

TRAVELJOY INSURANCE POLICY

IMPORTANT NOTICE

1. **STATEMENT Pursuant to Section 25(5) of the Insurance Act** - We would remind you that you must disclose to us fully and faithfully the facts you know or ought to know otherwise you may not receive any benefits from your Policy.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.

When the Policyholder pays the agreed premium, Tenet Insurance Company Ltd agrees to insure the Insured Person(s) against loss covered by this Policy subject to and in accordance with the basis of contract precedent to liability, exclusions, limitations, provisions, and terms described herein.

BASIS OF CONTRACT PRECEDENT TO LIABILITY

This Policy is issued on the basis that:

- (a) you are not aware of any reason why the Journey should be cancelled or abandoned and, to the best of your knowledge and belief, you are not travelling contrary to the advice of a medical practitioner, naturopath or chiropractor;
- (b) you are a Singaporean, Permanent Resident or Foreigner holding a valid Employment Pass, Work Permit, Dependent Pass, Student Pass, Long Term Social Visit Pass residing in Singapore and you will be returning to your place of residence in Singapore on completion of the Journey;
- (c) in the event of any warning of any or any intended riot, strike or civil commotion, war or war like situations, health threatening situations, impending natural disasters through or by a statement issued by the government authorities of the original country which you would be travelling from or the country which you would be travelling to strongly recommending postponement of all non-essential travel, the policy shall exclude any direct or indirect claims resulting from such events from the date of issue of statement from the authorities unless the Journey had already commenced prior to the issuance of the statement (with the exception of war which remains a policy exclusion);
- (d) you are not suffering from any pre-existing physical impairment, disability or infirmity.

IMPORTANT

- (a) if you are travelling other than for social purposes, any claims that would arise in connection with manual or hazardous work of any nature or the use of machineries and/or tools shall be deemed to be excluded under this Policy;
- (b) any request for an extension of the Period of Insurance has to be made known to us prior to the expiry date as shown on the Certificate of Insurance/Policy and is further subject to our acceptance and approval.

DEFINITIONS - For the purpose of this Policy, the following definitions apply:

WE/OUR/US means Tenet Insurance Company Ltd.

YOU/YOUR means the Insured Person(s) referred to in the Certificate of Insurance/Policy attached to this Policy Document.

POLICYHOLDER referred to in the Certificate of Insurance/Policy means the person or entity under whose name the Policy has been issued and who acts on behalf of the Insured Person(s) in making the Declarations which forms the basis of this Policy Contract.

INSURED PERSON means the person(s) named in the Policy as the Insured Person(s) who are insured under this Policy.

FAMILY means

- (a) **For Single Trip** policies – one (1) or two (2) adults travelling with any number of accompanied children. The two (2) adults need not be related, but the children must be the legal child or ward in the case of a legal guardian, grandchild, siblings, nephew, niece or cousin of either one of the adults. You must depart from and return to Singapore together at the same time as a family unless otherwise agreed by the Company;
- (b) **For Annual Multi-Trip** policies – you, your spouse and child / children travelling with you and/or your spouse for any trips made during the Period of Insurance.

IMMEDIATE FAMILY means the Insured Person's legal spouse, child, parent, brother, sister, parent-in-law.

CHILD / CHILDREN means your dependent child / children below twenty-

one (21) years old or twenty-five (25) years old for those in full-time tertiary institutions who are not married nor in employment.

ADULT means any person not falling within the definition of 'child/children'.

AGE means the age next birthday.

SPECIFIED PERSON means your legal spouse, child, parent, parent-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, grandparent, grandparent-in-law, son/daughter-in-law and fiancé(e).

JOURNEY means an overseas trip undertaken by you commencing from the time you leave your place of residence to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) overseas and ceases

- **For Round Trip:** when you return to your place of residence or two (2) hours upon your arrival in Singapore after clearing the immigrations or the expiry of the Period of Insurance shown on the Certificate of Insurance/Policy, whichever is the earlier. Subject to maximum duration of trip not more than one hundred and eighty-two (182) days for Single Trip Policy and each trip not more than ninety (90) days for Annual Multi-Trip Policy.
- **For One Way Trip:** when you reach your place of residence, or two (2) hours upon your arrival in your destination after clearing the immigrations or the expiry of the Period of Insurance shown on the Certificate of Insurance, whichever is the earlier. Policy is extended to cover transit whilst confined in transit areas at the airports in other countries.

INJURY means bodily injury sustained by an Insured Person whilst overseas and is caused by accident solely and independently of any other cause.

DISABLING INJURY, SICKNESS OR DISEASE means an accidental injury, sickness, disease or medical condition contracted, commencing or manifesting whilst overseas which requires treatment by a qualified medical practitioner and for which you have sought and obtained medical treatment.

ACCIDENT/ACCIDENTAL means an event which is sudden, unforeseen and unexpected.

PERMANENT AND TOTAL DISABLEMENT means a state of incapacity resulting from the Insured Person suffering Bodily Injury which results in his/her permanent total disablement from gainful employment of any and every kind. **PERMANENT** means lasting twelve (12) calendar months from the date of accident and at the expiry of the twelve (12) month period being certified to be beyond hope of improvement by a Registered Medical Practitioner.

PRE-EXISTING CONDITIONS means an Injury, Illness or Illnesses

- in respect of which you have prior knowledge of before the commencement of this Policy or
- which existed or have developed symptoms or there exists manifestation of illnesses within the twelve (12) months prior to the commencement of each Journey made during the Period of Insurance for which you are aware or should reasonably have been aware, based on normal medically accepted pathological development of the Illness or Illnesses.

MEDICAL EXPENSES means reasonable cost of medical, surgical, hospital, ambulance, nursing home and other treatment (including Specialist Consultation and Treatment which must be referred by a General Practitioner) given and authorised by a Registered Medical Practitioner for Disabling Injury, Sickness or Disease sustained and cost of dental treatment where such treatment is necessary to restore sound and natural teeth caused by an Accident necessarily incurred by you.

REGISTERED MEDICAL PRACTITIONER means a person qualified by degree in Western Medicine and duly licensed or registered to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Medical Practitioner who is the Insured Person or the spouse, relative or employee of the Insured Person.

CHIROPRACTOR & CHINESE PHYSICIAN including herbalist, acupuncturist and bonesetter means a person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Chinese Physician or Chiropractor who is the Insured Person or the spouse, relative or employee of the Insured Person.

PERSONAL EFFECTS means articles of personal use designed specifically to be worn or carried.

SUBSTANTIAL WITHDRAWAL OF SERVICES means

- a. the withdrawal of all water facilities or of all electricity in the Insured Person's room; or
- b. the withdrawal of waiter service at meals or of kitchen services of such a nature that no hot food is served; or
- c. the withdrawal of all chambermaid services.

ANNUAL MULTI-TRIP POLICY means a policy issued for the selected Plan where the Individual or Family can make unlimited number of trips during the Period of Insurance to the selected Area of travel but each trip lasting not more than ninety (90) days. For Annual Multi-Trip Family Plan, the insured adults need not be travelling together but each insured child must be accompanied by at least one (1) of the Insured adults for any Journey made during the Period of Insurance.

SINGLE TRIP POLICY means a policy where premium is charged according to the selected Plan, duration and destination of each trip undertaken during the Period of Insurance.

TRAVELLING COMPANION means a person with whom you have coordinated the travel arrangements and intend to travel with for the period of the Journey but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind.

INSURED EVENTS shall mean:

1. Yours or your Travelling Companion's or a Specified Person's
 - a) Death
 - b) Disabling Injury
 - c) Serious Sickness and/or Disease
 - d) Compulsory Quarantineon the written medical advice and /or Certification from a Registered Medical Practitioner
2. In the event of yours or your legal spouse's miscarriage caused by traffic Accident and /or accidental falling with external and visible physical injury.
3. unexpected outbreak of strike, riot & civil commotion;
4. natural disasters (typhoon, earthquake, flood and the like);
5. in the event that you or your Travelling Companion is hijacked;
6. in the event that you or your Travelling Companion is summoned by the Court of Law to be a witness;
7. in the event that your residential home in Singapore has been seriously damaged in a fire.

FINANCIAL COLLAPSE means the total cessation or complete suspension of operations due to insolvency following the filing of a bankruptcy petition excluding losses caused by fraud.

HOME COUNTRY means a country outside Singapore in which the Insured Person is normally resident or in which the Insured Person resides for at least six (6) months in a calendar year.

AREA A includes Brunei, Indonesia, Malaysia, Philippines, Thailand and Vietnam.

AREA B includes Australia, Cambodia, China (excluding Tibet & Mongolia), Hong Kong, India, Japan, Laos, Macau, Myanmar, New Zealand, South Korea, Taiwan and all countries listed under AREA A.

AREA C includes Andorra, Austria, Belgium, Canada, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Morocco, Norway, Pakistan, Portugal, San Marino, Spain, Sri Lanka, Sweden, Switzerland, The Netherlands, Turkey, United Arab Emirates, United Kingdom, United States of America, Vatican City and all countries listed under AREA B.

AREA D includes the rest of the world and all countries listed under AREA C including Tibet and Mongolia.

POLICY CONDITIONS

1. Limits of Liability

The limit of our liability under this Policy is the amount applicable for the selected plan as specified in the Certificate of Insurance.

In the case of:

- (a) Annual Multi-Trip Policy, the limits are applicable to each Journey undertaken by the Insured Person to any country in the selected Area of travel.
- (b) Individual Plan for Child below sixteen (16) years old, our liability

is the limits for Child specified for the selected plan

- (c) You being covered under more than one 'TravelJoy' range of Policies for the same Journey, only the Policy with the highest benefit limits will respond to any claims made.
- (d) Family Plan, our liability per Insured Person shall be limited to that applicable had the Insured Person effected an Individual Policy of the selected Plan.

Our liability under each Section of coverage will cease when we have paid the maximum sums as specified under the respective Sections.

2. Renewal of Annual Multi-Trip Policy

This Policy may be renewed by payment of premium in advance or in accordance to the Premium Payment Warranty Clauses as applicable, at our premium rate in force at the time of renewal. Before renewal of this Policy, you must notify us of any sickness or physical impairment or infirmity of which you have become aware of during the preceding Period of Insurance.

3. Change in Limit of Cover or Area of Coverage for Annual Multi-Trip Policy

You may apply for change in Plan or Area of Coverage at any time by giving seven (7) days' written notice to us. Such changes shall take effect on Journeys commencing on or after the effective date of the change. Additional Premium shall be charged in full base on the difference in premium between the original and new Plan and/or Area of Coverage. No refund will be made for such changes.

4. Cancellation Refund

- (a) Single Trip Policy - We will not refund your premium once the certificate of insurance is issued.
- (b) Annual Multi-Trip Policy - We may cancel this Policy at any time by giving seven (7) days' notice by registered letter to your last known address and you shall be entitled to the return of a pro rata premium corresponding to the unexpired period of insurance subject to a minimum premium of S\$50. You may also cancel this Policy at any time by giving seven (7) days' written notice to us and shall be entitled to a refund premium subject to our short period rates stated below and a minimum premium of S\$50.

| <u>Cancellation of Policy</u> | <u>% annual premium refundable</u> |
|-------------------------------|------------------------------------|
| Within 1 month | 20% |
| Within 2 months | 10% |
| Exceeding 2 months | No refund |

No refund premium for the unexpired Period of Insurance will be granted to the Policyholder if any claim(s) has arisen during the current period of insurance.

5. Your duty of Disclosure

- (a) Before you enter into this contract of travel insurance, you have a duty to disclose to us every matter that you know, or could reasonably be expected to know, which is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate this contract of travel insurance.
- (b) If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the Policy in respect of a claim or may cancel the Policy. If your non-disclosure is fraudulent, the Policy shall be void from its inception.

6. Claims

- (a) You must take all precautions to avoid injury and loss of or damage to property or minimize any claim under the Policy.
- (b) Notice must be given to the Appointed Assistance Company within twenty-four (24) hours where the claim exceeds S\$5,000. The giving of emergency assistance by the Appointed Assistance Company will not of itself be an admission of liability by us in circumstances where there is no entitlement to claim benefits under this Policy.
- (c) Written notice of claim must be given to us within thirty (30) days after occurrence of any event likely to give rise to a claim under this Policy or date of return to Singapore. Written proof of loss including original policy/certificate, original receipts, invoices and all other supporting documents must be furnished as proof of claim.
- (d) For claims under Sections 11 and 12, you shall promptly notify the police, hotel, transportation company or transportation terminal authorities and all attempts must be made to recover from the responsible parties in respect of such items in their care and custody.
- (e) If any claim made under this Policy is covered by any other policy of insurance, we will only pay the difference between the amount paid under the other policy and the total amount which otherwise would be payable under this Policy, with the Exception of Sections 1, 5 to 7 and 17 to 24.

- (f) We shall have the right and opportunity to examine you when and as often as it may reasonably require during the pendency of a claim under Sections 1 and 26 of this Policy and to make an autopsy in the case of death where it is not forbidden by law.
- (g) All claims are payable in Singapore dollars.
- (h) If you are in breach of any of these conditions we will be entitled to reject your claim.

7. Payment of Benefits

Where the funds for emergency medical treatment are guaranteed to the healthcare provider by the Appointed Assistance Company or its authorised representative, reimbursement for such expenses indemnifiable under Sections 2 and 4 shall be payable to the healthcare provider.

Benefits under Section 4 shall be paid directly to the Appointed Assistance Company.

Benefits under Section 16 shall be paid directly to whom the Insured Person is legally liable.

Reimbursement for Medical Expenses under Sections 2 and 3 incurred directly by the Insured Person shall be paid directly to the Insured Person.

In the event of your death, the benefit will be paid to your estate except where the Policyholder is a Corporation/Company or is taking up the policy on the life of the Insured Person, the benefits will be paid to the Policyholder.

Except as provided above, all other benefits shall be payable to the Policyholder or the respective Insured Persons if this Policy has been arranged as an individual group policy.

8. Governing Law

This Policy shall be interpreted in accordance with the laws of Singapore and Singapore Courts shall have jurisdiction in the event of any dispute.

PERSONAL COVERS

SECTION 1 – PERSONAL ACCIDENT

| Maximum Liability | Elite | Deluxe |
|-----------------------------------|----------------|------------|
| Per Insured Person up to 70 years | S\$350,000 | S\$250,000 |
| Per Insured Person above 70 years | S\$150,000 | S\$100,000 |
| Per Insured Child | S\$100,000 | S\$ 50,000 |
| In Aggregate Per Family | Not Applicable | |

1. We will compensate you or your estate if during the Journey, you shall sustain bodily injury caused solely and directly by an Accident within the Period of Insurance resulting in death or Permanent and Total Disablement (as per Table of Benefits) or within twelve (12) calendar months from date of the accident;
2. If the conveyance in which you are travelling sinks, is wrecked or disappears, we will presume that you have suffered loss of life resulting from injury at the time of such sinking, wrecking or disappearance if your body has not been found within one (1) year of that date;
3. The coverage provided within this section shall be effective from the time you leave your place of residence to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) and ceases when you return to your place of residence or two (2) hours upon your arrival in Singapore after clearing the immigrations or the expiry of the period of insurance stated on the Certificate of Insurance/Policy, whichever is the earlier.

| TABLE OF BENEFITS | |
|---|--|
| | PERCENTAGES OF THE SUM INSURED AS STATED UNDER SECTION 1 |
| 1. Death | 100% |
| 2. Permanent and Total Disablement from engaging in or attending to employment or occupation of any and every kind. | |
| 3. Permanent and Total Loss of all sight in one or both eyes | |
| 4. Total loss by physical severance or Permanent and Total Loss of use of: | |
| (a) one or both hands at wrist | |
| (b) arm at shoulder | |
| (c) arm between shoulder and elbow | |
| (d) arm at or below elbow | |
| (e) leg at hip | |
| (f) leg between knee & hip | |
| (g) leg at or below knee | |

SECTION 2 – MEDICAL EXPENSES INCURRED OVERSEAS

| Maximum Liability | Elite | Deluxe |
|---|--------------|------------|
| Per Insured Person up to 70 years | S\$500,000 | S\$300,000 |
| Per Insured Person above 70 years including Section 4 – Emergency Medical Evacuation & Repatriation | S\$250,000 | S\$150,000 |
| In Aggregate Per Family | S\$1,000,000 | S\$600,000 |

1. We will reimburse you for Medical Expenses necessarily incurred for medical treatment received whilst overseas if you suffer a Disabling Injury, Sickness or Disease during the Journey but not exceeding ninety (90) days from the date of sustaining the Disabling Injury, Sickness or Disease.
2. Expenses incurred for treatment by a Chiropractor and Chinese Physician are subject to a maximum of S\$500.

SECTION 3 – MEDICAL EXPENSES INCURRED UPON RETURN TO SINGAPORE

| Maximum Liability | Elite | Deluxe |
|-----------------------------------|-----------|------------|
| Per Insured Person up to 70 years | S\$25,000 | S\$15,000 |
| Per Insured Person above 70 years | S\$12,500 | S\$7,500 |
| In Aggregate Per Family | S\$50,000 | S\$ 30,000 |

1. We will reimburse you for Medical Expenses necessarily incurred for medical treatment received when you return to Singapore for
 - (a) follow-up treatment within thirty-one (31) days from the date of your return for Disabling Injury, Sickness or Disease indemnifiable under Section 2 subsection 1 of this Policy and occurring during the Journey.
 - (b) treatment within five (5) days from the date of your return where initial treatment for Disabling Injury, Sickness or Disease was not sought overseas up to a maximum of thirty-one (31) days from date of first treatment in Singapore.
2. Expenses incurred for treatment by a Chiropractor and Chinese Physician are subject to a maximum of S\$500.

SECTION 4 – EMERGENCY MEDICAL EVACUATION & REPATRIATION

| Maximum Liability | Elite | Deluxe |
|--|----------------|------------|
| Per Insured Person up to 70 years | Unlimited | Unlimited |
| Per Insured Person above 70 years including Section 2 – Medical Expenses Incurred Overseas | S\$250,000 | S\$150,000 |
| In Aggregate Per Family | Not Applicable | |

1. If you suffer a Disabling Injury, Sickness or Disease indemnifiable under this Policy which, in the opinion of the Appointed Assistance Company, is necessary to evacuate to the nearest registered medical institution for medical treatment or return to Singapore, we will pay for the reasonable cost of transportation and en-route medical care and supplies including the assignment of a doctor &/or nurse to accompany you, air ambulance, regular transportation, rail, road or any other appropriate means necessarily incurred;
2. In the event of death indemnifiable under this Policy, we will pay
 - (a) the reasonable costs incurred for the returning of the body or ashes to Singapore; OR
 - (b) the reasonable costs incurred for burial or cremation in the locality where death occurs, or returning the body or ashes directly to your Home Country up to a limit of S\$30,000.

SECTION 5 – OVERSEAS HOSPITALISATION ALLOWANCE

| Maximum Liability (Subject to Notes 1) | Elite | Deluxe |
|--|-----------------------|-----------------------|
| Per Insured Person per day | S\$200 up to 200 Days | S\$200 up to 100 Days |
| In Aggregate Per Family | S\$40,000 | S\$ 20,000 |

In the event that you are hospitalised overseas due to a Disabling Injury, Sickness or Disease as an in-patient for at least twenty-four (24) hours, we will pay a cash payment per day per person for each complete day spent in hospital, up to the maximum as specified above.

SECTION 6 – DOUBLE HOSPITALISATION ALLOWANCE WHILST OVERSEAS IN ICU ARISING FROM AN ACCIDENT

| Maximum Liability (Subject to Notes 1) | Elite | Deluxe |
|--|----------------------|---------------------|
| Per Insured Person per day | S\$400 up to 10 Days | S\$400 up to 5 Days |
| In Aggregate Per Family | S\$40,000 | S\$20,000 |

In the event that you are hospitalised overseas due to an Accident and was warded in an Intensive Care Unit (ICU) for at least twenty-four (24) hours, we will pay a cash payment per day per person for each complete day spent in hospital, upto the maximum as stated above and in lieu of benefits otherwise payable under Section 5. Confinement must occur within thirty (30) days of the Accident and considered medically necessary by the Registered Medical Practitioner.

SECTION 7 – HOSPITAL ALLOWANCE FOR HOSPITALISATION IN SINGAPORE

| Maximum Liability (Subject to Notes 1) | Elite | Deluxe |
|--|--|--|
| Per Insured Person per day | First 3 days -S\$50 Next 7 days -S\$150 | First 3 days -S\$50 Next 2 days -S\$150 |
| In Aggregate Per Family | S\$40,000 | S\$20,000 |

In the event that you are hospitalised due to a Disabling Injury, Sickness or Disease as an in-patient on your immediate return to Singapore for at least twenty-four (24) hours, we will pay a cash payment per day per person for each complete day spent in hospital, up to the maximum as specified above.

SECTION 8 – ADDITIONAL ACCOMMODATION AND TRAVELLING EXPENSES

| Maximum Liability | Elite | Deluxe |
|-------------------------|-----------|-----------|
| Per Insured Person | S\$25,000 | S\$15,000 |
| In Aggregate Per Family | S\$50,000 | S\$30,000 |

If you are unable to complete the Journey on written medical advice from a Registered Medical Practitioner within the validity period of your ticket as a direct result of a Disabling Injury, Sickness or Disease indemnifiable under Section 2 subsection 1 of this Policy, we will reimburse you the reasonable additional accommodation and travelling expenses (by economy airfare, rail or road transport) necessarily incurred by you which are not otherwise recoverable and which you have incurred after the commencement of the Journey.

SECTION 9 – GUARDIAN ANGEL FOR RETURN OF DEPENDENT CHILDREN

| Maximum Liability (Subject to Notes 2) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$25,000 | S\$15,000 |
| In Aggregate Per Family | S\$50,000 | S\$30,000 |

If you are hospitalised overseas due to a Disabling Injury, Sickness or Disease, we will reimburse you the reasonable additional accommodation and travelling expenses (by economy airfare, rail or road transport) necessarily incurred for a next-of-kin or friend to accompany the children insured under the policy home provided that there is no other adult to accompany the children.

SECTION 10 – COMPASSIONATE VISIT BY A RELATIVE OR FRIEND

| Maximum Liability (Subject to Notes 2) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$25,000 | S\$15,000 |
| In Aggregate Per Family | S\$50,000 | S\$30,000 |

In the event that you are hospitalized overseas as a result of a Disabling Injury, Sickness or Disease and no adult member of your immediate family is with you, we will reimburse you the reasonable additional accommodation and travelling expenses (by economy airfare, rail or road transport) necessarily incurred on written medical advice from a Registered Medical Practitioner by

(a) a Travelling Companion who remains with or escorts you until completion of the Period of Insurance or until you are able to resume your Journey or return to Singapore, whichever occurs first.

- (b) your spouse or a next-of-kin or a friend who travels to and remains with you until you are able to resume your Journey or return to Singapore or until completion of the Period of Insurance, whichever occurs first.
- (c) your spouse or a next-of-kin or a friend who travels to recover your body in the event of your death indemnifiable under Section 1 of this Policy, up to a Maximum Liability of 20% of this Section limit.

INCONVENIENCE COVERS

SECTION 11 – LOSS OR DAMAGE TO BAGGAGE & PERSONAL EFFECTS

| Maximum Liability (Subject to Notes 3) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$8,000 | S\$5,000 |
| In Aggregate Per Family | S\$16,000 | S\$10,000 |

- We will reimburse you for the cost of loss or damage to your luggage and Personal Effects arising as a result of an Accident (including theft) occurring whilst overseas. We may at our option, and after making proper allowance for wear, tear or depreciation, replace or repair the lost or damaged property or pay the cash equivalent. Where payment is made in cash, this shall not exceed the original price paid, up to a limit of
 - S\$500 for any one article or pair or set of articles;
 - S\$1,000 for any one article for video equipment, camera and lap-top computer including accessories, batteries and lenses but excluding softwares;
 - S\$500 in aggregate for jewellery when worn or carried or contained in a handheld baggage under your personal supervision;
 - S\$3,000 in aggregate for electronic items or equipment;
 - S\$5,000 in aggregate per suitcase / bag.
- In the event of loss or damage to any insured item forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. A pair or set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

SECTION 12 – TRAVEL DOCUMENTS & MONEY

| Maximum Liability | Elite | Deluxe |
|-------------------------|----------|----------|
| Per Insured Person | S\$5,000 | S\$3,000 |
| In Aggregate Per Family | S\$7,500 | S\$5,000 |

We will reimburse you for

- the cost of replacing travel tickets, passports and other relevant travel documents lost including the reasonable additional travel and accommodation expenses necessarily incurred whilst overseas for the purpose of obtaining the replacement documents; &
- money (herein defined to include cash, bank or currency notes, cheques, travellers' cheques, postal or money orders, credit vouchers and cash cards) such loss arising out of robbery, burglary or theft whilst overseas up to a limit of S\$500.

SECTION 13 – TRIP CANCELLATION

| Maximum Liability (Subject to Notes 4) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$12,000 | S\$6,000 |
| In Aggregate Per Family | S\$20,000 | S\$10,000 |

We will pay you the non-refundable portion of all travel costs prepaid in advance including a travel agent's cancellation fee should the Journey for which this insurance has been effected be cancelled due to any of the Insured Events arising within thirty (30) days before the commencement of the Journey for which you are not able to recover from any other source.

SECTION 14 – TRIP CURTAILMENT INCLUDING DISRUPTION

| Maximum Liability (Subject to Notes 4) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$12,000 | S\$6,000 |
| In Aggregate Per Family | S\$20,000 | S\$10,000 |

- We will pay you the non-refundable or unutilized portion of all travel costs prepaid in advance and additional travel expenses necessarily incurred for which you are not able to recover from any other source, should the Journey for which this insurance has been effected be
 - curtailed (meaning abandonment of the planned Journey as shown on the travel booking invoice and shortening the trip to return to your place of residence in Singapore) due to any of the Insured Events arising after commencement of the Journey OR

- (b) disrupted (meaning you are prevented from continued participation in the planned Journey as shown on the travel booking invoice) due to your hospitalisation overseas exceeding twenty-four (24) hours as a result of a Disabling Injury, Disease or Sickness happening after the departure date of the Journey.
2. Any additional travel expenses payable by us will be based on the usual fare for the same class of travel as that which was originally chosen by you. This benefit is only payable if you have purchased a return ticket prior to any occurrence taking place which gives rise to a claim. Coverage is effective only if policy is purchased before you become aware of any circumstances which could lead to cancellation of the planned Journey.
3. No payment shall be made for that part of the Journey which had been undertaken up to the time of curtailment or disruption.

SECTION 15 – FINANCIAL COLLAPSE OF LICENSED TOUR OPERATORS

| Maximum Liability (Subject to Notes 4) | Elite | Deluxe |
|--|-----------|-----------|
| Per Insured Person | S\$12,000 | S\$6,000 |
| In Aggregate Per Family | S\$20,000 | S\$10,000 |

1. We will indemnify you for the loss of the non-refundable or unutilized portion of travel costs prepaid in advance and additional travel expenses necessarily incurred, should the Journey for which this insurance has been effected be cancelled or curtailed (as defined in Section 14) due to the Financial Collapse of licensed tour operators occurring after the date of issue of this Policy, provided that such travel arrangements are made at any Travel Agencies licensed and operating in Singapore.
2. Any additional travel expenses payable by us will be based on the usual fare for the same class of travel as that which was originally chosen by you. This benefit is only payable if you have purchased a return ticket prior to any occurrence taking place which gives rise to a claim. Coverage is effective only if policy is purchased before you become aware of any circumstances which could lead to cancellation of the planned Journey.
3. No payment shall be made for that part of the Journey which had been undertaken up to the time of curtailment or disruption.

LIABILITY COVER

SECTION 16 – PERSONAL LIABILITY

| Maximum Liability | Elite | Deluxe |
|-----------------------------|--------------|--------|
| Per Insured Person / Family | S\$1,000,000 | |

We will indemnify you for your legal liability towards third parties, including legal expenses, in respect of:

- bodily injury or death of the third party;
- loss of or damage to property of that third party caused by your wrongful act or conduct occurring during the Period of Insurance.

CASH BENEFITS

SECTION 17 – BAGGAGE DELAY

| Maximum Liability (Subject to Notes 3) | Elite & Deluxe |
|--|---|
| Per Insured Person for Delay overseas & In Singapore | S\$200 for first full 6 hours & S\$125 per 4 hours thereafter |
| In Aggregate Per Insured Person / Family | S\$1,000 |

We will pay you a cash benefit up to the limits as stated above in the event that your luggage has been delayed, misdirected or temporarily misplaced during the Journey by any carrier for a period exceeding the hours as stated above from the time of your arrival at the scheduled destination abroad or upon your return to Singapore at the end of the Journey.

SECTION 18 – TRAVEL DELAY

| Maximum Liability (Subject to Notes 5) | Elite & Deluxe |
|--|--|
| Per Insured Person for Delay overseas & In Singapore | S\$100 for first full 6 hours & S\$65 per 4 hours thereafter |
| In Aggregate Per Insured Person / Family | S\$1,000 |

We will pay you a cash benefit up to the limits as stated above in the event that your scheduled public transport is delayed for a period exceeding the hours as stated above for the following reasons:-

- strike, riot or civil commotion / industrial action;
- adverse weather conditions; or
- mechanical breakdown / structural defect of public conveyance.

SECTION 19 – FLIGHT OVERBOOKED WHILST OVERSEAS

| Maximum Liability (Subject to Notes 5) | Elite & Deluxe |
|--|----------------|
| Per Insured Person | S\$150 |

We will pay you a cash benefit as stated above in the event that you are denied from boarding a scheduled flight due to overbooking of the flight in which you have got a confirmed reservation from the travel agent or airline.

SECTION 20 – FLIGHT DEVIATION

| Maximum Liability (Subject to Notes 5) | Elite & Deluxe |
|--|--|
| Per Insured Person | S\$100 for first full 6 hours & S\$65 per 4 hours thereafter |
| In Aggregate Per Insured Person / Family | S\$1,000 |

We will pay you a cash benefit up to the limits as stated above in the event that your scheduled flight is deviated resulting in you being delayed, misdirected or temporarily misplaced during the journey for a period exceeding the hours as stated above for the following reasons:-

- adverse weather conditions
- your scheduled flight landing at another destination for emergency medical treatment for a fellow passenger

SECTION 21 – DELAY DUE TO HIJACK

| Maximum Liability | Elite & Deluxe |
|--|----------------|
| Per Insured Person for every full 12 hours Delay | S\$ 500 |
| In Aggregate Per Insured Person / Family | S\$5,000 |

We will pay you a cash benefit in the event that the public conveyance in which you are travelling is hijacked and your Journey is interrupted as a direct result for every full twelve (12) hours during which you are detained by the hijack.

SECTION 22 – LOSS OF HOTEL FACILITIES

| Maximum Liability | Elite & Deluxe |
|--|----------------|
| Per Insured Person for every full 24 hours | S\$ 100 |
| In Aggregate Per Insured Person / Family | S\$ 200 |

We will pay you a cash benefit for each day during which you suffer a Substantial Withdrawal of Services at a hotel overseas where you are staying as a result of strike or industrial action providing that such withdrawal exists continuously for at least twenty-four (24) hours during your Journey.

SECTION 23 – TRAVEL MISCONNECTION

| Maximum Liability (Subject to Notes 5) | Elite & Deluxe |
|--|----------------|
| Per Insured Person exceeding 6 hours Delay | S\$200 |

We will pay you a cash benefit in the event that your confirmed onward travel connection is missed at transfer point due to late arrival of your incoming connecting scheduled conveyance and no other onward transportation is available for you within six (6) consecutive hours.

SECTION 24 – KIDNAP BENEFIT

| Maximum Liability | Elite & Deluxe |
|--|----------------|
| Per Insured Person for every full 48 hours | S\$ 500 |
| In Aggregate Per Insured Person / Family | S\$5,000 |

We will pay you a cash benefit in the event that you are kidnapped and taken captive by the kidnapper for more than forty-eight (48) hours for the purpose of obtaining ransom money as a condition for your release during your Journey. The kidnap must be reported to the police having jurisdiction at the place within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such authorities. For this purpose, the kidnap cannot be by one of the Insured Person(s) or the spouse, relative or employee of the Insured Person(s) whether acting alone or in collusion with others.

BONUS COVER

SECTION 25 – FULL TERRORISM COVER

| Maximum Liability | Elite | Deluxe |
|-------------------------|----------------|------------|
| Per Insured Person | S\$350,000 | S\$250,000 |
| In Aggregate Per Family | Not Applicable | |

- We will compensate you for the benefits provided under this Policy subject to the aggregate limit stated above for this Section for claims arising directly or indirectly from Act of Terrorism.
- Where an Insured Person is insured under more than one Policy with us covering Acts of Terrorism, our maximum liability per Insured Person for Any One Event shall be limited to S\$ 500,000 per Insured Person.
- For the purpose of this Section, "Act of Terrorism" shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear. "Any One Event" shall include all insured losses which arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the Act of Terrorism which directly occasions the losses or triggered the chain of causation where there are several perils, which in an unbroken chain of causation, have occasioned the losses.

SECTION 26 – WAR COVER

| Maximum Liability | Elite | Deluxe |
|-------------------------|----------------|------------|
| Per Insured Person | S\$350,000 | S\$250,000 |
| In Aggregate Per Family | Not Applicable | |

We will compensate you or your estate for the benefits provided under Section 1 if you sustain bodily injury whilst overseas as a result of war and in lieu of benefits otherwise payable under Section 1 provided:

- You or your estate shall prove that at the time of suffering a loss you were in no way directly, indirectly, proximately or remotely actively or otherwise participating or engaging in any of such activities except where applicable to the extent of only adopting or taking such action or steps as were reasonably necessary for the protection of yourself and your property, nor were you in the course of controlling, preventing, suppressing or in any other way dealing or attempting to deal with such activities therewith,
- no state of war exists in the respective country when you first arrived and such country is not your place of residence or Home Country
- no benefits shall be payable after the expiry of sixty (60) days following the first outbreak of war during your visit of such country or the expiry of this Policy whichever is the earlier.

SECTION 27 – RENTAL VEHICLE EXCESS COVER

| Maximum Liability | Elite & Deluxe |
|-----------------------------|----------------|
| Per Insured Person / Family | S\$750 |

We will reimburse you for any excess or deductible which you become legally liable to pay in respect of loss or damage to rental vehicle caused by an accident or theft of a rental vehicle during the rental period.

Conditions:

- The rental vehicle must be rented from a licensed rental agency;
- You must comply with all requirements of the rental organisation under the hiring agreement and the insurer of the rental vehicle as well as the laws, rules and regulations of the country;
- The rental vehicle must be driven by
 - you; or
 - your authorised driver where you are a named driver listed on the vehicle rental agreement

Provided the vehicle is driven in accordance with the licensing or other laws or regulations and you or your authorised driver is not disqualified by order of Court of Law or by reason of any enactment or regulation from driving the rental vehicle.

SECTION 28 – LEISURE UNDERWATER ACTIVITIES

| Maximum Liability | Elite | Deluxe |
|-------------------------|----------------|------------|
| Per Insured Person | S\$350,000 | S\$250,000 |
| In Aggregate Per Family | Not Applicable | |

We will compensate you for the benefits provided under Sections 1 to 24 and 27 subject to the aggregate limit stated above for this Section for claims arising directly or indirectly from underwater activities undertaken for leisure.

NOTES ON MAXIMUM LIABILITY:

- Where an Insured Person is claiming under Sections 5, 6 and/or 7 for the same event, the Aggregate Limit payable under all Sections is limited to the Maximum Limit under Section 7.
- Where an Insured Person is claiming under Sections 9 and 10 for the same event, the Aggregate Limit payable under both Sections is limited to the Maximum Limit under Section 10.
- An Insured Person cannot claim under Sections 11 and 17 for the same event.
- Where an Insured Person is claiming under Sections 13, 14 and/or 15, the Aggregate Limit payable under these sections is limited to the Maximum Limit under Section 15 only
- Where an Insured Person is claiming under Sections 18, 19, 20 and/or 23, the Aggregate Limit payable under all Sections is limited to the Maximum Limit under Section 18. An Insured Person cannot claim from both Sections 18 & 20 and/or Sections 18 & 23 and/or Section 19 & 23 for the same event.

FREE AND AUTOMATIC EXTENSION OF PERIOD OF INSURANCE

In the event where due to circumstances beyond your control and indemnifiable under the Policy, the Journey is necessarily extended beyond the period stated, we will extend the Period of Insurance without additional charge for such period as is necessary to enable you to complete the Journey.

POLICY EXCLUSIONS

UNDER ALL SECTIONS

This insurance does not cover claims arising directly or indirectly in connection with:

- travel on any public or private air and sea charter conveyance other than as a passenger;
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or riot or civil commotion except as provided under Sections 13, 14, 18 and 26;
- loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential or other loss directly or indirectly caused by or contributed to or arising from ionising, radiation, or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel except as provided under Section 25;
- loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
- claims arising from any unlawful act committed by you;
- claims arising from any Government intervention, prohibition or regulation;
- losses for which insurance is prohibited by law;
- any cost recoverable by, or which but for the existence of this insurance, would have been otherwise recoverable by you from any hospital and/or registered private health benefit fund, and/or like organization;
- death or accidental bodily injury or illness directly or indirectly caused by or arising from Pre-existing conditions;
- death or accidental bodily injury or illness directly or indirectly caused by or arising from:
 - the result of intentional self-injury, suicide or attempted suicide (whether felonious or not) while sane or insane, travel exhaustion, depression or anxiety, provoked assault, intoxication, drugs, insanity, venereal disease, childbirth or pregnancy (excluding miscarriage caused by accidental falling of the Insured with external injury or by traffic accident) or abortion or any complication following therefrom;
 - the result of, or is contributed to by or attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;

- iii. Routine physical examinations, health check – ups or any other tests not related to the treatment or diagnosis of any injury, illness, or Sickness or any treatment of a preventive nature including vaccinations, treatment for obesity, weight reduction and weight improvement programmes and dental condition
 - iv. whilst engaging in aerial activities (except for hot-air ballooning) or air travel except as a fare paying passenger in any properly licensed aircraft being operated by a Licensed airline in accordance with published schedules of flights or timetables or in a properly licensed multi-engined aircraft being operated by any other licensed commercial air carrier;
 - v. participation by you or any Travelling Companion in hunting, caving, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, underwater activities involving the use of underwater breathing apparatus (other than undertaken for leisure purposes), sky diving, hang-gliding, paragliding or parachuting, trekking trips or expeditions (unless otherwise agreed by us), motor rallies or any kind of racing other than on foot or any sports in a professional capacity;
 - vi. or in connection with manual or hazardous work of any nature, or the use of machineries and/or tools engaging in naval, military, airforce service or operations, or testing of any kind of conveyance, whilst engaging in offshore or mining, aerial photography or handling of explosives.
11. travel booked or undertaken against medical advice or for the purpose of obtaining medical treatment.

UNDER SECTION 11 – LOSS OR DAMAGE TO BAGGAGE AND PERSONAL EFFECTS

This insurance does not cover claims arising directly or indirectly in connection with:

1. electrical or mechanical breakdown, cracking, scratching or breakage of fragile or brittle articles, unless caused by fire or collision involving the vehicle or craft in which they are being carried. This exception does not apply to lenses of spectacles, binoculars or photographic equipment or electronic components, provided that the article of which they form part is accidentally destroyed or damaged at the same time;
2. wear and tear, deterioration or damage caused by atmospheric or climatic condition, vermin, or any process of cleaning, repairing, restoring or alteration;
3. bonds, stamp, coupons, negotiable instruments, manuscripts, title deeds, securities of any kind, cash, bank or currency notes, cheques, postal or money orders, credit cards or replacement credit cards, identity card and driving licenses, travel documents except as provided for in Section 12;
4. any articles sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
5. losses of luggage and/or personal effects stolen or mislaid and not reported within twenty-four (24) hours to the police or whilst in an aircraft or vessel reported to a responsible officer. In either case, a written statement must be obtained from the police or responsible officer verifying the report by you of the loss of the article or articles;
6. unattended luggage and its contents when they are not in the custody of an authorised party which includes the airline or travel agency with whom the Insured is booked;
7. contact or corneal lenses;
8. fruits, perishables and consumables, animals;
9. motor vehicles (including accessories), motorcycles, boats, any other conveyances;
10. household effects, antiques, artifacts, paintings, object of art;
11. Computers and handheld computers or devices (including software and accessories) except for lap-top computers as provided under Section 11;
12. business goods or samples or equipment of any kind and all other items which are used in connection with any business profession or employment;
13. items insured under a separate policy.
14. cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
15. loss or damage to items insured under any other insurance policy or reimbursed by any carrier, hotel or other party;
16. loss or damage to golf clubs or other sports equipment during the course of play or practice;
17. unexplained and mysterious disappearance.
18. loss of or damage to items on rental or on hire.

UNDER SECTION 12 – TRAVEL DOCUMENTS AND MONEY

This insurance does not cover claims arising directly or indirectly in connection with:

1. Losses not reported within twenty-four (24) hours to the police, or where applicable to a responsible officer of an airline or shipping company, or losses not reported to travellers' cheque issuing authority within twenty-four (24) hours of the theft or loss. In either case, a written confirmation must be obtained verifying the report of loss;

2. Bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind and bullion, identity card and driving licenses.

UNDER SECTION 16 – PERSONAL LIABILITY

This insurance does not cover claims arising directly or indirectly in connection with:

1. Employer's liability, contractual liability or liability to a member of your family;
2. Animals belonging to, or in your care, custody or control;
3. Any wilful, malicious or unlawful act;
4. Pursuit of trade, business or profession;
5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
6. Ownership, possession or use of vehicles, aircraft or watercraft;
7. Legal costs resulting from any criminal proceedings;
8. The influence of intoxicants;
9. Participating in mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs, riding or driving in races or rallies;
10. The use of firearms;
11. Judgements which are not in the first instance delivered or obtained from a Court of competent jurisdiction within Singapore.
12. Punitive, aggravated or exemplary damages.
13. Loss or damage to property under your care, custody or control.

UNDER SECTION 17, 18, 19, 20 & 23 – BAGGAGE DELAY, TRAVEL DELAY, FLIGHT OVERBOOKED, FLIGHT DEVIATION AND TRAVEL MISCONNECTION

This insurance does not cover claims arising directly or indirectly in respect of, or due to:

1. Your failure to check in according to the itinerary supplied to you, or late arrival at the airport or port after check-in or boarding time except as provided under Section 18;
2. Your failure to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay;
3. Strike, riot or civil commotion / industrial action existed on the date you purchased this insurance.

UNDER SECTION 27 – RENTAL VEHICLE EXCESS COVER

This insurance does not cover claims arising directly or indirectly in connection with:

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.

ADDITIONAL ENDORSEMENTS

The following endorsements shall apply to this Policy unless otherwise stated and/or deleted in the Policy Schedule.

CONDITION PRECEDENT IN THE POLICY

The validity of this Policy is subject to the condition precedent that:

- (a) for the risk insured, the named insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the named insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) the named insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the named insured to the Company before cover incept.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 2001

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.