

TRAVEL INSURANCE BY TRAVEL GUARD® SUMMARY OF BENEFITS

Maximum Benefits (S\$)

BENEFITS TABLE		International	Asia	ASEAN
MEDICAL AND TRAVEL BENEFITS				
Section 1	Medical Expenses Incurred Overseas			
	Insured Person (under the age of 70 years)	Unlimited	\$500,000	\$250,000
	Insured Person (age of 70 years and above)	\$100,000	\$75,000	\$50,000
	Insured Child in a Family Plan (age of 12 years and below)	\$150,000	\$150,000	\$100,000
Section 2	Medical Expenses Incurred in Singapore			
	Insured Person (under the age of 70 years)	\$20,000	\$10,000	\$10,000
	Insured Person (age of 70 years and above)	\$2,000	\$1,000	\$1,000
	Insured Child in a Family Plan (age of 12 years and below)	\$10,000	\$5,000	\$5,000
Section 3	Overseas Hospital Income \$200 for 24 hours period of Hospital Confinement	\$30,000	\$30,000	\$10,000
Section 4	Emergency Medical Evacuation and Repatriation	Unlimited	\$300,000	\$300,000
Section 5	Hospital Visitation and Compassionate Visit	\$10,000	\$5,000	\$5,000
Section 6	Child Protector	\$10,000	\$10,000	\$10,000
Section 7	Emergency Telephone Charges	\$100	\$100	\$100
PERSONAL ACCIDENT BENEFITS				
Section 8	Accidental Death			
	Insured Person (under the age of 70 years)	\$100,000	\$100,000	\$100,000
	Insured Person (age of 70 years and above)	\$50,000	\$50,000	\$50,000
	Insured Child in a Family Plan (age of 12 years and below)	\$50,000	\$50,000	\$50,000
Section 9	Permanent Disablement	Up to	Up to	Up to
	Insured Person (under the age of 70 years)	\$250,000	\$150,000	\$100,000
	Insured Person (age of 70 years and above)	\$50,000	\$50,000	\$50,000
	Insured Child in a Family Plan (age of 12 years and below)	\$100,000	\$75,000	\$50,000
Section 10	Public Transport Double Cover	Up to		
	Insured Person (under the age of 70 years)	\$500,000	NA	NA
	Insured Person (age of 70 years and above)	\$100,000	NA	NA
	Insured Child in a Family Plan (age of 12 years and below)	\$200,000	NA	NA
TRAVEL INCONVENIENCE BENEFITS				
Section 11	Travel Cancellation and Travel Postponement	\$10,000	\$5,000	\$5,000
Section 12	Replacement of Traveler	\$1,000	\$1,000	\$1,000
Section 13	Travel Curtailment and Travel Interruption	\$10,000	\$5,000	\$5,000
Section 14	Personal Baggage Including Laptop Computer	\$5,000	\$3,000	\$3,000
Section 15	Travel Delay \$100 for 6 every hours	\$1,500	\$1,000	\$1,000
Section 16	Baggage Delay \$200 for every 6 hours	\$1,500	\$1,000	\$1,000
Section 17	Travel Documents and Personal Money	\$5,000	\$1,000	\$1,000
Section 18	Personal Liability Abroad	\$1,000,000	\$1,000,000	\$1,000,000

SUPPLEMENTARY BENEFITS				
Section 19	Golf Advantage			
	A) Damage or Loss of Golfing Equipment	\$750	\$750	\$750
	B) Hole-in-One	\$250	\$250	\$250
Section 20	Home Guard	\$5,000	\$3,000	\$3,000
Section 21	Car Rental Excess Charges	\$750	\$500	\$250
Section 22	Pet Care \$50 for every 6 hours	\$750	\$500	\$250
Section 23	Automatic Extension of Policy Period	Included	Included	Included
Section 24	Emergency Assistance	Included	Included	Included
Section 25	Terrorism Extension	Yes	Yes	Yes
KRISFLYER MEMBER EXCLUSIVE BENEFITS				
Section 26	Hospital Income In Singapore \$100 for 24 hours period of Hospital Confinement	\$2,000	\$1,000	\$1,000
Section 27	Fraudulent Credit Card Usage	\$2,000	\$1,000	\$1,000
Section 28	Additional Accidental Death and Permanent Disablement Benefit			
	Insured Person (under the age of 70 years)	\$50,000	\$50,000	\$50,000
	Insured Person (age of 70 years and above)	\$10,000	\$10,000	\$10,000
	Insured Child in a Family Plan (age of 12 years and below)	\$20,000	\$20,000	\$20,000
Section 29	Treatment by Physician	\$500	\$250	\$250
Section 30	Kidnap, Hostage and Hijack of Public Conveyance \$250 for every 24 hours	\$5,000	\$3,000	\$1,000

Note: Please refer to Policy for specific terms, conditions and exclusions. All amounts shown in Singapore Dollars (SGD).

TRAVEL INSURANCE BY TRAVEL GUARD®

This Policy sets out the terms and conditions of a contract of insurance between AIG Asia Pacific Insurance Pte. Ltd. and You. We have written the Policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

PART I – POLICY 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) **ACQUIRED IMMUNE DEFICIENCY SYNDROME** or AIDS will have the meanings assigned to it by the World Health Organisation 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 zero-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.
- 3) **ACTS OF TERRORISM** means any actual or threatened use of force or violence 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.
- 4) **ACT OF WAR** is an incident directed or carried out by a member or members of an armed force in the prosecution of War.
- 5) **AIG TRAVEL ASIA PACIFIC PTE. LTD OR ATAP** refers to Our travel assistance company which comprises of a worldwide team of medical professionals and insurance specialists who are available 24-hours a day for advice and assistance during medical emergencies and any associated problems faced while on an Oversea Trip.
- 6) **CHILD or CHILDREN** shall mean an unmarried person or persons not older than 12 years of age during the Policy period.
- 7) **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.
- 8) **COMMON AIR CARRIER** means any fixed-wing aircraft provided and operated by Singapore Airlines, SilkAir or their code-share partners which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by Singapore Airlines, SilkAir or their code-share partners which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.
- 9) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 10) **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 unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica. It does not mean trekking and travel, outside of these previously given examples, provided by a recognised 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.
- 11) **EXTREME SPORTS AND SPORTING ACTIVITIES** means any sport or sporting activities that present a high level of inherent danger This includes but is 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 recognised 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.

- 12) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 13) **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:
- has full facilities for diagnosis and surgical procedures;
 - provides 24-hour a day nursing services by registered graduate nurses;
 - is supervised by a staff of Medical Practitioners; and
 - 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 behavioral disorder.
- 14) **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.
- 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) **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.
- 18) **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 paragraph 10 of Part IV – General Conditions.
- 19) **JEWELLERY** mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stones or semi-precious stones.
- 20) **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.
- 21) **KRISFLYER MEMBER** means a person who (i) has been accepted by Singapore Airlines as a member under their frequent flyer and airport lounges program and (ii) holds a current and valid Krisflyer card at the time of a loss occurring under this Policy.
- 22) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, Tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.
- 23) **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.
- 24) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
 If a dB = Hearing loss at 500 Hertz
 If b dB = Hearing loss at 1000 Hertz
 If c dB = Hearing loss at 2000 Hertz
 If d dB = Hearing loss at 4000 Hertz
 $1/6$ of (a+2b+2c+d) is above 80 dB
- 25) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 26) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 27) **MAJOR TRAVEL EVENT** means
- Natural Disasters;
 - epidemic or pandemic at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel issued by the Singapore government or the government of the country You are travelling to;
 - major industrial accident;
 - Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Air Carrier services or in a warning against non-essential travel issued by the Singapore government or government of the country You are travelling to;
 - striking resulting in cancellation of schedule Common Air Carrier services; or
 - any event leading to airspace or multiple airport closures.

- 28) **MANUAL WORK** means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:
- underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
 - work that involves heavy machinery, explosives or hazardous materials;
 - work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
 - 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;
 - 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 organisation 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.
- 29) **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.
- 30) **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.
- 31) **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.
- 32) **NATURAL DISASTERS** means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 33) **OVERSEAS** means beyond the territorial limits of Singapore.
- 34) **PAYMENT CARD** means an ATM card, NETS card, credit card, charge card or debit card issued by a qualified financial institution for personal use only.
- 35) **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.
- 36) **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.
- 37) **PRE-EXISTING MEDICAL CONDITION** means any condition for which:
- You received medical treatment, diagnosis, consultation or prescribed drugs within a 12 month period preceding the commencement of a Trip; or
 - Medical advice or treatment was recommended by a Medical Practitioner within a 12 month period preceding the commencement of a Trip; or
 - A reasonable person in the circumstances would be expected to be aware of within a 12 month period preceding the commencement of a Trip.
- 38) **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.
- 39) **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries which mode shall be buses, ferries, hovercrafts, hydrofoils, cruise ships, trains, trams or underground trains. This excludes all modes of transportation that are chartered or arranged as part of a tour even if such services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.
- 40) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.

- 41) **SELECTED PLAN** means the choice of ASEAN, ASIA and INTERNATIONAL Plan which You or Your representative made at the time of application.
- 42) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You or members of a Family Plan (as defined under paragraph 10 of Part IV – General Conditions) 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 Section 11, the definition of Sickness under “Serious Sickness” shall be that referred to in clause 43.
- 43) **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 Section 11, “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.
- 44) **STOLEN** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- 45) **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.
- 46) **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.
- 47) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 48) **TRIP** means an Overseas journey undertaken on a flight operated by Singapore Airlines, SilkAir or their code-share partners that does not exceed 182 consecutive days and for which cover shall commence from:
- a) in respect of Section 11 at the later of the Policy issuance date or as specified under the applicable Section; and
 - b) in respect of all other Sections at 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.
- 49) **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.
- 50) **WE** or **OUR** or **US** means AIG Asia Pacific Insurance Pte. Ltd.
- 51) **YOU** or **YOUR** means the Insured Person.
- 52) **ZONE** means –
ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, and Vietnam;
ASIA: ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka and Taiwan;
INTERNATIONAL: ASEAN, ASIA and the rest of the world (excluding Cuba, Iran, Syria, Sudan, North Korea, and the Crimea region).

PART II – COVERAGE

MEDICAL AND TRAVEL BENEFITS

SECTION 1 – MEDICAL EXPENSES INCURRED OVERSEAS

We will reimburse You up to the limit specified in the Selected Plan under Section 1, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness 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 Section 1.

If You are entitled to a refund of all or part of the Medical 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.

	Maximum Benefit (S\$)		
	International	Asia	ASEAN
Insured Person (under the age of 70 years)	Unlimited	\$500,000	\$250,000
Insured Person (age of 70 years and above)	\$100,000	\$75,000	\$50,000
Insured Child in a Family Plan (age of 12 years and below)	\$150,000	\$150,000	\$100,000

SECTION 2 – MEDICAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified in the Selected Plan under Section 2, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- if prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 2 days from the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore up to the limit specified in the Selected Plan under Section 2; or
- 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 medical treatment in Singapore up to the limit specified in the applicable Selected Plan under Section 2.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in the applicable Selected Plan under Section 2.

If You are entitled to a refund of all or part of the Medical 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.

	Maximum Benefit (S\$)		
	International	Asia	ASEAN
Insured Person (under the age of 70 years)	\$20,000	\$10,000	\$10,000
Insured Person (age of 70 years and above)	\$2,000	\$1,000	\$1,000
Insured Child in a Family Plan (age of 12 years and below)	\$10,000	\$5,000	\$5,000

SECTION 3 – OVERSEAS HOSPITAL INCOME

We will pay up to the limit specified in the Selected Plan under Section 3, hospital income for Hospital Confinement due to Injury or Sickness sustained 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.

SECTION 4 – EMERGENCY MEDICAL EVACUATION & REPATRIATION

A) EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are Overseas and if in the opinion of ATAP, or an authorised representative of ATAP, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, ATAP, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay ATAP directly the covered expenses for such evacuation specified in the Selected Plan under Section 4.

The means of evacuation arranged by ATAP, or an authorised representative of ATAP, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by ATAP, or the authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by ATAP for Your transportation, medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

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 unutilized portion of the return air ticket for the scheduled Trip; and/or
- 2) any expenses for a service not approved and arranged by ATAP, or an authorised representative of ATAP, unless We decide that such expenses were necessarily incurred and for reasons beyond the control of You, Your relative or Travel Companion or ATAP could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which ATAP would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 4.

B) REPATRIATION

When as the result of Injury or Sickness commencing whilst Overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, ATAP or an authorised representative of ATAP will make the necessary arrangements for the return of Your mortal remains to Singapore. 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, embalment and cremation if so elected. This will not include expenses related to religious ceremony rites.

All arrangements for the repatriation must be approved and arranged through ATAP unless making such arrangements through ATAP were not possible in the circumstances due to reasons beyond Your estate's control and any alternative arrangements are deemed reasonable by Us.

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 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 ATAP, or by an authorised representative of ATAP.

Note: In no event will the total of the expenses for Emergency Medical Evacuation and Repatriation exceed the limit specified in the applicable Selected Plan under Section 4.

SECTION 5 – HOSPITAL VISITATION & COMPASSIONATE VISIT

A) HOSPITAL VISITATION

- 1) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and it is not judged medically appropriate to move You to another location or to return You 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 Section 5, the following:
 - (i) 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
 - (ii) reasonable hotel accommodation expenses, necessarily incurred by the Relative or friend to visit and stay with You for the duration of Your Hospital Confinement.
- 2) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and it is not judged medically appropriate to move You to another location or to return You 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 Section 5, the following:
 - (i) resulting administrative charges for postponement of return travel to Singapore; and
 - (ii) 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.

B) COMPASSIONATE VISIT

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 specified in the Selected Plan under Section 5, the reasonable travel (economy class airfare, rail or sea transport fare) and hotel accommodation expenses incurred by one Relative or friend to assist in the final arrangements at Your destination.

Note: This Policy will only pay for a claim in respect of either Hospital Visitation or Compassionate Visit under Section 5A or 5B for the same event but not both.

SECTION 6 – CHILD PROTECTOR

In the event You are under Hospital Confinement whilst Overseas and there is no adult to accompany the Child/Children, who has/have travelled with You Overseas, We will pay, up to the limit specified in the Selected Plan under Section 6, 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.

SECTION 7 – EMERGENCY TELEPHONE CHARGES

We will reimburse You, up to the limit specified in the Selected Plan under Section 7, the telephone charges incurred by use of Your or a third party’s personal mobile phone or of a phone using a standard LAN Line for the sole purpose of engaging the services of ATAP during a medical assistance/emergency, and for which a medical claim has been accepted under Sections 1, 3 or 4.

We will also reimburse You for the use of a prepaid phone card for the purpose set out above, subject to a maximum reimbursable sum of \$10 for such cards.

PERSONAL ACCIDENT BENEFITS

SECTION 8 – ACCIDENTAL DEATH

If You are involved in an Accident during the period beginning 3 hours before You leave Your permanent place of residence or office to commence Your Trip and up until the earlier of 3 hours of Your return from Your Trip or Your return to Your permanent place of residence or office, and as a consequence, suffer death within 90 days of the date of the Accident, We will pay your estate the compensation specified in the Selected Plan under Section 8

Principal Sum Insured Per Insured Person			
	International	Asia	ASEAN
Insured Person (under the age of 70 years)	\$100,000	\$100,000	\$100,000
Insured Person (age of 70 years and above)	\$50,000	\$50,000	\$50,000
Insured Child in a Family Plan (age of 12 years and below)	\$50,000	\$50,000	\$50,000

EXCLUSIONS

We will not pay compensation for any event that arises from or is caused by any sickness or infectious disease.

SECTION 9 – PERMANENT DISABLEMENT

If You are involved in an Accident during the period beginning 3 hours before You leave Your permanent place of residence or office to commence Your Trip and up until the earlier of 3 hours of Your return from Your Trip or Your return to Your permanent place of residence or office, and as a consequence, suffer Injury within 90 days of the date of the Accident, We will pay compensation for the specific event suffered as set out in the Schedule of Compensation below. The maximum amount We will pay is the principal sum insured for the Selected Plan.

Principal Sum Insured Per Insured Person			
	International	Asia	ASEAN
Insured Person (under the age of 70 years)	Up to \$250,000	Up to \$150,000	Up to \$100,000
Insured Person (age of 70 years and above)	Up to \$50,000	Up to \$50,000	Up to \$50,000
Insured Child in a Family Plan (age of 12 years and below)	Up to \$100,000	Up to \$75,000	Up to \$50,000

Schedule of Compensation

- 1) Total Disablement 100% }
- 2) Permanent and Incurable Paralysis of all Limbs 100% }
- 3) Permanent Total Loss of Sight of both Eyes 100% } Percentage of
- 4) Loss of or the Permanent Total Loss of use of two Limbs 100% } Principal Sum
- 5) Permanent Total Loss of Speech and Hearing 100% } Insured above
- 6) Permanent Total Loss of Hearing in } according to
- a. both Ears 75% } Selected Plan
- b. one Ear 15% }
- 7) Permanent Total Loss of Sight of one Eye 50% }
- 8) Loss of or the Permanent Total Loss of use of one Limb 50% }

EXCLUSIONS

We will not pay compensation for any event as set out in the Schedule of Compensation above that arises from or is caused by any sickness or infectious disease.

SECTION 10 – PUBLIC TRANSPORT DOUBLE COVER (NOT APPLICABLE TO ASEAN and ASIA PLAN)

If You are involved in an Accident during the period beginning 3 hours before You leave Your permanent place of residence or office to commence Your Trip and up until the earlier of 3 hours of Your return from Your Trip or Your return to Your permanent place of residence or office, and as a consequence, suffer Injury within 90 days of the date of the Accident, We will pay compensation for the specific event suffered as set out in the Schedule of Compensation below. The maximum amount We will pay is the principal sum insured for the Selected Plan.

Principal Sum Insured Per Insured Person	
	International
Insured Person (under the age of 70 years)	Up to \$500,000
Insured Person (age of 70 years and above)	Up to \$100,000
Insured Child in a Family Plan (age of 12 years and below)	Up to \$200,000

Schedule of Compensation

- 1) Total Disablement 100% }
- 2) Permanent and Incurable Paralysis of all Limbs 100% }
- 3) Permanent Total Loss of Sight of both Eyes 100% } Percentage of
- 4) Loss of or the Permanent Total Loss of use of two Limbs 100% } Principal Sum
- 5) Permanent Total Loss of Speech and Hearing 100% } Insured above
- 6) Permanent Total Loss of Hearing in } according to
 - a. both Ears 75% } Selected Plan
 - b. one Ear 15% }
- 7) Permanent Total Loss of Sight of one Eye 50% }
- 8) Loss of or the Permanent Total Loss of use of one Limb 50% }

Note: This Policy will only pay for any claim either under Section 9 or Section 10, but not both.

TRAVEL INCONVENIENCE BENEFITS

SECTION 11 – TRAVEL CANCELLATION & TRAVEL POSTPONEMENT

A) TRAVEL CANCELLATION

- (1) If Your Trip is cancelled due to any of the following unexpected events occurring within 60 days (except item c) before the date of departure of the Trip:
 - 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) witness summons.

We will pay, up to the limits specified in the Selected Plan under Section 11, for the resulting loss of travel and/or accommodation expenses:

- i) paid in advance by You;
- ii) for which You are legally liable; and
- iii) which are not recoverable from any other source.

- (2) Alternatively, if Your Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within 60 days 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 traveler made before the commencement of the Trip subject to the limits specified in the Selected Plan under Section 11. Such replacement administrative expenses are paid by Us as an alternative to (1) above and there will be no further payment by Us for any travel losses or accommodation expenses.

EXCLUSIONS

In respect of (1) and (2) 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 Air 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 7 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;
- 7) being airport taxes and administration fees included in the cost of your flights; and/or
- 8) being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

Once an Insured Person under the Individual Plan or a Family Plan cancels the Trip and a claim is made for Travel Cancellation under Section 11, 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.

Note: This Policy will only pay for a claim in respect of either Travel Cancellation or Travel Postponement under Section 11A or 11B for the same event but not both.

B) TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following unexpected events occurring within 60 days (except item (c) before the date of departure of the Trip:

- 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 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) witness summons.

We will pay, up to the limits specified in the Selected Plan under Section 11, for the resulting administrative charges to postpone the Trip:

- i) which full payment was made by You;
- ii) for which You are legally liable; and
- iii) which are not recoverable from any other source.

EXCLUSIONS

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 Air 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 7 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;
- 7) being airport taxes and administration fees included in the cost of your flights; and/or
- 8) being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

Once an Insured Person under the Individual Plan or a Family Plan postpones the Trip and a claim is made for Travel Postponement under Section 11, 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.

Note: This Policy will only pay for a claim in respect of either Travel Cancellation or Travel Postponement under Section 11A or 11B for the same event but not both.

SECTION 12 – REPLACEMENT OF TRAVELER

If You unable to commence Your Trip due to any of the following unexpected events occurring within 60 days before the planned date of departure of the Trip:

- a) death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
- b) 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
- c) witness summons,

and are substituted by another person for the Trip, We will reimburse You up to the limits specified in the Selected Plan under this Section 12, administration charges or fees incurred in making the necessary changes in travel and/or accommodation arrangements to enable such person to take over Your place on the Trip.

We will not pay for any loss or charges:

- 1) that is covered by any other existing insurance scheme or government program;
- 2) 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);
- 3) expenses that would have been incurred by You (being the original traveler) including budgeted Trip expenditure;
- 4) the cost of first class airfares, or the cost of business class airfares unless You (being the original traveler) had originally purchased business class airfares for the Trip; or
- 5) non-essential expenses incurred in the transportation of the substitute person.

SECTION 13 – TRAVEL CURTAILMENT & TRAVEL INTERRUPTION

A) TRAVEL CURTAILMENT

This coverage is effective only if it is purchased before You become aware of any circumstances set out below which could lead to the disruption of Your Trip.

If Your Trip is disrupted and You have to shorten Your Trip and return directly to Singapore from Overseas:

- a) due to Major Travel Event which prevents You from continuing with Your scheduled Trip;
- b) because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;

- c) because the aircraft on which You are on board as a passenger is hijacked;
- d) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion, or

B) TRAVEL INTERRUPTION

If Your Trip is disrupted and You have to return directly to Singapore from Overseas:

- a) due to quarantine upon medical advice which prevents You from continuing with Your scheduled Trip; or
- b) due to You or Your Relative being under Hospital Confinement whilst Overseas for more than 5 days consecutively or where such Hospital Confinement is for less than 5 days, upon medical advice against travelling, thus resulting in You being unable to return to Singapore in accordance with Your scheduled Trip.

We will pay, up to the limits specified in the Selected Plan under Section 13, for:-

- (i) any additional air, land or sea travel (economy class fare whenever possible) expenses incurred as a result (where the original travel ticket can be amended at a lower cost than the purchase of a new ticket, the original travel ticket should be amended); and / or
- (ii) pay for additional accommodation expenses incurred as a result; and/or
- (iii) any loss of travel and/or accommodation expenses paid in advance by or forfeited from You after the commencement of the Trip as a result of any of the above stated reasons, less any refund that may be obtained by You.

Note: In no event will the total expenses for Travel Curtailment and Travel Interruption exceed the limit specified in the applicable Selected Plan under Section 13.

SECTION 14 – PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in the Selected Plan under Section 14, for loss of or damage sustained whilst Overseas on a Trip to personal baggage taken or purchased where such loss or damage is due to circumstances beyond Your control at the planned destination including Natural Disasters. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

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, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy. 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 will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

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 and reasonable precaution to ensure:-

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) 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.

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 conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, Jewellery, gem stones, watches, contact or corneal lenses, eye-glasses, 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) damage to property which does not affect the fitness for use or purpose or functionality of such property
- 4) 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;

- 5) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- 6) loss or damage to Your baggage sent in advance, mailed or shipped separately;
- 7) loss or damage to Your baggage left unattended in any Public Place;
- 8) loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- 9) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 10) loss of or damage arising from confiscation or retention by customs or other officials;
- 11) loss or damage of business goods or samples or equipment of any kind;
- 12) loss of or damage to data recorded on tapes, cards, discs, USB devices or otherwise;
- 13) 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 Section 17;
- 14) loss of damage or derangement or breakage of fragile or brittle articles; and/or
- 15) loss or damage resulting from mysterious disappearance of such property.

Note: This Policy will only pay for any claim under any one of Sections 14, 16, or 19A for the same event but not for more than one of the Sections.

SECTION 15 – TRAVEL DELAY

If the Common Air Carrier on which You had arranged to travel in during Your Trip arrives late at Your scheduled destination We will pay You, up to the limits specified in the Selected plan under Section 15, \$100 for every full 6 consecutive hours of delay after the arrival time shown on Your scheduled itinerary.

The delay must be due to a Major Travel Event, Civil Unrest, Riot or Commotion, Strike, adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Common Air Carrier.

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; 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.

SECTION 16 – BAGGAGE DELAY

If during the Trip the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay You \$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 a the limit specified in the Selected Plan. 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 Section is based on each claim and not on each piece of baggage. A property irregularity report or equivalent report issued by the Common Air Carrier is required indicating the date and time of loss and the date and time the baggage was delivered to you.

Note: This Policy will only pay for any claim under any one of the Sections 14, 16 or 19A for the same event but not for more than one of the Sections.

SECTION 17 – TRAVEL DOCUMENTS AND PERSONAL MONEY

We will pay You, up to the limit specified in the Selected Plan under Section 17, for the cost of obtaining whilst Overseas replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst Overseas to replace such lost travel documents. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst Overseas.

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 limit specified in the Selected Plan under Section 17, 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 strongroom 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.

SECTION 18 – PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in the Selected Plan under Section 18, for legal liability to a third party arising during the Trip as a result of:

- a) death or Injury to any third party; or
- b) Accidental loss of or damage to property of any third party.

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 willful, 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;
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. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and /or
13. punitive, aggravated or exemplary damages.

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.

SECTION 19 – GOLF ADVANTAGE

A) Damage or Loss of Golfing Equipment

We will pay You, up to the limit specified in the Selected Plan under Section 19A, for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased provided that such event giving rise to the loss or damage occurs in a Public Place and is due to circumstances beyond Your control. The Golfing Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

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

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 Golfing Equipment.

All claim settlements will be subject to due allowance for wear and tear and depreciation.

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 Golfing Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your Golfing 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.

EXCLUSIONS

In respect of Sections 19A, We will not be liable for:

- 1) loss of or damage to golf balls and clubs whilst actually in the course of play or practice;
- 2) 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;
- 3) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 4) loss of or damage arising from confiscation or retention by customs or other officials; and
- 5) loss or damage covered by any other policy or reimbursed by any other party.

Note: This Policy will only pay for any claim under any one of the Sections 14, 16 or 19A for the same event but not for more than one of the Sections.

B) Hole-in-One

If You complete a hole-in-one in an organised event at any 18-hole golf course during a Trip, We will pay up to \$250 to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

SECTION 20 – HOME GUARD

We will, at Our sole discretion and option, either indemnify You or reinstate or repair, up to the limit specified in the Selected Plan under Section 20, against physical loss or damage to the Household Contents, Jewellery, stamp, coin and/or medal collections, works of art stored within Your permanent place of residence in Singapore that was left vacant for the full duration of the Trip and which loss or damage was caused by fire during the period of insurance but which occurred only after You have actually departed from Singapore for the Trip.

EXCLUSIONS

We will not be liable for:

- 1) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- 2) any loss or damage occasioned through Your wilful act or omission or with Your connivance;
- 3) loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- 4) any loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit);
- 5) consequential loss or damage of any kind;
- 6) business or professional use in respect of photographic and sports equipment and accessories and musical instruments;
- 7) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto; and
- 8) loss or damage insured under any other insurance policy, or reimbursed by any other party.

SECTION 21 – CAR RENTAL EXCESS CHARGES

We will reimburse You, up to the limit specified in the Selected Plan under Section 21, for any excess or deductible which You become legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle during a Trip. You must be either a named driver or co-driver of the rental vehicle.

We will only be liable under this Section if the following conditions are satisfied:-

- 1) the rental vehicle must be rented from a licensed rental agency;
- 2) as part of the hiring arrangement, You must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period; and
- 3) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

We will not be liable for:

- a) loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and 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.

SECTION 22 – PET CARE

We will pay up to \$50 for every full 6 consecutive hours of delay, up to the limit specified in the Selected Plan under Section 22, for extra kennel, cattery or pet hotel fees which You become legally liable to pay if You placed Your cat or dog in a kennel, cattery or pet hotel while You are on Your Trip and You are unable to collect the pet on the day as agreed with the kennel, cattery or pet hotel solely due to the delay of Your final inbound Common Air Carrier to Singapore.

You must provide Us with written confirmation from:

- a) the Common Air Carrier stating the reason for the delay and the scheduled and actual arrival time of the Common Air Carrier; and/or
- b) the kennel, cattery or pet hotel stating the original and actual pick-up dates.

EXCLUSIONS

We will not pay for a claim under this Section 22 if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

SECTION 23 – AUTOMATIC EXTENSION OF POLICY PERIOD

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 You are under Hospital Confinement and/or quarantined whilst overseas as advised by a Medical Practitioner.

SECTION 24 – EMERGENCY ASSISTANCE

This Policy provides 24-hours ATAP Emergency Medical Assistance whilst You are travelling overseas.

SECTION 25 – TERRORISM EXTENSION

We will pay You the benefits in Sections 1 to 30 for covered losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan under each Section 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 events.

KRISFLYER MEMBER EXCLUSIVE BENEFITS

N.B: The following Sections from 26-30 are applicable to Krisflyer Members only. To be eligible for cover under these Sections You must be a current and valid Krisflyer Member at the time Your policy is issued and at the time the loss is incurred.

SECTION 26 – HOSPITAL INCOME IN SINGAPORE

We will pay You \$100 for each day of Hospital Confinement, up to the limit specified in the Selected Plan under this Section 26, in the event that You are under Hospital Confinement immediately upon Your return to Singapore due to Injury or Sickness sustained whilst Overseas on a Trip.

SECTION 27 – FRAUDULENT CREDIT CARD USAGE

If You suffer financial loss whilst Overseas on a Trip due to unauthorised charges being made from Your Payment Card, We will reimburse You for such unauthorised charges, up to the limit specified in the Selected Plan under this Section 27, if:

- a) such unauthorised charges were made Overseas with Your Stolen Payment Card; or
- b) Your Payment Card was not Stolen, but such unauthorised charges were made through any Overseas ATM withdrawal, in-store or online purchases with Your Payment Card information; then
 - i) in respect of a) above, We will reimburse the unauthorised charges incurred 12 hours prior to Your first reporting the event to Your Payment Card issuer(s); and
 - ii) in respect of b) above, We will reimburse the unauthorised charges incurred prior to Your first reporting the event to Your Payment Card issuer(s), or Us, or, Your Payment Card issuer(s) notifying You about the event (whichever occurs first).

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

- 1) We will only pay for such unauthorised charges which You are made liable for, under the terms and conditions of Your Payment Card;
- 2) You must report the theft of Your Payment Card to the issuer(s) and to Us within 24-hours of discovering that Your Payment Card was Stolen or any unauthorised 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 Payment Card was issued; and
- 5) Your Payment 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 any business pursuits or, relating to Your work or profession;
- 3) losses caused by any illegal acts on Your part;
- 4) losses that You have intentionally or deliberately caused;
- 5) cash advances made with Your Stolen Payment Card;
- 6) charges made by a resident of Your household, Your Relative or Travel Companion or by a person entrusted with Your Payment Card;
- 7) 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
- 8) losses due to the order of any government, public authority or customs officials.

SECTION 28 – ADDITIONAL ACCIDENTAL DEATH AND PERMANENT DISABLEMENT BENEFIT

In the event You are involved in an Accident whilst Overseas on a Trip and as a consequence suffer death or Injury within 90 days of the date of the Accident, and is payable under Section 9 or Section 10, We will pay additional compensation for the specific event suffered as set out in the Schedule of Compensation below, The maximum amount we will pay is the principal sum insured for the Selected Plan.

Principal Sum Insured Per Insured Person			
	International	Asia	ASEAN
Insured Person (under the age of 70 years)	Up to \$50,000	Up to \$50,000	Up to \$50,000
Insured Person (age of 70 years and above)	Up to \$10,000	Up to \$10,000	Up to \$10,000
Insured Child in a Family Plan (age of 12 years and below)	Up to \$20,000	Up to \$20,000	Up to \$20,000

Schedule of Compensation

1) Total Disablement	100% }	
2) Permanent and Incurable Paralysis of all Limbs	100% }	
3) Permanent Total Loss of Sight of both Eyes	100% }	Percentage of
4) Loss of or the Permanent Total Loss of use of two Limbs	100% }	Principal Sum
5) Permanent Total Loss of Speech and Hearing	100% }	Insured above
6) Permanent Total Loss of Hearing in		} according to
a. both Ears	75% }	Selected Plan
b. one Ear	15% }	
7) Permanent Total Loss of Sight of one Eye	50% }	
8) Loss of or the Permanent Total Loss of use of one Limb	50% }	
9) of or the Permanent Total Loss of use of one Limb	50% }	

EXCLUSIONS

We will not pay compensation for any event as set out in the Schedule of Compensation above that arises from or is caused by any sickness or infectious disease.

SECTION 29 – TREATMENT BY PHYSICIAN

We will reimburse You, up to the limit specified in the Selected Plan under Section 29, the expenses incurred in relation to treatment by a Physician, which are necessarily incurred whilst Overseas on a Trip for Injury and Sickness which You suffered solely and independently of any other causes.

SECTION 30 – KIDNAP, HOSTAGR AND HIJACK BY PUBLIC CONVEYANCE

We will pay a benefit of \$250 per day for every continuous 24-hour period that You are held for ransom following a Kidnap, or when You are confined in a Public Transport as a Hostage as result of a Hijack during a Trip. The maximum benefit payable will be up to the limit specified in the Selected Plan under Section 30.

EXCLUSIONS

We will not pay any benefit in this Section for loss or damage due to the following:

- 1) Your fraudulent, dishonest or criminal acts;
- 2) events which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and
- 3) actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hijack and Hostage.

As a condition precedent to Our liability, We must:

- a) have sufficient proof that the event has actually occurred;
- b) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- c) if it is in Your best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

PART III – GENERAL EXCLUSIONS

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

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
 - b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c) the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation;
- 3) 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;
- 4) Any prohibition or regulations by any government;
- 5) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimizing any claim under the Policy;
- 6) 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) private hunting trips;
 - f) off-piste skiing;
 - g) private white water rafting grade 4 or above;
 - h) ocean yachting or pot holing;
 - i) scuba diving unless You hold a PADI certification (or similar recognised 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 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 at all times whilst motorcycling 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, save that 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 recognised 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 6,000 meters.
- 7) You travelling as an operator or crew member in, or carrying out any testing or repairs on, a private or commercially operated aircraft;
 - 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
 - 9) The effect or influence of alcohol or of non-prescription drugs or medications;
 - 10) Any Pre-existing Medical Conditions (however this exclusion 10 shall not apply to coverage provided under Section 4b) ;
 - 11) Pregnancy or childbirth, and / or any injury or sickness associated with pregnancy or childbirth (except for coverage under Section 3 and Section 7);
 - 12) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 - 13) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
 - 14) 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);
 - 15) 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;
 - 16) Mysterious disappearance;
 - 17) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
 - 18) 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;
 - 19) Medical services or treatments referred to ATAP which in the opinion of both the Medical Practitioner in attendance and ATAP can wait until You return to Singapore;
 - 20) Any claim that results from the tour operator, airline or any other company, firm or person willfully refusing to carry out any part of their obligation to You;
 - 21) Any indirect losses which are not covered by the terms and conditions of this Policy;
 - 22) The costs of any lost or damaged item which is covered by any other insurance policy; and/or
 - 23) Any Act of terrorism involving the use or release of nuclear, chemical or biological materials or applications.
 - 24) Declared or undeclared War, or any declared or undeclared Act of War.
- In addition:
- 25) We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us ,Our parent company or Our ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.
 - 26) This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimean region.
 - 27) This policy will not cover any claims, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimean region.

PART IV – GENERAL CONDITIONS

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance and up until the time You commence Your Trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.
 - 2) **AWARENESS OF CIRCUMSTANCES:** At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy. In such a case, no claim will be payable.
 - 3) **ATAP NOTIFICATION REQUIREMENTS:** If You require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, You must contact ATAP and obtain approval before arrangements are made. You must follow the advice and instruction of ATAP failing which Your claim may not be payable.
 - 4) **OFFSET CLAUSE:** We will not cover You for loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 8,9,10 and 28 of the Policy.
 - 5) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore. If insurance is purchased after your departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.
 - 6) **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.
 - 7) **EXTENSION OF POLICY:** 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 ATAP 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.
 - 8) **COUNTRY OF ORIGIN/HOME COUNTRY COVERAGE:** If You travel back to Your Country of Origin/Home Country for a continuous period of more than 30 days, coverage under Section 1 of this Policy is limited to 20% of the limit specified in the Selected Plan under that Section notwithstanding any other provisions of this Policy.
 - 9) **CURRENCY:** All amounts shown are in Singapore Dollars (SGD).
 - 10) **FAMILY PLAN –**
Under a family Plan, the Insured Persons 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.
- Each Insured Person is entitled to claim for the benefits under each Section of this Policy up to the maximum limit in the Selected Plan under the applicable Sections 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.
- 11) **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.
 - 12) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
 - 13) **LENGTH OF TRIP:** In no event will a Policy exceed 182 consecutive days for any one covered Trip.
 - 14) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. 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.

- 15) NOTIFY AUTHORITIES:** If the property insured under Sections 14, 17 and 19A 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 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.
- 16) SUBROGATION:** In the event of any payment under any one or more Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and documents and do whatever else is necessary to secure Our such rights. You will take no action after the loss to prejudice such rights.
- 17) 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 and any bills You have paid.
- 18) MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 19) ARBITRATION:** Any disputes 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 reference in this clause. The Tribunal shall consist of one arbitrator.
- 20) TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Section 4. Under Sections 1 and 2, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by ATAP or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 1 and 2, which You incur directly will be payable to You. Under Section 4, 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.
- 21) CLAIMS PAYABLE:** We will not pay any claim if and where the laws of Your Country of Origin/Home Country 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.
- 22) ONE-WAY TRIP:** This Policy also covers a one-way Trip provided (i) You have purchased the Policy in Singapore, (ii) are scheduled to fly on Singapore Airlines, SilkAir, or their code-share partners and (iii) 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 Sections 8 to 12, Sections 14 to 17 and Sections 24 to 25, 28 and 30. 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 Sections 8 to 10 and Section 28):
- 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).
- For the avoidance of doubt, notwithstanding anything to the contrary in the specific sections, we will only pay for the cost of the flight for a claim under a one-way Trip made under Section 11.
- 23) RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or ATAP or an authorised representative of ATAP for a medical claim for which Policy liability is not engaged, We or ATAP or an authorised representative of ATAP reserve the right to recover against You for the full sum which We or ATAP or an authorised

representative of ATAP is liable to the medical institution to which You were admitted.

- 24) ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement 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.
- 25) 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 sustained after such acceptance of premium.
- 26) INTEREST:** No indemnity from Us will carry any interest.
- 27) GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.
- 28) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
- 29) 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.
- 30) DATA PRIVACY:** The Insured Person(s) has/have agreed and consented that We may collect, use and process the Insured Person(s)'s personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore: (i) Our group companies; (ii) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners; (iii) brokers, the Insured Person(s)'s authorised agents or representatives, legal process participants and their advisors, other financial institutions; (iv) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purposes stated in Our Data Privacy Policy which include:
- (i) Processing, underwriting, administering and managing the Insured Person(s)'s relationship with Us;
 - (ii) Audit, compliance, investigation and inspection purposes and handling regulatory / governmental enquiries;
 - (iii) Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - (iv) Managing Our infrastructure and business operations; and
 - (v) Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at:
http://www.aig.com.sg/sg-privacy_1030_237853.html

If the Insured Person(s) has not opted out, the Insured Person(s) has also consented to Us, Our group companies, service providers and business partners using, processing and disclosing the Insured Person's personal information to:

- a) enrol the Insured Person(s) in contests, prize draws and similar promotions; and
- b) contact the Insured Person(s) to market other insurance, and/or Our, Our group companies' and/or Our business partners' financial products and/or services.

If you have any questions about Our collection, use and disclosure of personal information you may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com

- 31) INSURANCE ACT (CHAPTER 142):** 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 should be ordinarily resident in Singapore at the date of Your application 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 application 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 application 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 application 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 application 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.

32) POLICY OWNER'S 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.com.sg or www.gia.org.sg or www.sdic.org.sg).

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