent entry.

What we will not cover under this Part: In addition to the General Exclusions, We will also not pay any claims in respect of:

- 1) Any part of the structure or renovation of the Home including ceiling, wallpaper and the like or any damage to shared or common areas of Your Home.
- 2) Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works);
- 3) Money, including any kind of securities (e.g. cheques, bonds);
- 4) Any loss or damage occasioned through Your wilful act or omission or with Your connivance;
- 5) 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, vehicle or thing containing the same by any government authority;

- 6) Any loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit);
- 7) Consequential loss or damage of any kind;
- 8) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- 9) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
- 10) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

Part 33 - Rental vehicle excess & return (not applicable to Basic Plan)

- I) If You become liable for any excess (or deductible) arising from loss or Accidental damage to the Rental Vehicle whilst Overseas, We will reimburse You up to the limits specified in the Selected Plan under Part 33, provided that:
 - (a) You are a named driver or co-driver of the Rental Vehicle;
 - (b) You hold a valid license to drive the Rental Vehicle; and
 - (c) You take up a comprehensive motor insurance against loss of or damage to the Rental Vehicle during the rental period as part of the car rental agreement.

'Rental Vehicle' shall mean any motor-driven four-wheeled passenger vehicle that You hire from a licensed car rental company for the purpose of private use and is in Your care and custody.

Exclusions

In addition to the General Exclusions, We will also not pay any claims in respect of:

- a) Violation of any terms of the hiring agreement, the insurance of the Rental Vehicle or driving regulations of the Country; and/or
 - b) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage;
 - c) Loss or damage from driving on any unsealed surface;
 - d) Any loss or damage to the following brands of motor vehicle: Ferrari, Bentley, Maybach, Rolls Royce, Aston Martin, Porsche, Lamborghini, Jensen, Lotus, McLaren, Maserati, Jaguar, Bugatti, Spyker;
 - e) Loss or damage to any camper van, recreational vehicle (RV), mobile homes, trailers, or any other vehicle more than 10 years old.
 - f) Any losses incurred as a result of off-road driving, racing, or use for commercial purposes.
- II) If during a Journey outside Singapore You rent or hire a car, from a licensed rental agency and are unable to return the rental vehicle due to Your Injury or Illness, We will pay the reasonable costs for returning the rental vehicle to the nearest hire depot. We will only meet these costs where you are liable for them under the rental agreement. The benefits under this Part do not apply to a Child Insured Person.

N.B. This Policy will only pay for any claim under any one of the Parts 33 (I) or 33 (II) for the same event but not for more than one of the Parts.

Part 34 - Hijack distress allowance (not applicable to Basic Plan and Essential Plans)

If You are forcibly detained when the Public Transport in which You are travelling in whilst Overseas is being Hijacked, We will pay You \$300 for every full six (6) consecutive hours of detention up to the limits specified in the Selected Plan under Part 34. The Hijacking must be reported to the police having jurisdiction at the place within 24 hours upon release from the incident and We must be satisfied with the contents of the Policy Report before being liable to pay the benefit under this Part.

'Hijacking/Hijacked' shall mean any unlawful seizure or the exercise of control by force of a Public Transport. We will not make any payment in respect of hijack when the intended destination of the Public Transport is to, or by way of, a country in a state of war.

No benefit shall be payable for hijack incidents occurring in countries under travel advisories issued by the Singapore Ministry of Foreign Affairs or listed in the General Exclusions.

N.B. This Policy will only pay for any claim under any one of the Parts 24, 25, 26, 27 & 34 for the same event but not for more than one of the Parts.

Part 35 - Pet care (not applicable to Basic and Essential Plans)

We will pay up to \$50 for every full 6 consecutive hours of delay, up to the limits specified in the Selected Plan under Part 35, being compensation for such sums which You become legally liable to pay for placing Your cat or dog in a kennel/cattery or pet hotel by reason of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, provided that:

- (a) The pets are owned by You;
- (b) The delay is not made known to You prior to booking the Trip;
- (c) You obtain written verification on the number of hours of delay from the operator(s) of the Public Transport and the original and actual pick-up dates from the kennel or cattery.

A pet is defined as a domesticated animal that is legally permitted by the Animal & Veterinary Service (AVS) in Singapore and registered with a microchip under the owner's name.

Exclusions

We will not pay for a claim under this Part if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy or prior to the start of the Trip.

Part 36 - Adventure activity cover (not applicable to Basic Plans)

Notwithstanding General Exclusion, Section 4, item 8, this Policy is extended to cover the Insured Person in respect of death or Injury which may be sustained resulting from engaging in or practicing for:

1. Bungee jumping;
2. Sky Diving;
3. Paragliding;
4. Helicopter rides for sightseeing (when provided by an operator licensed for such activities);

5. Hot air ballooning;
6. Jet Skiing;
7. Skiing or snowboarding all within official approved areas of a ski resort;
8. Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
9. Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of thirty (30) metres with a qualified diving instructor and with recognised diving certification.

Provided always that the above activities are done for leisure purposes and supervised by licensed operator. No benefit shall be payable for activities undertaken competitively, professionally, or for remuneration, sponsorship, or training purposes.

Part 37 - Terrorism cover extension

We will pay You the benefits in Parts 1 to 37 for covered losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan under each Part and the terms and exclusions of the Policy.

Exclusions

We will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological terrorism.

Part 38 - Cover while on cruise (not applicable to Basic Plans)

- 1) Cancellation of your cruise tour before departure

The Sum Insured limit payable under this Part 38, 1) will be in accordance with Part 17 (Trip Cancellation) shown in the summary of benefits for the plan you selected.

All claims under this Part 38, 1) will be governed in accordance with terms and conditions as set out in Part 17 (Trip Cancellation).

- 2) Cruise tour interruption

If after your trip has commenced and the covered transport in which you have arranged to travel to board the cruise is delayed for at least eight (8) consecutive hours from the arrival time specified in the itinerary provided to you by the covered transport provider as a direct result of:

- (i) natural disaster and extreme weather conditions;
- (ii) mechanical breakdown, equipment failure or structural defect of the covered transport;
- (iii) strike by the employees of the covered transport; or
- (iv) hijack;

and as a consequence you are unable to board the cruise at the designated boarding port, we will reimburse you up to the Sum Insured limit specified in the summary of benefits under Part 17 (Trip Cancellation) for the plan you selected for:

- (a) the additional cost of a covered transport economy class fare incurred by you to go to the next scheduled destination of the cruise tour for the purpose of re-joining the cruise; and/or
- (b) the forfeited cost of the cruise tour which you have paid for and which you cannot get back from any other source. Such forfeiture of payments will be calculated in proportion to the number of days of absence on the cruise.

Specific exclusions applicable to Part 38, 2)

In addition to the General Exclusions, we shall not be liable under this Part for any claim for or arising out of:

1. any loss that is covered by any other existing insurance scheme, legislation, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.
2. you failing to obtain written confirmation from the covered transport on the number of hours of and the reason for such delay whilst on board the cruise.
3. any event or occurrence resulting in the relevant delay which is announced before this insurance is purchased.
4. your late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in) except for the late arrival due to strike by the employees of the covered transport.
5. your failure to get on board the first available alternative transportation offered by the administration of the relevant covered transport.

Part 39 - COVID-19 cover

We extend our cover to include losses arising from COVID-19 for section 7 (part 1-38). All relevant conditions according to your plan must be met and COVID-19 must result in death or serious sickness for part 17, 18 and 20. In addition to the general exclusions under section 4, the following exclusions apply:

- Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests.
- Any claims as a result of border closures, government advisories against travelling, or your disinclination to travel.
- Any claims as a result of COVID-19 diagnosis or possible exposure which you knew about at the point of purchase of this policy or trip.
- Medical expenses incurred in Singapore Post Trip as per Part 2 are not covered.

Summary of Benefits (1/2)

24/7 Emergency Hotline: +65 6238 9909

Part	Coverage Detail	Maximum Coverage			
		*Basic	Essential	Standard	Deluxe
1	Overseas medical expenses incurred due to sickness or injury				
	<i>Insured person (under 70 years)</i>	\$25,000	\$200,000	\$500,000	\$1,000,000
	<i>Insured person (above 70 years)</i>	\$10,000	\$100,000	\$100,000	\$200,000
	<i>Insured child in a Family plan</i>	\$5,000	\$10,000	\$200,000	\$300,000
	<i>Maximum limit for Family Plan</i>	\$75,000	\$600,000	\$1,500,000	\$3,000,000
2	Medical expenses incurred in Singapore post trip				
	<i>Insured person (under 70 years)</i>	\$100	\$10,000	\$25,000	\$50,000
	<i>Insured person (above 70 years)</i>	\$100	\$1,000	\$3,000	\$5,000
	<i>Insured child in a Family plan</i>	\$100	\$3,000	\$8,000	\$15,000
	<i>Maximum limit for Family Plan</i>	\$300	\$30,000	\$75,000	\$150,000
3	Medical expenses incurred overseas associated with women's pregnancy	NA	\$2,000	\$5,000	\$8,000
4	Treatment by physician (including Traditional Chinese Medical (TCM) practitioner & chiropractor)	NA	\$250	\$300	\$500
	<i>The following sub-limit per treatment applies</i>	NA	\$100	\$150	\$200
5	Hospital allowance for hospitalization during the trip due to sickness or injury (daily income)				
	<i>While overseas - \$200 for each continuous 24-hour period</i> <i>In Singapore - \$100 for each continuous 24-hour period</i>	NA	\$10,000	\$15,000	\$20,000
		NA	\$500	\$1,000	\$1,500
6	Emergency medical evacuation and medical repatriation	\$20,000	\$500,000	\$1,000,000	\$1,500,000
7	Repatriation of mortal remains or funeral expenses overseas				
	a) Repatriation of mortal remains or funeral expenses overseas	\$20,000	\$500,000	\$1,000,000	\$1,500,000
	b) Repatriation of mortal remains or funeral expenses overseas due to Pre-existing Medical Condition				
	<i>Insured person (under 70 years)</i>	NA	\$100,000	\$100,000	\$100,000
	<i>Insured person (above 70 years)</i>	NA	\$50,000	\$50,000	\$50,000
	<i>Insured child in a family plan</i>	NA	\$100,000	\$100,000	\$100,000
8	Emergency Accidental Dental Treatment	NA	\$1,000	\$1,000	\$1,000
9	Compassionate visit	NA	\$5,000	\$8,000	\$10,000
10	Hospital visitation	NA	\$5,000	\$8,000	\$10,000
11	Child transfer	\$2,500	\$5,000	\$8,000	\$10,000
12	Emergency telephone and internet expenses	\$50	\$200	\$300	\$500
13	Automatic extension of policy for up to 30 days	Yes	Yes	Yes	Yes
14	Accidental death & permanent disablement				
	<i>Insured person (under 70 years)</i>	\$50,000	\$200,000	\$300,000	\$400,000
	<i>Insured person (above 70 years)</i>	\$25,000	\$50,000	\$100,000	\$100,000
	<i>Insured child in a family plan</i>	\$10,000	\$50,000	\$50,000	\$50,000
	<i>Maximum limit for Family Plan</i>	\$150,000	\$600,000	\$900,000	\$1,200,000
15	Common carrier double cover				
	<i>Insured person (under 70 years)</i>	NA	NA	\$600,000	\$800,000
	<i>Insured person (above 70 years)</i>	NA	NA	\$200,000	\$200,000
	<i>Insured child in a family plan</i>	NA	NA	\$100,000	\$100,000
	<i>Maximum limit for Family Plan</i>	NA	NA	\$1,800,000	\$2,400,000
16	Child education protection (\$5,000 per Child, maximum 4 Children)	NA	\$10,000	\$20,000	\$20,000

Summary of Benefits (2/2)

24/7 Emergency Hotline: +65 6238 9909

Part	Coverage Detail	Maximum Coverage			
		*Basic	Essential	Standard	Deluxe
17	Trip cancellation				
	I) Trip cancelled before you leave Singapore	NA	\$10,000	\$13,000	\$15,000
	II) Replacement of traveler	NA	\$500	\$500	\$1,000
	<i>Maximum limit for Family Plan</i>	NA	\$30,000	\$39,000	\$45,000
18	Trip postponement	NA	\$1,000	\$1,000	\$2,000
	<i>Maximum limit for Family Plan</i>	NA	\$3,000	\$3,000	\$6,000
19	Trip cancellation due to insolvency	\$500	\$5,000	\$8,000	\$10,000
	<i>Maximum limit for Family Plan</i>	NA	\$15,000	\$24,000	\$30,000
20	Trip Curtailment	NA	\$10,000	\$13,000	\$15,000
	<i>Maximum limit for Family Plan</i>	NA	\$30,000	\$39,000	\$45,000
21	Loss of baggage including laptop, computer & jewellery	\$1,000	\$3,000	\$5,000	\$8,000
	<i>Single article limit</i>	\$250	\$500	\$500	\$500
	<i>Sub-limit for laptop/computer</i>	\$250	\$1,000	\$1,000	\$1,000
	<i>Sub-limit for jewelry and souvenirs</i>	NA	\$250	\$500	\$1,000
22	Baggage delay	\$400	\$500	\$1,000	\$1,000
23	Loss of passport, travel documents & money	\$500	\$1,000	\$3,000	\$5,000
24	Flight diversion	\$500	\$1,000	\$1,000	\$1,000
25	Flight overbooking	NA	\$200	\$300	\$500
26	Trip delay	\$100	\$1,000	\$1,000	\$1,000
27	Trip misconnection	NA	\$200	\$200	\$500
28	Credit card Indemnity	NA	\$500	\$1,000	\$1,000
29	Personal liability overseas	\$100,000	\$500,000	\$1,000,000	\$1,000,000
30	Kidnap & hostage	NA	NA	\$5,000	\$10,000
31	Sports equipment protector	NA	\$2,000	\$2,000	\$2,000
	<i>Single article limit</i>	NA	\$500	\$500	\$500
	<i>Golf hole in one</i>	NA	\$250	\$250	\$500
	<i>Green fees loss</i>	NA	\$250	\$250	\$250
32	Home protection	NA	\$1,000	\$2,500	\$5,000
33	Rental vehicle excess & return	NA	\$500	\$750	\$1,000
34	Hijack distress allowance	NA	NA	\$5,000	\$5,000
35	Pet care	NA	NA	\$350	\$500
36	Adventure activity cover	NA	Covered	Covered	Covered
37	Terrorism cover	Covered	Covered	Covered	Covered
38	Cover while on cruise	NA	Covered	Covered	Covered
39	COVID-19	Covered	Covered	Covered	Covered

*Basic Plan is applicable for Trips to Malaysia, Batam Island and Bintan Island only.

Important Note:

The Summary of Benefits above describes the maximum amount We will pay to each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to Policy for specific terms, conditions and exclusions. All amounts indicated are in Singapore dollars.

Maximum amount We will pay to each Insured Person is based on the Insured Person's age at time of a Per Trip policy's start date or the Insured Person's age at the commencement of a trip in an Annual Multi-Trip policy. This is applicable to Section 1, 2, 7(b),14 and 15.

The maximum amount We will pay is the Sum Insured limit shown in the schedule of benefits under Section 7(a) for the plan you selected. Cover under this Section is extended to include claims arising from an existing health condition subject to the sub-limit(s) shown in the schedule of benefits under Section 7(b) for the plan you selected.