

Worldwide Emergency Assistance

Worldwide Emergency Assistance is available to all PPS Club members, Solitaire PPS Club members and supplementary cardholders at no charge. When you travel outside your Country of Residence, medical and legal assistance can be obtained immediately through International SOS (ISOS) 24-hour hotline in Singapore dedicated to PPS Club members.

**DEDICATED 24-HOUR HOTLINE
FOR PPS CLUB MEMBERS: (65) 6388 6888**

Worldwide Emergency Assistance includes the following services:

- 1. Round-the-Clock Telephone Access**
Call the 24-hour hotline, and trained multi-lingual personnel, including physicians, will provide you with immediate assistance and advice.
- 2. Medical Referral Service**
Access a global network of credentialed doctors, specialists or hospitals. Call the 24-hour hotline for referral to suitable English-speaking medical professionals near you, or to find the nearest medical centre.
- 3. Emergency Message Transmission**
In the event of an emergency or if you are hospitalised, ISOS will undertake to keep your family members updated.
- 4. Hospital Admission Guarantee**
In the event that you require emergency admission to a medical facility and do not have sufficient funds at the time a hospital deposit is required, ISOS will, subject to ISOS first securing funds from your credit card or via your family members,

provide the guarantee, or if necessary wire the funds required to the medical facility, for an amount not exceeding US\$2,500. Should ISOS make any payment as a result of providing the deposit for hospital admission, you must reimburse ISOS within 45 days from the date of payment. You are required to ensure that the hospital bills are settled upon discharge.

5. Transportation for Family Member / Return to Place of Work

Should you be travelling alone and are hospitalised outside your Country of Residence for more than seven consecutive days, and when approved by ISOS on both medical and compassionate grounds, you may choose to have a family member or companion flown to where you are in Economy Class.

Once you have recovered from the medical condition giving rise to the ISOS-organised repatriation, and are fit to return to work, you will be returned to your place of work in Economy Class where this is outside your Country of Residence, and is undertaken within 30 days of your recovery.

6. Emergency Personal Cash Advance

You can call the dedicated 24-hour hotline for a cash advance of up to US\$250 to pay in an emergency situation. An emergency would mean a sudden state of financial need requiring immediate help. This amount must be reimbursed by you to ISOS within 45 days.

7. Emergency Travel Service Assistance

ISOS shall assist you in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas. The provision of financial guarantee by ISOS is subject to ISOS first securing payment from you through your credit card or funds from your family.

8. Access to an Interpreter and Legal Assistance

Call the 24-hour hotline for referrals to an interpreter or legal advisor.

9. Travel Related Services

- Exchange rates of major currencies for foreign countries
- Address, telephone number and opening hours of the nearest appropriate consulate and embassy
- Lost luggage assistance
- Lost passport assistance

10. Family Related Assistance

ISOS will provide the following additional information and referral services to your immediate family members while you are travelling outside your Principal Country of Residence:

- a. Emergency Message Transmission
If any member of your immediate family is seriously ill or hospitalised, ISOS will assist you by transmitting urgent messages to you, provided your contact number is made available.

- b. Medical Service Provider Referral

If any member of your immediate family is ill, ISOS will provide them with information about physicians, hospitals, clinics, dentists and dental clinics in the Principal Country of Residence.

- c. Arrangement of Hospital Admission

If the medical condition of any member of your immediate family is of such gravity that hospitalisation is needed, ISOS will assist by arranging for hospital admission.

11. Exclusions

Under the following circumstances, the costs of rendering emergency assistance services will not be covered:

- a. Services rendered without the authorisation and/or intervention of ISOS.
- b. Services made by any party other than ISOS, for which no charge is usually made.
- c. Medical treatment administered by relatives, whether qualified or not.
- d. Costs which would have been payable if the event giving rise to the intervention of ISOS had not occurred.
- e. Any expense more specifically covered under any insurance policy.
- f. Cases of minor illness or injury which, in the opinion of the ISOS physician, can be adequately treated locally and which do not prevent you from continuing your travels or work.

- g. Expenses incurred where, in the opinion of the ISOS physician, you are physically able to travel as a normal passenger and without medical escort.
- h. Situations in which you were under medical treatment at the time of commencing your journey and the costs concerned were related to that treatment, or if the said journey was undertaken against the orders or advice of a medical practitioner.
- i. Situations where a journey was specifically undertaken with the intention of obtaining medical treatment.
- j. Cases related to psychiatric disorders or diseases for which treatment has previously been received.
- k. Expenses arising from wilfully inflicted self-injury or illness, insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save a human life).
- l. Cases of pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the seventh month at the commencement of the Agreement or at the start of any subsequent journey.
- m. Cases where you engage in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
- n. Racing, rallies, caving, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping, martial arts or any sports undertaken on a professional or competitive basis.
- o. The commission of, or the attempt to commit, an unlawful act.
- p. Expenses incurred as a result of engaging in active service in the armed forces of any nation.
- q. Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- r. Any consequence or loss which is a direct result of nuclear reaction or radiation.

ISOS makes its best effort to provide the services described here, but it is bound by national and international law and regulations. At ISOS's discretion, it may decline to provide services in areas where conditions make the provision of these services impossible, reasonably impracticable or unsafe, including but not limited to geographical remoteness, war risks or political unrest.

Please note that Worldwide Emergency Assistance is available to all PPS Club members, Solitaire PPS Club members and supplementary cardholders.

Insurance Benefits

Overseas Emergency Medical and Travel Accident Insurance

Overseas Emergency Medical and Travel Accident Insurance is effective any time you are travelling to a destination outside of your usual Country of Residence, via Air Travel, provided you are not travelling against the orders or advice of a medical practitioner, naturopath or chiropractor. Cover starts three hours before you leave your country of residence and ceases when you return home or within three hours of arrival in your country of residence, or on 150 days having elapsed from the time you first left for the insured Trip (whichever is sooner).

DEDICATED 24-HOUR HOTLINE FOR PPS CLUB MEMBERS WHO WISH TO MAKE A CLAIM: (65) 6054 3497

1. Medical Costs

Should you suffer Injury or Sickness when travelling outside of your Country of Residence, the Overseas Emergency Medical Insurance will reimburse medical, surgical, hospital, ambulance, emergency dental and optical charges as a result of an Accidental Injury, provided such expenses are authorised by qualified and registered medical practitioners.

2. Hospitalisation Allowance

In the event that you are hospitalised overseas for at least 24 hours as an in-patient, you will receive a cash allowance of S\$300 a day for each complete day spent in hospital for any one Trip.

3. Maximum Indemnity

The sum payable is limited to S\$5,000,000 in the case of Overseas Emergency Medical Expenses and S\$6,000 in the case of Hospitalisation Allowance for any one Trip. Treatment of injuries by a licensed acupuncturist or bonesetter is payable up to a maximum of S\$1,000.

4. Specific Exclusions

The insurance does not cover:

- a. Claims for any cost or expense incurred within your usual Country of Residence, this being the country in which you reside for at least 6 (six) months in the past 12 (twelve) months.
- b. Costs recoverable from any existing medical or hospitalisation insurance or registered private health benefit funds or organisations like Medicare. This insurance serves as a contingency cover, which will be rendered operative only after all other existing medical or hospitalisation insurance and health benefits due to you have been exhausted. This indemnity will be subject to your having taken reasonable steps to obtain such reimbursements.

Travel Accident Insurance

1. Accidental Death

Should death occur within 12 (twelve) calendar months from the date of the Accident, your legal beneficiary will receive, subject to the General Exclusions applicable, a maximum of S\$300,000 in benefits; or

2. Accidental Total and Permanent Disablement

You will be entitled to a disablement benefit of up to S\$300,000 should you suffer any of the following events:

Table Of Benefits

LOSS EVENTS	COMPENSATION PAYABLE (% of capital sum stated in the Policy Schedule)	
A. ACCIDENTAL DEATH	100%	
B. PERMANENT DISABLEMENT		
1. Permanent Total Disablement	150%	
2. Loss of or Loss of Use of two limbs	150%	
3. Loss of or Loss of Use of one limb	125%	
4. Loss of entire sight of both eyes	150%	
5. Loss of or Loss of Use of one limb and Loss of sight of one eye	150%	
6. Total and Permanent Loss of speech and hearing	150%	
7. Permanent and incurable insanity	100%	
8. Total and Permanent Loss of hearing in		
a. Both ears	75%	
b. One ear	25%	
9. Total and Permanent Loss of speech	50%	
10. Total and Permanent Loss of the lens of one eye	50%	
11. Loss of sight of one eye	100%	
	RIGHT	LEFT
12. Loss of or Loss of Use of one thumb		
a. Both phalanges	30%	20%
b. One phalanx	15%	10%
13. Loss of or Loss of Use of four fingers & thumbs (all phalanges)	70%	50%
14. Loss of or Loss of Use of four fingers (all phalanges)	40%	30%
15. Loss of or Loss of Use of any one finger		
a. Three phalanges	10%	7.5%
b. Two phalanges	8%	6%
c. One phalanx	5%	3%
16. Loss of or Loss of Use of toes		
a. All - one foot	15%	
b. Great, both phalanges	5%	
c. Great, one phalanx	3%	
d. Other than great, if more than one toe, each	1%	

Other permanent disablements not specified: The Company will adopt a percentage that is consistent with the above scale without reference to the Insured Person's occupation.

- For Benefits 13 to 16, left shall be read as right and vice versa if the Insured Person is left-handed.
- The aggregate of all compensations payable shall not exceed the capital sum stated in the Policy Schedule in respect of any one accident.
- If compensation is payable for loss or loss of use of a whole member of the body, then compensation for parts of the member cannot also be claimed.
- Compensation is payable only if the loss event occurs within 12 (twelve) calendar months of the covered accident causing the injury.

3. Maximum Indemnity for Personal Accident

Maximum sum payable for any one Accident and in all is limited to S\$300,000. The maximum sum insured payable under Burial Expenses is S\$2,000. The maximum sum insured payable under Simple or other Fractures is limited to S\$3,000 for any one Accident.

4. Specific Exclusion

This section does not cover accidental death or injury arising within your usual Country of Residence.

5. General Exclusions Applicable

The insurance does not cover for Loss or Liability directly or indirectly arising as a result of:

- a. Any act of war, act of foreign enemy, civil war, revolution, insurrection or military power.
- b. Any illegal or unlawful intentional act by the Insured Person or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media.
- c. Any prohibition or regulations by any government.
- d. Ionisation, radiation, or contamination by radioactivity from any nuclear fuel or from any nuclear waste and/or from the combustion of nuclear fuel.
- e. Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person(s) would or could earn or receive remuneration, donation, sponsorship or award of any kind; and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of air conveyance or air transportation).
- f. Pregnancy or childbirth, and any injury or sickness associated with pregnancy or childbirth.
- g. Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
- h. Any pre-existing conditions for which the Insured Person received medical treatment, diagnosis consultation or prescribed drugs within a 12 (twelve) month period preceding the effective date of the Trip or, a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a 12 (twelve) month period preceding the effective date of the Trip.
- i. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections.
- j. Mental or nervous or sleep disorders, including but not limited to insanity.
- k. The Insured Person engaging in naval, military, air force service or operations or testing of any kind of conveyance, being employed as a manual worker, whilst engaging in offshore or mining, aerial photography or handling of explosives.
- l. When the Insured Person(s) is/are not fit to travel or is/are travelling against the medical advice of a Qualified Medical Practitioner.
- m. When the purpose of the Trip is to obtain medical care or treatment of any kind.
- n. Losses as a result of currency transactions.
- o. Claims in respect of costs or expenses incurred outside the period of insurance.

6. Embargo/Sanction Disclaimer

Your Insurer will not be allowed to provide any services to SIA and the Insured Person, if in doing so, it will be in breach of an applicable embargo/sanction/restriction.

7. Payment of Claims

Death benefits will be paid to your estate once all the necessary documentation requested is duly presented and found acceptable by Zurich Insurance Company Ltd (Singapore Branch).

Permanent Total Disablement benefits will be paid to you once all the necessary documentation requested is duly presented. In the event there is mental incapacitation, the benefit will be paid to your estate.

8. Claims

- a. Written notice of all claims must be given no later than 30 days following the accident or incident. Completed travel insurance claim forms should be sent to:

Claims Department
Zurich Insurance Company Ltd (Singapore Branch)
50 Raffles Place #32-01
Singapore Land Tower
Singapore 048623

To make a claim, please log in at **krisflyer.com** and download the travel insurance claim form.

- b. Written notice of claims should have the following information:

- i. Full details of the itinerary including the airline(s) used, flight number(s), departure airport, destination(s), scheduled times of departure and arrival.
- ii. Full details of the accident.
- iii. Full details and documentation of the medical or hospitalisation expenses for which reimbursement is claimed.
- iv. PPS Club membership number

9. Termination

The insurance cover provided will terminate once you cease to qualify as a PPS Club member or a Solitaire PPS Club supplementary cardholder.

Note: Overseas Emergency Medical and Travel Insurance is gratuitous and shall not be treated as creating any legal enforceable obligation in favour of any PPS Club member against Singapore Airlines. Singapore Airlines Limited reserves the right to make changes to this insurance scheme without prior notice.

The brief particulars of the insurance scheme given in this Membership Guide is subject to the full Terms and Conditions, including limits and exclusions provided in the Master Policy held by Singapore Airlines Limited and in the event of any inconsistency, the latter will prevail. Upon becoming or claiming to be insured under the insurance scheme, every PPS Club member shall be deemed to have accepted the full Terms and Conditions, including the limits and exclusions provided in the Master Policy.

Please note that Insurance Benefits are available to all PPS Club members, Solitaire PPS Club members and supplementary cardholders.