

SUMMARY OF BENEFITS

Diners WorldTraveller

Summary of Coverage

Maximum Benefits (S\$)

	OVERSEAS MEDICAL & DENTAL SERVICES	Traveller
Section 1	Medical and Accidental Dental Expense Incurred Overseas Insured Person before the attainment of 70 years and below. Insured Person upon attainment of 70 years and above. Insured Child before the attainment of 18 years or 23 years if studying full time in a recognised institution of higher learning.	\$500,000 \$100,000 \$200,000
Section 2	Medical Expenses incurred in Singapore Insured Person before the attainment of 70 years and below. Insured Person upon attainment of 70 years and above. Insured Child before the attainment of 18 years or 23 years if studying full time in a recognised institution of higher learning.	\$25,000 \$5,000 \$10,000
Section 3	Medical Expenses - Women Benefit (NEW) Incurred overseas due to Pregnancy Related Sickness.	\$5,000
Section 4	Treatment by Traditional Chinese Medicine (TCM) (NEW) Covers Traditional Chinese Medicine (TCM) treatment from a recognized (TCM) physician.	\$300
Section 5	Overseas Hospital Income Pay \$200 for every complete day the Insured Person is hospitalised overseas.	\$30,000
Section 6	Hospital Income in Singapore (NEW) Pays \$100 for every complete day the Insured Person is hospitalised in Singapore.	\$1,000
Section 7	Emergency Medical Evacuation Covers all Travel Guard Emergency Medical Evacuation expenses.	Unlimited
Section 8	Repatriation Covers all Travel Guard expenses incurred in returning the remains of the Insured Person, who suffered loss of life during the trip, to Singapore.	Unlimited
Section 9	Direct Repatriation Covers all Travel Guard expenses incurred in returning the remains of the Insured Person who suffered loss of life during the trip to home country.	\$30,000
Section 10	Hospital Visitation Pays for the incidental expenses for the visit of one relative or friend if the Insured Person cannot be evacuated and requires hospitalization for more than 5 days whilst overseas.	\$5,000
Section 11	Compassionate Visit Pays for the incidental expenses of sending one relative or friend if assistance is required to assist in repatriation arrangement of the Insured Person's remains.	\$5,000
Section 12	Child Guard Pays for one relative or friend to accompany the Insured Person's children home following hospitalization of the Insured Person	\$5,000
Section 13	Emergency Telephone Charges (NEW) Reimburses telephone charges for Medical related services in contacting Travel Guard. (NEW)	\$100
Section 14	Automatic Extension of Policy Period Covers automatic extension of this policy up to 30 days without additional premium due to hospitalization or Quarantined of the Insured Person.	Yes
	PERSONAL ACCIDENT ASSIST	Traveller
Section 15	Accidental Death & Permanent Disablement (NEW) Insured Person before the attainment of 70 years old and below. Insured Person upon attainment of 70 years old and above. Insured Child before the attainment of 18 years or up to 23 years if studying full time in a recognised institution of higher learning.	\$200,000 \$100,000 \$100,000
Section 16	Public Transport Double Cover Insured Person before the attainment of 70 years old and below. Insured Person upon attainment of 70 years old and above. Insured Child before the attainment of 18 years or up to 23 years if studying full time in a recognised institution of higher learning.	\$400,000 \$200,000 \$200,000
Section 17	Child Education Grant Pays for each legally dependent child (before the attainment of 23 years old and below) studying as full-time student in a recognized institution of learning as a result of accidental loss of life of the Insured Person.	\$5,000
Section 18	Credit Card Indemnity Pays for Insured Person's Diners club outstanding balance as a result of an accident resulting in death.	\$5,000

Summary of Coverage

Maximum Benefits (S\$)

TRAVEL ASSIST		Traveller
Section 19	Travel Cancellation Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore.	\$10,000
Section 20	Travel Postponement Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore.	\$1,000
Section 21	Loss of Travel Deposit (NEW) Covers the insured for loss of travel deposit in the event of financial collapse of a Singapore registered Travel agent.	\$250
Section 22	Trip Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip.	\$10,000
Section 23	Travel Interruption Covers the unused portion of the trip due to hospitalization of the Insured Person.	\$5,000
Section 24	Personal Baggage including Lap-Top Computer Covers loss or damage to baggage, clothing, personal effects, Lap-Top Computer (Max. \$500 for any one article or pair or set of articles. Max. for Lap-Top Computer is \$1,000).	\$5,000
Section 25	Jewellery Coverage (NEW) Compensates the loss of jewellery whilst overseas due to robbery.	\$500
Section 26	Baggage Delay Pays \$200 for each full 8 consecutive hours that the Insured Person's baggage is delayed whilst overseas and in Singapore.	\$1,000
Section 27	Travel Documents Pays the Insured person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is also covered (max. \$300)	\$5,000
Section 28	Travel Delay Pays \$100 for each full 8 consecutive hours delay whilst overseas and in Singapore.	\$1,000
Section 29	Travel Misconnection Covers expenses incurred as a result of misconnection of conveyance.	\$200
Section 30	Kidnap & Hostage (NEW) Pays \$250 for loss of income for every 24 hours the insured is kidnapped whilst travelling overseas.	\$5,000
Section 31	Personal Liability Covers the Insured Person against liability to third parties or damage to their property caused by his/her negligence.	\$1,000,000
LIFESTYLE ASSIST		Traveller
Section 32	Golf Advantage Covers you for damage or loss of golfing equipment.	\$500
Section 33	Home Guard Pays for damage (due to fire) to household contents of the Insured Person's residence which was left vacant for the full duration of the Trip.	\$5,000
Section 34	Rental Vehicle Excess Pays for the cost of the insurance excess of a car rented by the Insured Person if it is involved in an accident.	\$500
Section 35	Pet Cover Pays \$50 for each full 8 consecutive hour's delay of returning flight to Singapore; to cover additional cost incurred in the Insured Person having placed his/her cat or dog in a kennel/cattery or pet hotel.	\$250
Section 36	Cover in the Event of Terrorism (NEW) Sections 1 through 35 of this policy are applicable if they occur as the result of an Act of Terrorism whilst the Insured Person is overseas.	Yes

Diners WorldTraveller

In exchange for the premium the Insured Person has paid or has agreed to pay, and on the basis of the proposal and declaration submitted to American Home Assurance Company, Singapore Branch and/or any statements made to the Company, the Company will provide the Insured Person(s) with the insurance set out in this Policy while the Policy is in force.

The insurance provided is subject to the terms, exclusions and conditions contained in this Policy, Policy Schedule and any Endorsements to this Policy.

The insurance will start on the effective date as specified in the policy schedule and will be in force until the Policy is terminated in accordance with Part IV – General Conditions of the Policy.

PART I – POLICY DEFINITIONS

1 **ACCIDENT or ACCIDENTAL** shall mean a sudden, unforeseen and fortuitous event that results in the Insured Person suffering Death, Disablement or bodily injury.

2 **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

a) **OPPORTUNISTIC INFECTION** shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

b) **MALIGNANT NEOPLASM** shall include but not be 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.

3 **AIR TRAVEL** shall mean riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.

4 **ACTS OF TERRORISM** shall mean 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) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognized by the (relevant) government as an act of terrorism.

5 **COMMON AIR CARRIER** shall mean any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.

6 **COUNTRY OF ORIGIN / HOME COUNTRY** shall mean any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.

7 **FINANCIAL COLLAPSE** shall mean insolvency of the operations of a travel agent registered in Singapore following the filing of a bankruptcy or winding-up petition whether voluntary or involuntary.

8 **GOLFING EQUIPMENT** shall mean golf clubs and golf bags.

9 **HOSPITAL** shall mean a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital

on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre

10 **HOSPITAL CONFINEMENT** shall mean being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement shall mean a continuous twenty-four (24) hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.

11 **HOUSEHOLD CONTENTS** shall mean household furniture and furnishing, clothing and personal effects belonging to the Insured Person or to members of his/her family or domestic servants permanently residing with him/her and fixtures and fittings the Insured Person owns (or for which he/she is responsible) not being landlord's fixtures and fittings excluding: Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

12 **INJURY** shall mean bodily Injury which is sustained by an Insured Person during the period of Insurance and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.

13 **INSURED PERSON(S)** in respect of an Individual Plan shall mean the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan shall mean the person(s) set out at paragraph 6 of Part IV – General Conditions.

14 **JEWELLERY** shall 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 stone or semi-precious stones.

15 **KIDNAP** shall mean any event or connected series of events of seizing, detaining or carrying or taking away by force or fraud, of an Insured Person (except a minor kidnapped by his or her parents) against his will for the purpose of demanding a ransom.

16 **HOSTAGE** shall mean an Insured Person (except a minor held hostage by his or her parents) being taken or held by another person by force or against his will as a prisoner

17 **LAPTOP COMPUTER** shall mean the complete lap-top including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.

18 **LOSS OF LIMB** shall mean total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

19 **LOSS OF HEARING** shall mean 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) are above 80 dB

20 **LOSS OF SIGHT** shall mean the entire and permanent irrecoverable loss of sight.

21 **LOSS OF SPEECH** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial 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.

22 **MEDICAL EXPENSES** shall mean expenses incurred overseas within ninety (90) days of sustaining Injury or Sickness and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or

ambulance service 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/referred by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy and shall 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.

23 **PERMANENT** shall mean lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve (12) calendar month period being beyond hope of improvement.

24 **PRE-EXISTING MEDICAL CONDITION** shall mean any condition for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a 12-month period preceding the effective date of the Policy. For Annual Plan policies, a medical condition for which an Insured Person has made a claim on a previous Trip or a medical condition where treatment was sought or diagnosed within a 12 months prior to Insured Person's travel, such condition will be considered a pre-existing medical condition for the purpose of subsequent Trips.

25 **PUBLIC PLACE** shall mean 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, etc and like places.

26 **PUBLIC TRANSPORT** shall mean any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest as shall mean to move around and recognized by respective countries (eg : bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This would exclude all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled. Common Air Carrier is in this policy treated as Public Transport.

27 **QUALIFIED MEDICAL PRACTITIONER** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person.

28 **RELATIVE** shall refer to the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, auntie or uncle.

29 **SELECTED PLAN** shall mean the choice of Premier, Superior or Classic Plan made by the Insured Person or his/her representative at the time of application.

30 **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to the Insured Person is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the immediate family member, it shall mean Injury or Sickness certified as being dangerous to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation or cancellation of his/her original Trip.

31 **SICKNESS** shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or manifesting whilst overseas during the period of the insured Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made provided the Sickness is not preexisting and the nature of the Sickness is not excluded from this Policy.

32 **TOTAL DISABLEMENT** shall mean Injury of a permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business, occupation of any and every kind or if he has no business or occupation, from attending to his usual duties.

33 **TRAVEL COMPANION** shall mean a person who has travel bookings to accompany an Insured Person on the Trip.

34 **TRADITIONAL CHINESE MEDICINE** shall mean treatment by a registered herbalist, acupuncturist and bonesetter licensed under any

applicable laws. The attending TCM Physician shall not be an Insured Person; or business partner or an employer or employee of the Policyholder; or an agent of an Insured Person, or a person who is related to an Insured Person in any way.

35 **TRIP** shall mean a journey undertaken by an Insured Person and commencing three (3) hours before the time the Insured Person leaves his/her permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first :

- (a) The expiry of the period of insurance specified in the Policy;
- (b) The Insured Person's return to his / her permanent place of residence;
- (c) Within three (3) hours upon arrival into Singapore.

36 **VALUABLES** shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems.

37 **WAR** shall mean war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

PART II - COVERAGE OVERSEAS MEDICAL ASSIST

SECTION 1 - MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS

The Company will reimburse the Insured Person up to the limit specified under Section 1 of the applicable Selected Plan the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness suffered by the Insured Person solely and independently of any other causes. In no event shall the total of the Medical Expenses incurred overseas exceed the limit specified under Section 1 of the applicable Selected Plan. If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, the Company will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

SECTION 2 - MEDICAL EXPENSES INCURRED IN SINGAPORE

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

a) If prior medical treatment has not been sought overseas, the Insured Person must seek medical treatment in Singapore within 7 days (7) upon return to Singapore. From the date of first medical treatment in Singapore, the Insured Person has up to a maximum of thirty days (30) days to continue medical treatment in Singapore or the limit specified under Section 2 of the applicable Selected Plan, whichever occurs first.

b) If medical treatment had already been sought overseas, the Insured Person has up to a maximum of thirty days (30) days upon return to Singapore to continue medical treatment in Singapore up to the limit specified under Section 2 of the applicable Selected Plan, whichever occurs first.

In no event shall the total of the Medical Expenses incurred in Singapore exceed the limit specified under Section 2 of the applicable Selected Plan. If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, the Company will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

The Company will only reimburse expenses incurred in Singapore (if any) in accordance with the prevailing laws, rules and regulations of Singapore.

SECTION 3 - MEDICAL EXPENSES INCURRED OVERSEAS FOR PREGNANCY RELATED SICKNESS

The Company will reimburse the Insured Person up to the maximum limit of the applicable Selected Plan the Medical Expenses, which are necessarily incurred whilst overseas for pregnancy related sickness.

This Section does not apply to pregnancy related sickness / or treatment upon return to Singapore or Country of Residence and does not apply to one-way Trip cover. If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, the Company will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

EXCLUSIONS

For the purpose of this Section, pregnancy related sickness or treatment or losses suffered as a result of pregnancy related sickness does not include the following:

1. Any expenses incurred due to events occurring during the 1st trimester of pregnancy (i.e. 0-12 weeks)
2. Childbirth, including premature childbirth
3. Any disease or disorder of the foetus
4. Abortion or miscarriage
5. Serious complications of pregnancy including, cervical insufficiency, ectopic pregnancy, excessive or low amniotic fluid, intrauterine growth restriction (IUGR), Iron deficiency anaemia, eclampsia and eclampsia (toxaemia of pregnancy), gestational diabetes or hypertension, puerperal infection, placenta previa, abruptio placenta, acute nephritis or any complications caused by congenital heart defects
6. Any depressive, psychological or psychiatric illness, including post-natal depression
7. Pre-existing medical conditions

SECTION 4 – TREATMENT BY TRADITIONAL CHINESE MEDICINE (TCM)

The Company will reimburse the Insured Person up to the limit specified under Section 4 of the applicable Selected Plan the expenses incurred for Traditional Chinese Medicine or treatment attended by a Chinese Physician, which are necessarily incurred whilst overseas for Injury and Sickness suffered by the Insured Person solely and independently of any other causes.

This section also covers expenses incurred for treatment or follow-up treatment in Singapore by a Chinese Physician for Injury or Sickness which the Insured Person had sustained whilst overseas. The time limit for seeking such treatment is as follows:

- a) If prior treatment has not been sought overseas, the Insured Person must seek treatment in Singapore within seven (7) days upon return to Singapore. From the date of first treatment in Singapore, the Insured Person has up to a maximum of thirty days (30) days to continue treatment in Singapore up to the limit specified under Section 4 of the applicable Selected Plan.
- b) If treatment had already been sought overseas, the Insured Person has up to a maximum of thirty days (30) days upon return to Singapore to continue treatment in Singapore up to the limit specified under Section 4 of the applicable Selected Plan.

In no event shall the total expenses for Traditional Chinese Medicine or treatment by a Chinese Physician incurred overseas and in Singapore exceed the limits specified under Section 4 of the applicable Selected Plan. If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, the Company will only pay the amount of expenses incurred over and above the refunded amount up to the limits of the applicable Selected Plan.

SECTION 5 - OVERSEAS HOSPITAL INCOME

The Company will pay up to the limit specified under Section 5 of the applicable Selected Plan hospital income for Hospital Confinement due to Injury or Sickness sustained whilst overseas. The Company will pay \$200 per day to the Insured Person if the Insured person is hospitalized whilst overseas. Payment shall be made after the period of Hospital Confinement.

SECTION 6 – HOSPITAL INCOME IN SINGAPORE

The Company will pay up to the limit specified under Section 6 of the applicable Selected Plan hospital income for Hospital Confinement in the event that the Insured is hospitalized upon immediate return to Singapore due to Injury or Sickness sustained whilst overseas. The Company will pay \$100 per day to the Insured Person if the Insured person is hospitalized in Singapore. Payment shall be made after the period of Hospital Confinement.

SECTION 7 - EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while the Insured Person is overseas and if in the opinion of Travel Guard, or an authorized representative of Travel Guard, it is judged medically appropriate to move an Insured Person to another location for medical treatment, or to return the Insured Person to Singapore, Travel Guard, or the authorized representative, shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to Travel Guard the covered expenses for such evacuation specified under Section 7 of the applicable Selected Plan.

The means of evacuation arranged by Travel Guard, or an authorized representative of Travel Guard, 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 Travel Guard, or the authorized representative, and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person and is subject to the following exclusions:

EXCLUSIONS

- 1) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- 2) Any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, except that the Company reserves the right to waive this exclusion in the event the Insured Person or his/her traveling companions cannot for reasons beyond their control notify Travel Guard during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to the limit specified under Section 7 of the applicable Selected Plan.

SECTION 8 - REPATRIATION

When as the result of Injury or Sickness commencing while the Insured Person is overseas, the Insured Person dies within thirty (30) days from the date of the Injury or commencing of Sickness, Travel Guard or an authorized representative of Travel Guard shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore. The Company shall pay directly to Travel Guard the covered expenses for such repatriation up to the limit specified under Section 8 of the applicable Selected Plan.

The Company shall also reimburse to the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

- 1) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- 2) Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Travel Guard, or by an authorized representative of Travel Guard.

SECTION 9 – DIRECT REPATRIATION

When as the result of Injury or Sickness commencing while the Insured Person is overseas, the Insured Person dies within thirty (30) days from the date of the Injury or commencement of Sickness, Travel Guard or an authorized representative of Travel Guard shall make the necessary arrangements for the return of the Insured Person's mortal remains to Insured Person's Country of Origin / Home Country. The Company shall pay directly to Travel Guard the covered expenses specified under Section 9 of the applicable Selected Plan.

The Company shall reimburse to the Insured Person's estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

- 1) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
- 2) Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Travel Guard, or by an authorized representative of Travel Guard.

SECTION 10 -HOSPITAL VISITATION

In the event the Insured Person is hospitalized overseas for more than five (5) days and his/her medical condition forbids evacuation and no adult member of his family is with him/her, the Company will pay up to the limit specified under Section 10 of the applicable Selected Plan the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend of the Insured Person to visit and stay with him/her.

SECTION 11 – COMPASSIONATE VISIT

In the event of the Insured Person's death due to an Accident or Sickness whilst overseas and no adult member of Insured Person's family is with the deceased Insured Person; the Company will pay up to the limit specified under Section 11 of the applicable Selected Plan the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation

expenses incurred by one Relative or friend of the Insured Person to assist in the final arrangement at the destination of the deceased Insured Person.

N.B. This Policy will only pay for any claim either under Section 10 or Section 11, but not both.

SECTION 12 -CHILD GUARD

In the event the Insured Person is hospitalized overseas and there is no other adult to accompany the child/children who is/are below the age of eighteen (18) years old, the Company will pay up to the limit specified under Section 12 of the applicable Selected Plan reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses for a Relative or friend to accompany the child/children back to Singapore.

SECTION 13 – EMERGENCY TELEPHONE CHARGES

The Company will reimburse the Insured Person up to the limit specified under Section 13 of the applicable Selected Plan the actual telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of Travel Guard during a medical assistance/emergency, and for which a medical claim has been submitted under Sections 1, 3 or 4

EXCLUSION:

No reimbursement will be payable for Telephone calls made via standard LAN Line and public telephones using International Calling Card (ICC)

SECTION 14 – AUTOMATIC EXTENSION OF POLICY PERIOD

The Policy period shall automatically extend for up to 30 days from the expiry of the Policy without payment of any additional premium if the Insured Person is hospitalized and quarantined overseas as advised by the attending Qualified Medical Practitioner.

PERSONAL ACCIDENT ASSIST

SECTION 15 -ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If the Insured Person is involved in an Accident; and as a consequence, suffers injury or death within 90 days after the date of the Accident, the Company will pay the compensation according to the limits of the Selected Plan as shown in the Schedule below.

Principal Sum Insured Per Insured Person	
Insured Person (Before the attainment of 70 years & below)	\$200,000
Insured Person (Upon the attainment of 70 years & above)	\$100,000
Insured Child before the attainment of 18 years or 23 years if studying full time in a recognized institution of higher learning	\$100,000

Schedule of Compensation

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

For the purpose of this section, cover commences three (3) hours before the Insured Person leaves his/her permanent place of residence or office for a direct journey to the place of embarking in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:

- The expiry of the period of insurance specified in the Policy;
- The Insured Person's return to his/her permanent place of residence;
- Within three (3) hours upon arrival into Singapore.

SECTION 16 -PUBLIC TRANSPORT DOUBLE COVER

In the event an Accident occurs whilst the Insured Person is overseas and is riding as a fare paying passenger in a scheduled Public Transport, resulting in the death of the Insured Person, the amount of compensation will be as follows:

Principal Sum Insured Per Insured Person	
Insured Person (Before the attainment of 70 years old & below)	\$400,000
Insured Person (Upon the attainment of 70 years old & above)	\$200,000
Insured Child before the attainment of 18 years or up to 23 years if studying full time in a recognized institution of higher learning	\$200,000

N.B. This Policy will only pay for any claim either under Section 15 or Section 16, but not both.

SECTION 17 – CHILD EDUCATION GRANT

If an indemnity becomes payable upon the Accidental death of the Insured Person and such Insured Person who, at the date of the Accident, had a legal child or children (not older than 18 years of age or up to the attainment of 23 years of age if studying full-time in a recognized institution of higher learning) enrolled as a full-time student in a recognized institution of learning, the Company will pay the sum insured up to the limit specified under Section 17 of the applicable Selected Plan for each legal child up to a maximum of four (4) children.

This benefit is only payable once for any child no matter if they are covered under more than one travel insurance policy underwritten by the Company for the same Trip.

SECTION 18 – CREDIT CARD INDEMNITY

When as a result of an accident resulting in death to the insured person within 90 days after the date of accident, the company shall pay a lump sum amount equal to the actual outstanding balance on the insured person's credit card with diners club which was used to pay for the policy, subject to the maximum amount of S\$5,000

TRAVEL ASSIST

SECTION 19 - TRAVEL CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days (except for item (c)) before the date of departure of the Trip:-

- Death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Relative or Travel Companion;
- unexpected strike, riot or civil commotion beyond the control of the Insured Person at the planned destination;
- serious damage to the Insured Person's principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the departure date and which requires the Insured Person to be present at the premises on the departure date;
- witness summons or jury service

The Company will pay, up to the limits specified under Section 19 of the applicable Selected Plan, for the resulting loss of travel and/or accommodation expenses:

- paid in advance by the Insured Person; and
- for which he is legally liable; and
- which are not recoverable from any other source.

EXCLUSIONS

The Company will not pay for any loss:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by the carrier; or
- that is covered by any other existing insurance scheme or government program; or
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- should this insurance be purchased less than seven (7) days before the date of departure (with the exception of Death or Serious Injury resulting from Accidents only of the Insured Person, the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or travel companion); or
- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

SECTION 20 – TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 30 days (except for item (c)) before the date of departure of the Trip:-

- death or Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person, the Insured Person's Relative or Travel Companion;
- unexpected strike, riot or civil commotion beyond the control of the Insured Person at the planned destination;

- c) serious damage to the Insured Person's residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the departure date and which requires the Insured Person to be present at the premises on the departure date;
- d) witness summons or jury service

The Company will pay, up to the limits specified under Section 20 of the applicable Selected Plan, for the resulting administrative charges:-

- a) which full payment was made for the initial Trip by the Insured Person; and
- b) for which he is legally liable; and
- c) which are not recoverable from any other source.

EXCLUSIONS

The Company will not pay for any loss:-

- 1) caused directly or indirectly by government regulations or control; or
- 2) caused by cancellation by the carrier; or
- 3) that is covered by any other existing insurance scheme or government program; or
- 4) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) should this insurance be purchased less than seven (7) days before the date of departure (with the exception of Death or Serious Injury resulting from Accidents only of the Insured Person, the Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or travel companion).

SECTION 21 – LOSS OF TRAVEL DEPOSIT

The Company shall reimburse the Insured Person for the loss of irrecoverable travel deposits up to the limit specified under Section 21 of the applicable Selected Plan, paid in advance to a travel agent registered in Singapore due to / from its Financial Collapse, which resulted in the planned Trip being cancelled.

EXCLUSIONS

In respect of the travel deposit, the Company will not pay for any loss:

- 1) caused directly or indirectly by government regulations or control including exchange rates; or
- 2) caused by cancellation by the carrier; or
- 3) that is covered by any other existing insurance scheme or government program; or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) should this insurance be purchased less than seven (7) days before the date of departure.

SECTION 22 - TRAVEL CURTAILMENT INCLUDING AIRCRAFT HIJACKING

This coverage is effective only if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

If the Insured Person has to return directly to Singapore from overseas:-

- a) because he suffers Serious Injury or Serious Sickness and receives medical advice to do so; or
- b) because the aircraft on which he is on board as a passenger is hijacked; or
- c) due to the unexpected death or Injury or Sickness of his Relative or Travel Companion; or
- d) due to natural disasters (such as typhoon or earthquake) which prevent him from continuing with his scheduled Trip; or e) due to unexpected strike, riot or civil commotion beyond his control, or f) due to quarantine upon medical advice.

The Company will pay, under Section 22 of the applicable Selected Plan, for:

- a) any additional air, land or sea travel (economy class fare whenever possible) or accommodation expenses incurred as a result; and
- b) any loss of travel and/or accommodation expenses paid in advance by or forfeited from the Insured Person after the commencement of the Trip as a result.
- c) any additional expenses resulting from an extension of the Trip upon medical advice of the Qualified Medical Practitioner that the insured person is not able to travel and return home.

SECTION 23 – TRAVEL INTERRUPTION

In the event the Insured Person is hospitalized overseas for more than five(5) days, the company will pay up to the limit specified under Section 23 of the applicable Selected Plan to the Selected Plan for the unused portion for any loss of travel and/or accommodation expenses paid in advance (economy airfare, rail road or sea transport fare).

N.B This policy will only pay for any claim either under Section 22 or Section 23, but not both.

SECTION 24 -PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

The Company will pay to the Insured Person up to the limit specified under Section 23 of the applicable Selected Plan to the Selected Plan for loss of or damage sustained overseas to personal baggage taken, purchased or damaged due to natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the Insured Person at the planned destination whilst overseas. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by or in the custody which is loaned or entrusted to the Insured Person.

In the event any article of Insured Person(s) personal baggage is proven to be beyond economical repair, a claim will be dealt with under this Policy as if the article had been lost.

The Company shall not be liable for more than \$500, in respect of any one article or pair or set of articles. The maximum limit for Lap-top Computer is \$1,000 and this is subject to a limit of only one laptop computer per policy. The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of accident if the Insured Person can produce supporting document (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 having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities.

The Insured Person must take every possible step to ensure that their baggage or personal effects are: a) not left unattended in a Public Place and b) must take all reasonable precautions for the safety of all personal property and baggage.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

EXCLUSIONS

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Lap-Top Computers as provided herein above), manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures .
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.
- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade.
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss or damage to Insured Person's baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to Insured Person's baggage left unattended in any Public Place
- 7) As a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss or damage of data recorded on tapes, cards, discs or otherwise.
- 10) Loss or damage of cash and bank notes, 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 27.
- 11) Loss of damage or derangement or breakage of fragile or brittle articles.
- 12) Mysterious disappearance.

N.B. This Policy will only pay for any claim under any one of Sections 24, 25, 26 or 32(a) for the same event.

SECTION 25 – JEWELLERY COVERAGE

The Company will pay to the Insured Person up to the limit specified under Section 25 of the applicable Selected Plan for loss of Jewellery due to robbery or theft arising out of circumstances beyond the control of the Insured Person at the planned destination whilst overseas. All Jewellery must be owned by the Insured Person, not hired, loaned or entrusted to.

The robbery or theft must be reported to the police or relevant authority where the robbery or theft occurred within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities.

The Insured Person shall take all reasonable step and precautions to ensure:

- a) safety of the Jewellery; and
- b) that the Jewellery is not left unattended in a Public Place

N.B. This Policy will only pay for any claim under any one of Sections or 24, 25, 26 or 32(a) for the same event but not more than one of the Sections.

SECTION 26 - BAGGAGE DELAY

The Company will pay \$200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the carrier for every full eight (8) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore up to a maximum of \$1,000 during the Policy period.

N.B. This Policy will only pay for any claim under any one of the Sections 24, 25, 26 or 32(a) for the same event but not more than one of the sections.

SECTION 27 - TRAVEL DOCUMENTS

The Company will pay the Insured Person up to the limit specified under Section 27 of the applicable Selected Plan for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents such loss arising out of robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst overseas.

Should the Insured Person whilst overseas experience a loss of cash, traveller's cheques or banknotes belonging to him out of robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in his/her care, custody or control, the Company will pay for actual loss up to \$300 provided such loss is reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

EXCLUSIONS

No benefits will be payable in respect of shortage due to exchange rate or depreciation in value and for loss of traveller's cheques not immediately reported to the local branch or agent of the issuing authority.

No benefits will be provided in respect of any loss not reported to the police within twenty-four (24) hours and a written report obtained.

SECTION 28 - TRAVEL DELAY

In the event that the scheduled Public Transport as defined in which the Insured Person had arranged to travel in overseas and in Singapore is delayed for at least eight (8) consecutive hours from the departure date as specified in the itinerary supplied to the Insured Person due to strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of public transport, this section will pay \$100 for every full eight (8) consecutive hours of delay up to a maximum of \$1,000 during the Policy period.

EXCLUSIONS

No benefits will be provided for any delay:

- 1) Arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, or if the Insured Person fails to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay.
- 2) Arising from strike or industrial action existing on the date the Trip is arranged.

SECTION 29 - TRAVEL MISCONNECTION

In the event that the Insured Person's confirmed onward travel connection whilst overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled conveyance and no onward transportation is available to the Insured Person within 6

consecutive hours on his arrival, the Company will pay up to the limit applicable to the Selected Plan.

This benefit is payable only once for each Trip out of Singapore.

SECTION 30 – KIDNAP AND HOSTAGE

The Company will pay a benefit of S\$250 per day for every twenty-four (24) hours period the Insured Person is held hostage following a kidnap, which occur overseas during a Trip. The maximum benefit payable will be up to the limit specified under Section 30 of the applicable Selected Plan.

EXCLUSIONS

The Company will not pay any benefit under this Section due to the following:

- 1) Fraudulent, dishonest or criminal acts of an Insured Person
- 2) Events which take place in the Insured Person's 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.
- 3) Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage
- 4) Any loss or damage suffered not in accordance with the definition of a Trip

CONDITIONS

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 the Insured Person's best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

SECTION 31 -PERSONAL LIABILITY ABROAD

The Company will indemnify the Insured Person up to the limit specified under Section 30 of the applicable Selected Plan for legal liability to a third party whilst overseas arising during the Trip as a result of:

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

EXCLUSIONS

The Company will not pay for liability arising directly or indirectly from, in respect of, or due to:

- 1) Employer's liability, contractual liability or liability to a member of an Insured Person's family.
- 2) Acts of animals or property belonging to, or in the care, custody or control of an Insured Person.
- 3) Any willful, malicious or unlawful act.
- 4) Pursuit of trade, business or profession.
- 5) Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- 6) Ownership possession or use of vehicles, aircraft or water craft.
- 7) Legal costs resulting from any criminal proceedings.
- 8) The Insured Person's participation in any motor rallies.
- 9) Judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
- 10) Punitive, aggravated or exemplary damages.

LIFESTYLE ASSIST

SECTION 32 – GOLF ADVANTAGE

- a) Damage / Loss of Golfing Equipment The Company will pay to the Insured Person up to the limit specified under Section 32 of the applicable Selected Plan for loss of or damage sustained overseas to Golfing Equipment taken, or purchased whilst overseas provided such event occurs in a Public Place.

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

The Company shall 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.

The Company may make payment or at its option reinstate or repair the Golfing Equipment subject to due allowance of wear and tear and depreciation.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours from the incident. Any claim must be accompanied by written documentation from such authorities.

The Insured Person must take every possible step to ensure that his/her Golfing Equipment is not left unattended in a Public Place.

- b) Hole in One If an Insured Person completes a hole-in-one in an organized event at any 18 holes golf course, the Company will pay up to \$250 to cover the cost of one round of celebratory drinks.

The Insured Person must provide confirmation from the Golf Club Professional that the hole-in-one was achieved. The Insured Person must provide the receipts for the cost of celebratory drinks.

EXCLUSIONS

With regards to Golfing Equipment, the Company shall 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 therefrom.
- 3) Loss of or damage resulting from wilful act or negligence of the Insured Person.
- 4) Loss of or damage arising from confiscation or retention by customs or other officials.
- 5) Loss or damage covered by any other policy.

N.B. This Policy will only pay for any claim under any one of the Sections 24, 25, 26 or 32(a) for the same event.

SECTION 33 -HOME GUARD

The Company will, by payment or at its option by reinstatement or repair, indemnify the Insured Person up to \$5,000 against physical loss or damage to the household contents, valuables and/or stamp, coin, medal collections, works of art based within the residence of the Insured Person in Singapore that was left vacant because of Insured Person's Trip, caused by fire during the period of insurance, but only after the Insured Person(s) has legally left Singapore.

EXCLUSIONS

- 1) Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, a) insects, vermin or any other gradually operating cause.
- 2) Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Person.
- 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) Electrical or mechanical breakdown.
- 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.
- 8) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

SECTION 34 -RENTAL VEHICLE EXCESS

The Company will reimburse the Insured Person for any excess or deductible which he/she becomes legally liable to pay in respect of loss or damage caused by an Accident to the rented. The Insured Person must be either a named driver or co-driver of the rental vehicle.

CONDITIONS

- a) The rental vehicle must be rented from a licensed rental agency.
- b) As part of the hiring arrangement Insured Person must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- c) Insured Person must comply with all requirements of the rental organization under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

EXCLUSIONS

- 1) 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.
- 2) Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

SECTION 35 – PET CARE

The Company will pay any additional expense which the Insured Person becomes legally liable to pay in respect of where he/she has placed his/her cat or dog in a kennel/cattery or pet hotel for the duration of the Trip and the Insured Person is unable to collect them on the day previously agreed with

the kennel/cattery or Pet Hotel, and this is solely due to Insured Person's final inbound flight, rail, coach or sea vessel to Singapore being delayed.

This Company will pay up to \$50 for every full eight (8) consecutive hours of delay up to the limit applicable to the Selected Plan.

Insured Person is to provide;

- a) Written confirmation from the carrier advising the reason for the delay and the scheduled and actual departure time of the carrier.
- b) Written confirmation from the kennel/cattery or Pet Hotel advising the original pick-up date and the actual pick-up date.

The Company will not pay under this section where reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

SECTION 36 – COVER IN THE EVENT OF TERRORISM

The Company will pay the Insured Person the benefits under Sections 1 to 35 for losses arising directly from an Act of Terrorism whilst the Insured Person is overseas subject to the respective limits of the applicable Selected Plan and the terms and exclusions thereof.

EXCLUSIONS

The Company 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.

PART III – GENERAL EXCLUSIONS

(A) THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

- 1) Any Injury, Sickness or Disease resulting directly or indirectly from, attributed 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; or
 - 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) Any illegal or unlawful intentional act by the Insured Person or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
- 5) Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person(s) would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
- 6) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
- 7) Any Pre-existing Medical Conditions;
- 8) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 9) Mental and nervous or sleep disorders, including but not limited to insanity.
- 10) The Insured Person engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms;
- 11) Mysterious disappearance;

- 12) When the Insured Person(s) is/are not fit to travel or is/are traveling against the medical advice of a Qualified Medical Practitioner;
- 13) When the purpose of the Trip is to obtain medical care or treatment of any kind.
- 14) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

(B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:

- 1) a terrorist;
- 2) a member of a terrorist organization;
- 3) a narcotics trafficker; or
- 4) a purveyor of nuclear, chemical or biological weapons.

PART IV – GENERAL CONDITIONS

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.
- 2) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore.
- 3) **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.
- 4) **EXTENSION OF POLICY:** A Per Trip Policy may be extended before the expiry of the Policy. However, if by circumstances beyond Your control, the Trip is extended beyond the period stated in the Policy We will extend the period of insurance without charge for 72 hours.
- 5) **CURRENCY:** All amounts shown are in Singapore dollars.
- 6) **FAMILY PLAN:**

PER TRIP

For Per Trip Family Plan, the Insured Person may comprise:-

- a) a maximum of 2 adults who need not be related, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of children who are (i) unmarried and unemployed; (ii) not older than 18 years of age (or up to the age of 23 years provided they are studying fulltime in a recognised institution of higher learning); and (iii) each legally related to either of the 2 adults mentioned in a) above.

Under Per Trip Family Plan, You must depart from and return to Singapore together at the same time as a family.

ANNUAL

For Annual Family Plan, the Insured Person will comprise:-

- a) a maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of children who are (i) unmarried and unemployed; and (ii) not older than 18 years of age or up to age of 23 years provided they are studying full-time in a recognised institution of higher learning); and (iii) are the legal children of the 2 adults mentioned in a) above.

During the Policy period, a child making a Trip under an Annual Family Plan must be accompanied by at least an adult mentioned in a) above.

Each Insured Person is entitled to claim for the benefits under each Section of this Policy up to the maximum limit of the applicable section in the Selected Plan.

An employee of the Insured Person cannot be covered under a family plan.

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

- 7) **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.

- 8) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 9) **LENGTH OF TRIP:** In no event will a Per Trip Policy exceed 182 consecutive days for any one covered Trip. Each Trip in an Annual Plan taken by You may not exceed 90 consecutive days from the departure date to the date of return to Singapore.
- 10) **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.
- 11) **NOTIFY AUTHORITIES:** If the property insured under Sections 23, 24, 26 and 33(a) 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.
- 12) **SUBROGATION:** In the event of any payment under all 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 papers and do whatever else is necessary to secure such rights. You will take no action after the loss to prejudice such rights.
- 13) **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.
- 14) **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 internment 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.
- 15) **ARBITRATION:**
 - a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore law will apply thereto.
 - b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act Cap. 10 or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre.
- 16) **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 Sections 7, 8 and 9. Under Sections 1 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 1 and 3 which You incur directly will be payable to You. Under Sections 7, 8 and 9 the benefits will be paid directly to the provider of service as indicated in each section.
- 17) **RULE OF REFUND:** Per Trip: The Company will not allow any refund of premium once the Policy is issued.

Annual: If the policy is cancelled less than 6 months from the policy effective date, a short rate will apply except if there has been a claim

against the Policy during that time-period. There will be no refund for cancellation of a policy after 6 months from the policy effective date.

- 18) **CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
- 19) **ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover commences 3 hours (under Section 15) before You leave Singapore and ceases on whichever of the following occurs first:
- The expiry of the period specified in the insurance.
 - Within 3 hours of the time of arrival at Your overseas permanent residence or hotel.
- 20) **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which Policy liability is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserves the right to recover against You for the full sum which We or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution to which You were admitted.
- 21) **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 statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.
- 22) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or illness sustained after the acceptance of premium.
- 23) **RENEWAL (APPLICABLE TO ANNUAL POLICIES ONLY):** This Policy may be renewed with payment of the premium in advance at Our premium rate in force at time of renewals.
- 24) **INTEREST:** No indemnity from Us will carry any interest.
- 25) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law.
- 26) **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.
- 27) **PAYMENT BEFORE COVER WARRANTY**
Notwithstanding anything contained in this Policy but subject to sub-clause below:
- 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.
 - 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 attach. Any payment received thereafter will be of no effect on the cancellation of the Policy.

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