

## Endorsement Operative

This policy is extended with the following benefit(s).

<b>Hospital Allowance</b>		
<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>If the <b>insured person</b> sustains an <b>injury</b> or <b>sickness</b> during the <b>trip</b> and is required to stay in a <b>hospital</b> as an inpatient, whilst <b>overseas</b> or immediately upon return to Singapore.</p> <p>This benefit will end once the <b>insured person</b> leaves the <b>hospital</b> in Singapore.</p>	<p>1 <b>We</b> will pay the daily cash benefit of \$50 for each day of <b>hospital</b> stay where the <b>insured person</b> remains as an inpatient.</p> <p>Each day of <b>hospital</b> stay means:</p> <ul style="list-style-type: none"><li>• a period for which the <b>hospital</b> makes a daily room and board charge; or</li><li>• where the <b>insured person</b> stays in the hospital ward for a minimum of six hours.</li></ul> <p>2 The most <b>we</b> will pay under this section is up to \$2,500.</p>	<p>The general exclusions listed in part 6 of the general conditions.</p>

All other terms, exceptions and conditions of this policy remain unchanged.

## Table of cover for Student Plan

		Maximum benefit (\$\$) per insured person per trip	
Personal accident and medical expenses benefits		Deluxe	Superior
Section 1	Personal accident	200,000	100,000
Section 2	Medical expenses overseas Treatment by a Chinese medicine practitioner or a chiropractor	200,000 750 per injury/sickness	100,000 750 per injury/sickness
Section 3	Medical expenses upon return Treatment by a Chinese medicine practitioner or a chiropractor	20,000 750 per injury/sickness	15,000 750 per injury/sickness
Section 4	Emergency medical evacuation	Unlimited	Unlimited
Section 5	Sending the insured person home	Unlimited	Unlimited
Optional Benefit			
Section 6	Extension of Stay	Option A: 10,000 Option B: 5,000	
Section 7	Compassionate Visit	Option A: 5,000 Option B: 3,000	
Section 8	Hospital Visitation	Option A: 5,000 Option B: 3,000	
Section 9a	Cancelling the insured person's trip	Option A: 5,000 Option B: 3,000	
Section 9b	Shortening the insured person's trip	Option A: 5,000 Option B: 3,000	
Section 10	Loss or damage of baggage and personal belongings	Option A: 3,000 Option B: 1,000 Sub-limit for golfing equipment and laptop: 1,000 Sub-limit for other items: 500 for each item, set or pair	
Section 11	Losing travel documents and money including credit card fraud	Option A: 3,000 Option B: 1,000 Sub-limit for money: 300	
Section 12	Baggage delay	Option A: } 1,000 Option B: } 200 for every six hours of delay	
Section 13	Missed connections and overbooked flight	Option A: } 200 Option B: }	
Section 14	Flight delay	Option A: } 1,000 Option B: } 100 for every six hours of delay	
Section 15	Flight diversion or deviation	Option A: } 1,000 Option B: } 100 for every six hours of delay	

<b>Section 16</b>	<b>Kidnap and hostage</b>	Option A: 5,000 Option B: 3,000  200 for every 24 hours
<b>Section 17</b>	<b>Emergency phone charges</b>	Option A: 250 Option B: 100 Sub-limit for prepaid phone card : \$10
<b>Section 18</b>	<b>Personal liability</b>	Option A: 1,000,000 Option B: 500,000
<b>Section 19</b>	<b>Competitive Sports Coverage</b>	Up to maximum benefit for Section 1 to Section 18

# Government of Singapore

## Group Travel conditions

### Student Plan

#### Your policy

This is a group travel insurance **policy** and it contains details of benefits, conditions and exclusions relating to each **insured person**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have issued the **policyholder** with a **policy schedule**.

Any statement, information or declaration the **insured person** or **policyholder** has given on behalf of the **insured person**, including any declaration made over the phone, or by fax, email or the internet at the time of the application, will form the basis of the contract.

The **policy schedule** and any further endorsements are all part of the **policy**.

#### Who is eligible?

This **policy** is only available to any **insured person**:

- nominated and approved by the **policyholder** to go on authorized **overseas trips**; and
- aged between 7 years old and 75 years old.

#### Things to remember

- The **policyholder** or the **insured person** must reveal all facts that they know or ought to know which may affect the insurance cover. If not, the **policy** or the cover for the **insured person** may not be valid.
- **We** will reject the claims if **the insured person** is travelling to get medical treatment or travelling against the doctor's advice.
- **We** do not cover claims arising from **pre-existing medical conditions** and **known events**.

#### Definitions

**Accident** or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or damage to or loss of property, whichever applies.

**Act of terrorism** means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons will also be considered an **act of terrorism**.

**Assistance company** means the company **we** have appointed to provide the **insured person(s)** with various emergency assistance services.

**Business goods** mean any merchandise or trade item that the **insured person** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

**Chinese medicine practitioner** means a legally licensed herbalist, acupuncturist, bone-setter or osteopath who is registered and can practise within the scope of their licence under the laws of the country. This cannot be the **insured person**, their **family member** or **travelling companion**, partner, business partner, employer, employee or agent.

**Chiropractor** means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be the **insured person**, their family member or **travelling companion**, partner, business partner, employer, employee or agent.

**Competitive sports** means:

- a Representing the **policyholder** in a competition or in any similar events where the **insured person** could receive any form of prize money, donation, sponsorship, award or certificate of any kind;

- b** Training involving the usage of fire arms;
- c** Involving in adventure training including but not limited to caving, abseiling, cycling, rock climbing, canoeing, trekking, overnight outdoor camping, river rafting, scuba diving; or
- d** participation in team building activities in a controlled environment organised by an accredited officials and/or organised by the **policyholder**.

**Dental treatment** means treatment needed to restore sound and natural teeth which are necessary because of an **accident** during the **trip**.

**Family member** means the **insured person's** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law, niece, nephew, aunt, uncle or grandchildren.

**Golfing equipment** means golf clubs and golf bags belonging to **insured person**.

**Hijack** or **hijacked** means someone who takes by force, or threat of force or violence, a vehicle in which the **insured person** is travelling.

**Home** means the home address in Singapore as shown in the **insured person's** Singapore national registration identification card or in other official passes and permits.

**Home country** means any country of which the **insured person** is a citizen as declared to us under the **policy**.

**Hospital** means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- a** has organised facilities for diagnosis, treatment and major surgery;
- b** provides nursing services by registered nurses 24 hours a day;
- c** is under the supervision of one or more **medical practitioners**; and
- d** is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly or a similar establishment.

**Hostage** means being held as security by another person by force or against the **insured person's** will.

**Injury** means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

**Insured person** means the individual (or individuals) named or endorsed or headcount declared in the **policy schedule** as the person (or people) who is insured under this **policy**.

**Jewellery** or **valuables** means items made of or containing precious metals and semi-precious or precious stones including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

**Kidnap** means being abducted by force or deception against the **insured person's** will for the purpose of getting a ransom. This does not apply to children kidnapped by their own parents.

**Known event** means riot, strike, civil commotion, **natural disasters** or situations which threaten the **insured person's** health or disrupt the **insured person's trip** that were made known to the **insured person** by the transport or accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the **policy** was taken up.

**Laptop** means a **laptop** computer or a tablet computer including the accessories that come as standard equipment with it.

**Losing** means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table under Section 1) cut or torn off, as confirmed by **our medical practitioner**.

**Losing hearing** means medically certified permanent and total loss of hearing as confirmed by **our medical practitioner**.

**Losing a limb** means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

**Losing sight** means medically certified total and permanent loss of use of an eye which means the **insured person** is absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

**Losing speech** means medically certified permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment as confirmed by **our medical practitioner**.

**Medical practitioner** means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be the **insured person**, their **family member** or **travelling companion**, partner, business partner, employer, employee or agent.

**Money** means banknotes, coins and traveller's cheques.

**Natural disaster** means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as **natural disaster**.

**Overseas** means **insured person's trip** outside Singapore, or outside place of regular study or place where the **insured person** lives, to the countries or region shown in the **policy schedule**.

**Period of insurance** means the period of the **insured person's trip** as shown in the **policy schedule**.

**Permanently disabled** or **permanent disability** means suffering from one of the items of disability listed in the scale of compensation under Section 1, and which was caused only by an **accident**, as long as:

- a the disability lasts for 12 months in a row from the date of the **accident**; and
- b **our medical practitioner** confirms that it is not going to improve after 12 months.

**Permanent total disability** means total disability caused only by an **accident** during the **insured person's trip** that:

- a stops the **insured person** from working in any job for a salary or wage or stops the **insured person** from carrying out any business whatsoever; and
- b lasts for 12 months in a row from the date of the **accident**; and
- c **our medical practitioner** believes is not going to improve after 12 months.

**Personal belongings** means items belonging to the **policyholder** which are entrusted to the **insured person** during their **trip** or items belonging to the **insured person** which are brought along, worn, carried or acquired during the **trip**.

**Policy** means this document, including any statement, information provided or declaration made by the **insured person** or **policyholder** for and on behalf of the **insured person**, the **table of cover**, the **policy schedule** and any endorsement **we** have issued under this **policy**.

**Policy schedule** means the document which proves that the **insured person(s)** have insurance cover, listing, among other things, details of **insured person**, the plan and the **period of insurance** covered under this **policy**.

**Policyholder** means the entity named in the **policy schedule** and who has made a declaration on behalf of the **insured person** and paid the premium

**Pre-existing medical condition** means any **injury** or **sickness** (including any complications which may arise):

- a which the **insured person** has received diagnosis, consultation, medical advice, medical treatment or prescribed drugs for in the 12 months before the **insured person's** start date of cover; or
- b which the **insured person** has been asked to get medical treatment or medical advice for by a **medical practitioner** within 12 months before the **insured person's** start date of cover.

**Public transport** means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

**Public place** means a common area or place where anyone has a right to be present or to come and go as they please.

**Sickness** means worsening physical health not caused by an **accident**, which the **insured person** suffers from and for which they need the care or treatment of a **medical practitioner** when the **insured person** is on a **trip**.

**Serious injury** or **serious sickness** means the following.

- a For the **insured person** – an **injury** or **sickness** that needs treatment from a **medical practitioner** and which results in the **insured person** being certified by that **medical practitioner** as being unfit to travel or to continue with their **trip**.
- b For the **insured person's family member** or **travelling companion** – an **injury** or **sickness** that is life-threatening as confirmed by a **medical practitioner**.

**Table of cover** means the separate table showing the list of benefits **we** will pay according to the plan while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

**Travelling companion** means a person who has the same travel reservation or confirmation as the **insured person** to travel on the same **trip**.

**Overseas** means **insured person's trip** outside Singapore, or outside place of regular study or place where the **insured person** lives, to the countries or region shown in the **policy schedule**.

**Trip** means the going on **overseas** travel which begins or ends in Singapore for any of the following purpose during the **period of insurance** as shown in the **policy schedule**:

- a VVIP and their spouse on official business (including but not limited to speaker and deputy speakers of parliament, parliament secretaries, political secretaries and members of parliament);
- b Singapore High Commissioners and ambassadors serving in **overseas** missions;
- c Officers, including **family members** named in **policy schedule** on deployment to missions/offices abroad;
- d officers attending meetings, conferences, trade fairs/missions abroad and other official visits;
- e Singapore Government scholars proceeding to and returning from **overseas** undergraduate/postgraduate courses (one way **trip**);
- f Singapore Government scholars returning from **overseas** for mid-course program/outward bound school (OBS) courses/attachments or scholars returning from **overseas** on completion of studies;
- g Scholars and students attending exchange programs between countries;
- h students participating in **overseas** voluntary programs;
- i students representing their schools in overseas competitions and industrial attachments;
- j students travelling as part of educational group tour;
- k trade fairs/missions and other official visits involving participants from private sector companies or students who form part of the Singapore Government agency's travel group at any one time and/or instances where travel is organized by any Singapore Government agency;
- l representing Singapore Government at conferences, seminars, trade and cultural missions and meetings;
- m **overseas** training or courses of instruction by or under the auspices of the Singapore Government (including the public service commission);
- n experts and advisers who are on loan to the Singapore Government and its agencies.
- o Officers participating in official friendly competitive sports/games/tournaments involving medals, certificates or remuneration.
- p officers on scholarship and **overseas** secondment/posting who travel to other destinations for official purpose, apart from the country of scholarship and secondment/posting.
- q officers participating in **overseas** voluntary programs or corporate social responsibilities programs.

**Unattended** means when the **insured person** does not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of their belongings.

**We, our, us, and Income** means NTUC Income Insurance Co-operative Limited.

## What the policy covers

This **policy** will protect the **policyholder** or the **insured person** financially when a death, **injury, sickness**, loss, theft, damage, legal liability or other specified event happens during the **period of insurance**.

The amount **we** will pay depends on the **policy** conditions and maximum benefit limits and sub-limits as set out in the **table of cover**.

Section 1 – Personal accident		
When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person</b> is involved in an <b>accident</b> during their <b>trip</b> and due only to this <b>accident</b> the <b>insured person</b> dies or becomes <b>permanently disabled</b> within 365 days from the date of the <b>accident</b>, the personal accident cover will apply.</p>	<p>1 <b>We</b> will pay based on the scale of compensation table below, up to the benefit limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following.</p> <p>1 <b>permanent disability</b> or death caused directly or indirectly by <b>sickness</b> and not by an <b>accident</b>. For example, <b>we</b> will not pay a claim if the <b>insured person</b> dies from a heart attack or become <b>permanently disabled</b> after suffering a stroke.</p> <p>2 <b>permanently disability</b> or death is caused directly or indirectly by any physical disability which existed before the <b>trip</b>.</p> <p>3 extra compensation for any specific item which is part of a greater item due under this <b>policy</b>. For example, <b>we</b> will pay for <b>losing a limb</b>, but <b>we</b> will not pay again for <b>losing</b> a finger or thumb of the same limb.</p>
Scale of compensation		
Item	Description of Disability	Percentage of sum insured as shown in the <b>policy schedule</b>
a.	<b>Accidental death</b>	100%
b.	<b>Permanent total disability</b>	100%
c.	<b>Losing two limbs</b>	100%
d.	<b>Losing one limb</b>	100%
e.	<b>Losing sight</b> of both eyes	100%
f.	<b>Losing sight</b> of one eye, except perception of light	75%
g.	<b>Losing one limb</b> and <b>sight</b> of one eye	100%
h.	<b>Losing speech</b> and <b>hearing</b> in both ears	100%
i.	Permanent and incurable insanity	100%
j.	<b>Losing hearing</b> in both ears	75%
k.	<b>Losing hearing</b> in one ear	25%
l.	<b>Losing speech</b>	50%
m.	<b>Losing four fingers and thumb of one hand</b> a) Right hand b) Left hand	70% 50%
n.	<b>Losing four fingers of one hand</b> a) Right hand b) Left hand	40% 30%
o.	<b>Losing a thumb</b> a) Both right phalanges b) 1 right phalanx c) Both left phalanges d) 1 left phalanx	30% 15% 20% 10%



p.	<b>Losing</b> any one fingers a) 3 right phalanges b) 2 right phalanges c) 1 phalanx d) 3 left phalanges e) 2 left phalanges f) 1 phalanx	10% 7.5% 5% 7.5% 5% 2%
q.	<b>Losing</b> any one toes a) All toes b) 2 phalanges of the great toe c) 1 phalanx of the great toe d) Any one other toe	15% 5% 3% 1%
r.	Fractured leg or patella with established non-union	10%
s.	Shortening of leg by at least 5cm	7.5%
<b>Third degree burns</b>		
t.	Head - Damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
u.	Body - Damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%

- **We** will not pay any compensation if the disability is not listed in the scale of compensation.
- The total of all percentages of the sum insured due under this section will not be more than 100% for each **insured person** per **trip**.
- If the **insured person** is left-handed, the compensation percentage for item m to p will be reversed so that the greater compensation percentage will apply to the left hand and its parts.

**Section 2 – Medical Expenses Overseas**

<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person</b> unexpectedly suffers an <b>injury</b> or <b>sickness</b> while <b>overseas</b> during their <b>trip</b> and needs to get medical treatment.</p> <p>The <b>policyholder</b> or <b>insured person</b> must provide a written report of the <b>insured person's</b> medical condition from the <b>medical practitioner</b> together with original medical bills and receipts.</p>	<p>1 <b>We</b> will pay for the necessary and reasonable costs of emergency medical, surgical, <b>hospital, dental treatment</b> and ambulance recommended or requested by a <b>medical practitioner</b>, medical expenses for treatment by a <b>Chinese medicine practitioner</b> or a <b>chiropractor</b> for the <b>insured person</b> to be treated while <b>overseas</b>.</p> <p>2 Following the <b>insured person's</b> medical treatment, <b>we</b> will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for the <b>insured person's</b> recovery and mobility if recommended by the <b>medical practitioner</b>.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 <b>Overseas</b> medical treatment which has been pre-planned or pre-arranged.</p> <p>2 Claims for <b>dental treatment</b> as a result of tooth or gum or oral diseases, or from normal wearing of the <b>insured person's</b> teeth.</p>

	<p>3 If the <b>policyholder</b> or the <b>insured person</b> can recover all or part of the medical expenses from other sources, the <b>policyholder</b> or the <b>insured person</b> must claim from these other sources first, and <b>we</b> will only pay the amount that the <b>policyholder</b> or the <b>insured person</b> cannot recover from these other sources.</p> <p>4 The most <b>we</b> will pay is up to the sub- limit and limit shown in the <b>table of cover</b>.</p>	
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**Section 3 – Medical expenses upon return**

When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person</b> unexpectedly suffers an <b>injury</b> or <b>sickness</b> while <b>overseas</b> during their <b>trip</b> and needs to get medical treatment when they return to Singapore or place of study.</p> <p>The <b>policyholder</b> or <b>insured person</b> must provide a written report of the <b>insured person’s</b> medical condition from the <b>medical practitioner</b> together with original medical bills and receipts.</p>	<p>1 If the <b>insured person</b> did not get any medical treatment when they were <b>overseas</b>, <b>we</b> will pay for the necessary and reasonable costs of emergency medical, surgical, <b>hospital</b>, <b>dental treatment</b>, and ambulance recommended or requested by a <b>medical practitioner</b> and medical expenses for treatment by a <b>Chinese medicine practitioner</b> or a <b>chiropractor</b>. The <b>insured person</b> must get the above medical treatment in Singapore or place of study within seven days of their return to Singapore or place of study.</p> <p>From the date of the first treatment in Singapore or place of study, the <b>insured person</b> has up to 45 days to continue treatment in Singapore or place of study up to the limit shown in the <b>table of cover</b>, whichever comes first.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims for <b>dental treatment</b> as a result of tooth or gum or oral diseases, or from normal wearing of the <b>insured person’s</b> teeth.</p>

	<p>2 If the <b>insured person</b> has received medical treatment while <b>overseas</b>, <b>we</b> will pay for the necessary and reasonable costs of emergency medical, surgical, <b>hospital, dental treatment</b>, and ambulance for follow-up treatment in Singapore or place of study recommended or requested by a <b>medical practitioner</b>, medical expenses for treatment by a <b>Chinese medicine practitioner</b> or a <b>chiropractor</b>, up to the limit shown in the <b>table of cover</b> or up to 45 days immediately upon their return to Singapore or place of study, whichever comes first.</p> <p>3 Following the <b>insured person's</b> medical treatment, <b>we</b> will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for the <b>insured person's</b> recovery and mobility if recommended by the <b>medical practitioner</b>.</p> <p>4 If the <b>policyholder</b> or the <b>insured person</b> can recover all or part of the medical expenses from other sources, the <b>policyholder</b> or the <b>insured person</b> must claim from these other sources first, and <b>we</b> will only pay the amount that the <b>policyholder</b> or the <b>insured person</b> cannot recover from these other sources.</p>	
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**Section 4 – Emergency Medical Evacuation**

<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person</b> is in a life-threatening condition because of an <b>injury</b> or <b>sickness</b> while <b>overseas</b> during their <b>trip</b> and <b>our assistance company</b> believes that it is medically necessary to move the <b>insured person</b> to the nearest medical facility for treatment (whether <b>overseas</b> or in Singapore).</p>	<p>1 <b>We</b> will pay for the necessary expenses for transportation, medical services and supplies <b>our assistance company</b> spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move the <b>insured person</b> to the medical facility for treatment.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by <b>our assistance company</b> or <b>us</b>.</p>

<p>B If the <b>insured person</b> needs to return to Singapore for recuperation or continued treatment after they have been moved to an <b>overseas</b> medical facility for treatment as in section A above.</p>	<p>2 If the <b>insured person</b> can use their existing return ticket to Singapore, <b>we</b> will pay for the administrative fees charged by the airline or travel agent for changing their travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move the <b>insured person</b> will be made by <b>our assistance company</b>. The decision will be based only on the medical necessity and the severity of the <b>insured person's</b> medical condition.</p>	
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**Section 5 – Sending the insured person home**

When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person</b> dies after suffering an <b>injury</b> or a <b>sickness</b> while <b>overseas</b> during a <b>trip</b>.</p>	<p>1 <b>We</b> will pay for the necessary expenses <b>our assistance company</b> spends to return the <b>insured person's</b> body to Singapore or to their <b>home country</b>.</p> <p>2 <b>We</b> will also pay for the services and supplies provided by the mortician or undertaker, including but not limited to the cost of a casket, the embalming and cremation.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged by <b>our assistance company</b> or not approved by <b>our assistance company</b> or <b>us</b>.</p>

**Optional Benefits**

**Section 6 – Extension of stay**

When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person's trip</b> is disrupted due to a <b>serious sickness</b> or <b>serious injury</b> they suffer while <b>overseas</b> and is advised by the <b>medical practitioner</b> as unfit to continue with the <b>trip</b>.</p>	<p>1 <b>We</b> will pay for the reasonable transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for the <b>insured person</b> and/or one <b>travelling companion</b> to remain with the <b>insured person</b> until they are confirmed medically fit by a <b>medical practitioner</b> to continue with the <b>trip</b> or to return to Singapore or place of study.</p> <p>2 The most <b>we</b> will pay is up to the limit shown in the <b>table of cover</b> or up to 30 days from the date the <b>serious sickness</b> or <b>serious injury</b> is certified by the <b>medical practitioner</b>; whichever is earlier.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any additional costs that result from the <b>policyholder</b> or the <b>insured person</b> not telling the travel agent, tour operator, transport or accommodation providers as soon as the <b>insured person</b> knows they have to change the <b>trip</b>.</p>

	<p>3 The <b>policyholder</b> can only claim under either section 6 or 8 for the same event but not under both sections 6 and 8.</p>	<p>2 Additional costs that result from the <b>insured person</b> or <b>travelling companion</b> upgrading to a better class or category of transport or accommodation from that in their original itinerary. For example, additional costs for changing flight from budget airline to commercial airline.</p> <p>3 The part of the <b>trip</b> before the <b>insured person</b> and/or the <b>travelling companion</b> change their <b>trip</b>.</p> <p>4 Compensation for any air miles, holiday points, membership or credit-card redemption the <b>policyholder</b>, the <b>insured person</b> or the <b>travelling companion</b> uses to pay for all or part of the <b>trip</b>.</p> <p>5 Claims that result from a <b>pre-existing medical condition</b>, or <b>sickness</b> or <b>injury</b> (including any complications which may arise) which the <b>insured person</b> knew about.</p> <p>6 The cost of the unused portion of the original transport ticket back to Singapore or place of study which the <b>policyholder</b>, <b>insured person</b> or <b>travelling companion</b> has already paid for.</p>
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**Section 7 – Compassionate Visit**

When we will pay	What we pay	What we do not pay
<p>If the <b>insured person</b> dies because of an <b>injury</b> or <b>sickness</b> while <b>overseas</b> during their <b>trip</b> and there is no adult <b>family member</b> present to make funeral arrangements to send their body or ashes <b>home</b>.</p>	<p>1 <b>We</b> will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one <b>family member</b> or friend to help in the final arrangements to bring the <b>insured person's</b> body or ashes back to Singapore or their <b>home country</b>.</p> <p>2 The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</p>	<p>The general exclusions listed in part 6 of the general conditions.</p>

Section 8 – Hospital Visitation		
When we will pay	What we pay	What we do not pay
<p>If the <b>insured person</b> suffers an <b>injury</b> or <b>sickness</b> while <b>overseas</b> during their <b>trip</b> and they have to stay in an <b>overseas hospital</b> for at least six consecutive days, and their medical condition does not allow the <b>insured person</b> to return to Singapore for medical treatment.</p>	<ol style="list-style-type: none"> <li><b>We</b> will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one <b>family member</b> or friend to visit the <b>insured person</b> until they are confirmed medically fit by a <b>medical practitioner</b> to continue with the <b>trip</b> or to return to Singapore.</li> <li>The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</li> </ol>	<p>The general exclusions listed in part 6 of the general conditions.</p>
Section 9a – Cancelling the insured person’s trip		
When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person</b> is prevented from travelling due to the reasons listed below and is forced to cancel their <b>trip</b>, if they happen within 30 days before the <b>insured person</b> is due to leave.</p> <ol style="list-style-type: none"> <li>Death, <b>serious sickness</b> or <b>serious injury</b> the <b>insured person</b>, their <b>family member</b>, or <b>travelling companion</b> suffers.</li> <li>Government authorities stopping the <b>insured person</b> from travelling <b>overseas</b> because they are suffering from an infectious disease.</li> <li>A sudden riot, strike or civil commotion at the destination the <b>insured person</b> plans to travel to.</li> <li><b>Natural disasters</b> which happen at the destination the <b>insured person</b> plans to travel to.</li> <li>Serious damage to the <b>insured person’s home</b> due to a fire or <b>natural disaster</b> within 7 days before the <b>insured person</b> is due to leave and such incident requires their presence at their <b>home</b> on the departure date.</li> </ol>	<ol style="list-style-type: none"> <li><b>We</b> will pay for the transport expenses (air, sea or land travel) and accommodation costs that the <b>policyholder</b> or <b>insured person</b> has paid or has agreed to pay under a contract and which the <b>policyholder</b> or <b>insured person</b> cannot get back (including the travel agent’s cancellation fee).</li> <li>The <b>policyholder</b> or the <b>insured person</b> must ask for a refund of any prepaid expenses from the transport or accommodation provider first. <b>We</b> will reduce the claim by the amount the transport or accommodation provider has refunded the <b>policyholder</b> or the <b>insured person</b>.</li> <li>The <b>policyholder</b> can only claim under either section 9a, 9b, 13, 14 or 15 for the same event but not under more than one section.</li> <li>The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</li> </ol>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>Any costs that result from the <b>policyholder</b> or the <b>insured person</b> not telling the travel agent, tour operator, transport or accommodation providers as soon as they know they have to cancel the <b>trip</b>.</li> <li>Any cost or expenses incurred for <b>trip</b> cancellation if the <b>policy</b> is purchased less than 7 days before they are due to leave other than for reason A1.</li> <li>Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</li> <li>Compensation for any air miles, holiday points, membership or credit-card redemption the <b>policyholder</b> or the <b>insured person</b> uses to pay for the <b>trip</b> in part or in full.</li> <li>The <b>insured person</b> choosing not to travel when the events listed in A2 to A4 has not taken place.</li> </ol>

<p>B If the <b>insured person</b> is prevented from travelling due to the reasons listed below and is forced to cancel their <b>trip</b>, if they happen any time before the <b>insured person</b> is due to leave.</p> <p>1 If the <b>insured person</b> has to appear in court as a witness during their <b>trip</b> and they were not aware of this when the <b>policyholder</b> or the <b>insured person</b> booked the <b>trip</b>.</p> <p>2 If the <b>insured person's</b> flight is cancelled by the airline due to the closing of the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>C If the <b>insured person</b> is forced to cancel their <b>trip</b> due to any of the reasons listed in A or B above, <b>we</b> will only pay the claim after the <b>policyholder</b> or the <b>insured person</b> has provided <b>us</b> with written or documentary proof that the <b>insured person's</b> claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>6 If the <b>insured person</b> chooses not to travel because of <b>sickness</b> or <b>injury</b> to their <b>family member</b> which is not a <b>serious sickness</b> or <b>serious injury</b>.</p> <p>7 Claims that result from any <b>known event</b>.</p> <p>8 Claims that result from a <b>pre-existing medical condition</b>, or any <b>sickness</b> or <b>injury</b> (including any complications which may arise) which the <b>insured person</b> knew about. This applies to conditions suffered by the <b>insured person</b> or their <b>family member</b>.</p> <p>9 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights, operational requirements, or mechanical breakdown of the airplane in which the <b>insured person</b> has a pre-booked flight.</p> <p>10 The travel agency, transport provider or tour operator stopping to operate before the <b>policyholder</b> bought the <b>policy</b>.</p>
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**Section 9b – Shortening the insured person’s trip**

When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person</b> is prevented from travelling further while <b>overseas</b> during their <b>trip</b> due to the reasons listed below and they have to cut short their <b>trip</b> and return to Singapore or place of study.</p> <p>1 Death, <b>serious sickness</b> or <b>serious injury</b> which the <b>insured person</b>, their <b>family member</b> or <b>travelling companion</b> suffers.</p> <p>2 A sudden riot, strike or civil commotion breakout at the destination the <b>insured person</b> is in or plans to travel to.</p> <p>3 <b>Natural disasters</b> which happen at the destination the <b>insured person</b> is in or plans to travel to.</p> <p>4 The <b>insured person's trip</b> is disrupted for at least 12 hours in a row because the <b>public transport</b> in which they are travelling as a passenger has been <b>hijacked</b>.</p>	<p>1 <b>We</b> will pay for the transport expenses (air, sea or land travel) and accommodation costs that the <b>policyholder</b> or <b>insured person</b> has paid or has agreed to pay under a contract and which the <b>policyholder</b> or the <b>insured person</b> cannot get back (including the travel agent’s cancellation fee).</p> <p>2 <b>We</b> will pay for additional economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room for the <b>insured person's</b> return to Singapore.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The <b>insured person</b> choosing not to continue with their <b>trip</b> when an event listed in A2 to A3 has not taken place at the destination they are in or plan to travel to.</p> <p>2 Any additional costs that result from the <b>policyholder</b> or the <b>insured person</b> not telling the travel agent, tour operator, transport or accommodation providers as soon as the <b>insured person</b> knows they have to cut short the <b>trip</b>.</p>

<p>5 If the <b>insured person's</b> flight is cancelled by the airline due to the closing of the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.</p> <p>B If the <b>insured person</b> is forced to cut short their <b>trip</b> due to any of the reasons listed above, <b>we</b> will only pay the claim after the <b>policyholder</b> or the <b>insured person</b> has provided <b>us</b> with written or documentary proof that the <b>insured person's</b> claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<p>3 The <b>policyholder</b> or the <b>insured person</b> must ask for a refund of prepaid expenses from the transport or accommodation provider first. <b>We</b> will reduce the claim by the amount the transport or accommodation provider has refunded the <b>policyholder</b> or the <b>insured person</b>.</p> <p>4 The <b>policyholder</b> can only claim under either section 9a, 9b, 13, 14 or 15 for the same event but not under more than one section.</p> <p>5 The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</p>	<p>3 Additional costs that result from the <b>insured person</b> upgrading to a better class or category of transport or accommodation from that in their original itinerary. For example, additional costs for changing flight from budget airline to commercial airline.</p> <p>4 Prepaid or non-refundable expenses for unused local excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>5 The part of the <b>trip</b> before the <b>insured person</b> cuts short their <b>trip</b>.</p> <p>6 If the <b>insured person</b> chooses to cut short their <b>trip</b> because of <b>sickness</b> or <b>injury</b> to their <b>family member</b> which is not a <b>serious sickness</b> or <b>serious injury</b>.</p> <p>7 Compensation for any air miles, holiday points, membership or credit-card redemption the <b>policyholder</b> or the <b>insured person</b> uses to pay for all or part of the <b>trip</b>.</p> <p>8 Claims that result from any <b>known event</b>.</p> <p>9 Claims that result from a <b>pre-existing medical condition</b> or any <b>sickness</b> or <b>injury</b> (including any complications which may arise) which the <b>insured person</b> knew about. This applies to conditions suffered by the <b>insured person</b> or their <b>family member</b>.</p> <p>10 The cost of the unused portion of the original transport ticket back to Singapore which the <b>policyholder</b> or the <b>insured person</b> has already paid for.</p> <p>11 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights, operational requirements, or mechanical breakdown of the airplane in which the <b>insured person</b> has a pre-booked flight.</p>
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Section 10 – Loss or damage of baggage and personal belongings		
When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person's</b> baggage or <b>personal belongings</b> are lost or damaged including loss of or damage due to <b>natural disasters</b> arising out of circumstances beyond the <b>insured person's</b> control while <b>overseas</b> during their <b>trip</b>.</p> <p>B If the <b>insured person's</b> <b>golfing equipment</b> or <b>laptop</b> are stolen or damaged while <b>overseas</b> during their <b>trip</b>.</p> <p>The <b>insured person</b> must show that they have met the following conditions.</p> <ol style="list-style-type: none"> <li>1 The <b>insured person</b> has taken all possible steps and been careful to protect the security of their <b>personal belongings</b> and prevent loss or damage.</li> <li>2 The <b>insured person</b> has reported the loss to the police where the loss has happened or to the relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss or damage. The <b>insured person</b> must send <b>us</b> a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase.</li> <li>3 The <b>insured person</b> must make any claims arising from loss or damage to their baggage or <b>personal belongings</b> while in the custody and care of the transport or accommodation provider to the service provider first.</li> </ol> <p><b>We</b> will only pay the claim after the <b>insured person</b> has provided <b>us</b> with written or documentary proof that their claim has been denied, rejected or partially paid by the transport or the accommodation provider.</p>	<ol style="list-style-type: none"> <li>1 <b>We</b> will decide whether to replace, repair or pay a cash equivalent for the <b>insured person's</b> lost or damaged baggage and <b>personal belongings</b>. <b>We</b> will deduct an amount for wear and tear when <b>we</b> work out the claim.</li> <li>2 <b>We</b> will reduce the claim by the amount the transport or accommodation provider has refunded the <b>policyholder</b> or the <b>insured person</b>.</li> <li>3 The <b>policyholder</b> can only claim under either section 10 or 12 for the same event but not under both sections.</li> <li>4 The most <b>we</b> will pay under this section is the sub-limit and limit as shown in the <b>table of cover</b>.</li> </ol>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>1 Any baggage which the <b>insured person</b> separately checked-in in advance.</li> <li>2 Claims for wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</li> <li>3 Items that are confiscated or held by customs or authorities.</li> <li>4 Claims for motor vehicles (including their accessories).</li> <li>5 Claims for antiques, artefacts, manuscripts, paintings, musical instruments and fur.</li> <li>6 Claims for fruits, perishables, consumables and animals.</li> <li>7 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</li> <li>8 Claims for <b>business goods</b> or equipment of any kind.</li> <li>9 Claims for <b>money</b>, securities, stamps, debit or credit cards, cash card, Ez link Card, bonds and coupons.</li> <li>10 Claims for passport, driver's licence, travel pass or tickets and travel documents.</li> <li>11 Claims for any item which does not belong to the <b>insured person</b>; not in the custody of the <b>insured person</b> or is not loaned or entrusted to the <b>insured person</b>.</li> <li>12 Unexplained and mysterious disappearance of the <b>insured person's</b> baggage or <b>personal belongings</b>.</li> <li>13 Any claim resulting from the <b>insured person's</b> deliberate act, failure to act, negligence or carelessness.</li> </ol>

		<p>14 Any claim resulting from the <b>insured person's</b> item being lost or damaged when left <b>unattended</b> in a <b>public place</b> and which is not in the custody of an authorized party (including transport and accommodation providers such as airline, train, ferry, hotel and resort).</p> <p>15 Any claim for golf balls, clubs and equipment whilst in the course of play or practice.</p>
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**Section 11 – Losing travel documents and money including credit card fraud**

<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person's</b> passport, travel documents or <b>money</b> are accidentally lost or stolen including such items lost due to <b>natural disaster</b> while on a <b>trip</b>.</p> <p>B If the <b>insured person's</b> credit card is stolen while on an <b>trip</b> and is subjected to unauthorised usage.</p> <p>The <b>insured person</b> must show that they have met the following conditions.</p> <ol style="list-style-type: none"> <li>The <b>insured person</b> has taken all possible steps and been careful to make sure that their passport, travel documents and <b>money</b> are kept in a secure place and they are not left <b>unattended</b> in a <b>public place</b>.</li> <li>The <b>insured person</b> has reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it.</li> <li>The <b>insured person</b> must make claims arising from losing their passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first.</li> </ol> <p><b>We</b> will only pay the claim after the <b>insured person</b> has provided <b>us</b> with written or documentary proof that their claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>	<ol style="list-style-type: none"> <li><b>We</b> will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which the <b>insured person</b> has to pay while <b>overseas</b> to apply to replace the lost passport or travel documents.</li> <li><b>We</b> will pay for the reasonable expenses which the <b>insured person</b> has to pay to get a replacement passport, passport photograph or travel documents.</li> <li><b>We</b> will pay the <b>policyholder</b> up to the amount shown in the <b>table of cover</b> for the loss of <b>money</b>.</li> <li><b>We</b> will also pay the <b>policyholder</b> up to the amount shown in the <b>table of cover</b> for unauthorised transactions on the credit card.</li> <li><b>We</b> will reduce the claim by the amount the transport or accommodation provider has refunded the <b>insured person</b> or <b>policyholder</b>.</li> <li>The most <b>we</b> will pay under this section is the sub-limit and limit as shown in the <b>table of cover</b>.</li> </ol>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>Buying travel tickets such as air tickets and train tickets to replace tickets which have been lost or stolen or which cannot be used due to changing the travel date.</li> <li>If the <b>insured person</b> fails to report the loss to the police or relevant authority within 24 hours of the discovery for the case of travel documents, credit card and money.</li> <li>The <b>insured person</b> failing to take due care and precautions to make sure that their passport, travel documents and <b>money</b> are kept in a safe place.</li> <li>Unexplained and mysterious disappearance of the <b>insured person's</b> passport, travel documents and <b>money</b>.</li> <li>Any claim resulting from the <b>insured person's</b> deliberate act, failure to act, negligence or carelessness.</li> <li>Any claim resulting from the <b>insured person's</b> item being lost when left <b>unattended</b> in a <b>public place</b> and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</li> </ol>

		<p>7 Loss of <b>money</b> which was not under the <b>insured person's</b> care and custody.</p> <p>8 Any loss due to exchange rate or loss in value of currencies.</p>
Section 12 – Baggage delay		
When we will pay	What we pay	What we do not pay
<p>A If the <b>insured person's</b> checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row at the <b>overseas</b> baggage pick-up point.</p> <p>The <b>insured person</b> must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.</p>	<p>1 For baggage that is delayed while the <b>insured person</b> is <b>overseas</b>, <b>we</b> will pay a cash benefit for every full six hours in a row of delay (worked out from the time they actually arrive at the final destination and the time they receive their checked-in baggage) up to the limit shown in the <b>table of cover</b>.</p> <p>2 The <b>policyholder</b> can only claim under either section 10 or 12 for the same event but not under both sections.</p>	<p>The general exclusions listed in part 6 of the general conditions.</p>
Section 13 – Missed connections and overbooked flight		
When we will pay	What we pay	What we do not pay
<p>A If, during the <b>insured person's</b> <b>trip</b>, they miss the travel connection because of a delay in the arrival of the scheduled <b>public transport</b> which the <b>insured person</b> took, and has received a confirmed reservation for, and there is no other travel arrangement made available to the <b>insured person</b> within six hours of the scheduled departure of their onward travel connection.</p> <p>The <b>insured person</b> must get written proof of their missed connection from the <b>public transport</b> operator (flight, rail, coach or ferry with fixed itinerary) or their handling agents.</p> <p>B If the <b>insured person</b> is not allowed to get on a flight for which they have previously received confirmation because it was overbooked and no compensation or no other transport was made available to the <b>insured person</b> within six hours of the scheduled departure time.</p>	<p>1 <b>We</b> will pay the cash benefit shown in the <b>table of cover</b>.</p> <p>2 The <b>policyholder</b> can only claim under either section 9a, 9b, 13, 14 or 15 for the same event but not under more than one section.</p>	<p>The general exclusions listed in part 6 of the general conditions.</p>

<p>The <b>insured person</b> must get written proof of being denied boarding from the airline or their handling agents.</p>		
Section 14 – Flight delay		
When we will pay	What we pay	What we do not pay
<p>A If the scheduled flight which the <b>insured person</b> is scheduled to travel in while in <b>overseas</b> and in Singapore is delayed for more than six hours in a row, due to a strike, riots, adverse weather condition, mechanical breakdown/derangement and/or a structural defect of the air common carrier.</p> <p>The <b>insured person</b> must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<ol style="list-style-type: none"> <li>1 For travel delays of more than six hours from the time specified in the itinerary supplied to the <b>insured person</b>, <b>we</b> will pay cash benefit for every full six hours in a row of delay the <b>insured person</b> suffers.</li> <li>2 The <b>policyholder</b> can only claim under either section 9a, 9b, 13, 14 or 15 for the same event but not under more than one section.</li> <li>3 The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</li> </ol>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>1 The <b>insured person</b> failing to get on the scheduled flight according to the time shown in the itinerary supplied to them.</li> <li>2 Claims that result from any delay which the <b>policyholder</b>, the <b>insured person</b> or the public knew about at the time the <b>policyholder</b> or the <b>insured person</b> booked the trip.</li> <li>3 The <b>insured person</b> checking in late to the airport.</li> <li>4 The <b>insured person</b> being notified by the airline before they check in or before they were issued with a boarding ticket while the <b>insured person</b> is still in Singapore that there is a flight delay.</li> </ol>
Section 15 – Flight diversion or deviation		
When we will pay	What we pay	What we do not pay
<p>A If the scheduled flight which the <b>insured person</b> has boarded on and travelling in is diverted due to unforeseen circumstances outside the airline’s control and due to this it prevents them from continuing their <b>trip</b> and they are delayed from arriving at their planned destination.</p> <p>The <b>insured person</b> must get written proof of the delay and the reason for it from the airline or their handling agent.</p>	<ol style="list-style-type: none"> <li>1 For diversions of more than six hours while the <b>insured person</b> is <b>overseas</b>, <b>we</b> will pay a cash benefit for every full six hours in a row of delay calculated based on the difference between actual arrival time and the scheduled time as shown on their itinerary.</li> <li>2 The <b>policyholder</b> can only claim under either section 9a, 9b, 13, 14 or 15 for the same event but not under more than one section.</li> <li>3 The most <b>we</b> will pay under this section is the limit as shown in the <b>table of cover</b>.</li> </ol>	<p>The general exclusions listed in part 6 of the general conditions.</p>

<b>Section 16 – Kidnap and hostage</b>		
<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person</b> is held <b>hostage</b> following a <b>kidnap</b> whilst <b>overseas</b> during their <b>trip</b> and the <b>insured person</b> is held <b>hostage</b> for at least 24 hours in a row.</p> <p>The <b>insured person</b> must show that a police report has been made or a report has been issued confirming that they were a victim of the <b>kidnap</b> and <b>hostage</b>.</p>	<p>1 <b>We</b> will pay a benefit as shown in the <b>table of cover</b> for each 24 continuous hours that they are held as a <b>hostage</b>, up to the limit as shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will also not pay for the following, or for loss or liability directly or indirectly caused by the following:</p> <ol style="list-style-type: none"> <li>1 Any fraudulent, dishonest or criminal acts committed by the <b>insured person</b>.</li> <li>2 Any loss of or damage to property including intellectual property due to the <b>kidnap</b> and <b>hostage</b>.</li> <li>3 Events which take place in the <b>insured person's</b> country of residence, any country located in Central or Southern America or Africa, or any country in which the United Nations armed forces are present and active.</li> </ol>
<b>Section 17 – Emergency phone charges</b>		
<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person</b> or anyone on behalf of the <b>insured person</b> needs to call <b>our assistance company</b> during a medical emergency while <b>overseas</b> during their <b>trip</b> and for which the <b>insured person</b> has made a claim which <b>we</b> will pay under sections 1, 2, 4 or 5.</p>	<ol style="list-style-type: none"> <li>1 <b>We</b> will refund the actual phone charges, up to the limit as shown in the <b>table of cover</b>.</li> <li>2 The most <b>we</b> will pay under this section is the sub-limit and limit as shown in the <b>table of cover</b>.</li> </ol>	<p>The general exclusions listed in part 6 of the general conditions.</p>
<b>Section 18 – Personal liability</b>		
<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If the <b>insured person</b> is legally responsible for <b>accidentally</b>:</p> <ol style="list-style-type: none"> <li>1 causing a third party's death or <b>injury</b>; or</li> <li>2 damaging or causing loss to a third party's property;</li> </ol> <p>while <b>overseas</b> during their <b>trip</b></p>	<p>1 <b>We</b> will pay :</p> <ul style="list-style-type: none"> <li>- the legal costs and expenses for representing or defending the <b>insured person</b> in Singapore; and</li> <li>- the amount awarded against the <b>insured person</b> by the court in Singapore;</li> </ul> <p>up to the amount shown in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> <li>1 Any claim due to the <b>insured person's</b> deliberate, malicious, unlawful or criminal act or failure to act.</li> <li>2 Any claim for loss of or damage to property in the <b>insured person's</b> charge or under the <b>insured person's</b> control or which belongs to them, the <b>policyholder</b> or the <b>policyholder's</b> employees.</li> </ol>

		<p>3 Any claim that comes from an <b>injury</b> or loss or damage to property that the <b>insured person's family member</b> or anyone with whom the <b>insured person</b> stays with owns, cares for or controls.</p> <p>4 Any legal responsibility or loss to the <b>policyholder</b>.</p> <p>5 Any legal responsibility, loss or <b>injury</b> to <b>insured person's</b> family member and the <b>policyholder's</b> employees.</p> <p>6 Any legal responsibility caused by an <b>injury</b> during the course of employment suffered by any person who is under a contract of service or apprenticeship with the <b>policyholder</b> or the <b>insured person</b>.</p> <p>7 Any claim resulting from legal services <b>we</b> have not approved in advance.</p> <p>8 Any legal responsibility that results from the <b>insured person</b> owning or using weapons, animals, vehicles, aircraft or watercraft.</p> <p>9 Any legal responsibility that results from or is connected to the <b>insured person's</b> trade, business, employment or profession.</p> <p>10 Any legal responsibility that the <b>insured person</b> has under a contract or an expressed warranty.</p> <p>11 Any court judgment which is not delivered by a court within Singapore.</p> <p>12 Any court judgment which is being appealed by the <b>insured person</b> or on their behalf.</p> <p>13 Any legal responsibility that results from the <b>insured person</b> passing on a communicable disease to others.</p> <p>14 Any legal responsibility that results from the <b>insured person's</b> abuse of controlled drugs.</p> <p>15 Any legal responsibility that results when the <b>insured person</b> is under the influence of drugs or alcohol.</p> <p>16 Any legal responsibility that results from the <b>insured person's</b> riding or racing in races or rallies.</p>
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		<p>17 Any legal responsibility that is caused by the <b>insured person's</b> involvement in polluting or harming the environment.</p> <p>18 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing the <b>insured person</b> or making an example of the <b>insured person</b>).</p>
<b>Section 19 – Competitive Sports Coverage</b>		
<b>When we will pay</b>	<b>What we pay</b>	<b>What we do not pay</b>
<p>A If any of the losses covered under sections 1 to 18 arises from or is related to <b>competitive sports</b>.</p>	<p>1 <b>We</b> will pay for the benefits up to the amounts shown in the relevant benefits in the <b>table of cover</b>.</p>	<p>Besides the general exclusions listed in part 6 of the general conditions, <b>we</b> will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any activity not listed under <b>competitive sports</b>.</p>

## General conditions which apply to the whole policy

### 1 Benefit extensions

#### a Riot, strike, civil commotion, hijack, murder, assault and act of terrorism

If the **insured person** suffers any inconvenience, **injury** or dies because of an **accident** during a riot, strike, civil commotion, hijack, murder, assault or **act of terrorism**, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**.

This extension is only valid if the **insured person** did not take part in any criminal act or make an agreement with other people to carry out these acts.

#### b Disappearance

If the **insured person's** body is not found within 12 months after the sinking, wrecking or destruction of the **public transport** in which the **insured person** is travelling during the **period of insurance**, **we** will consider the **insured person** to be dead and pay the appropriate death benefit shown in the **table of cover** under section 1.

The payment of the death benefit is made to the **policyholder** after they have signed an undertaking to us to guarantee that if the **insured person** is subsequently found to be alive they will, when asked, return to us the sums that we have paid under this extension.

#### c Exposure

If the **insured person** suffers an **injury** or dies because the **insured person** was exposed to natural elements due to an **accident**, **we** will pay up to the limit shown in the relevant section in the **table of cover**.

#### d Suffocation by smoke, poisonous fumes, gas or drowning

If the **insured person** suffers an **injury** or dies from accidentally breathing in smoke, poisonous fumes, gas or by drowning, **we** will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of their deliberate act.

#### e Miscarriage due to an accident

If the **insured person** suffers a miscarriage or if the **insured person** dies from the miscarriage caused by an **accident**, **we** will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of the **insured person's** deliberate act.

#### f Unscheduled Flight

The policy is extended to cover the **insured person** against **accidental** death or **injury** while they are on a **trip** and travelling as a passenger in any properly licensed private aircraft and/or helicopter; excluding whilst onboard military aviation. **We** will pay up to the limit described in the relevant section as shown in the **table of cover**.

### 2 Cover

For this **policy**:

- (a) cover under section 9a (Cancelling the **insured person's** trip) starts on the date **we** issue the **policy**;
- (b) Cover under section 1 (Personal accident) starts 3 hours before the **insured person** leave the place they usually live or study (whichever is later) to start their **trip**, or from the start date shown on the **policy schedule** whichever is later.

Cover ends:

- i. when the **insured person** arrives at the place that they usually live or study after their **trip**;
- ii. three hours after the **insured person** returns to Singapore;
- iii. at the end of the period shown on the **policy schedule**; or
- iv. at the end of 120 days after the start of the **trip** whichever is earlier.

### 3 Aggregate limit of liability

The total claims payable under all individual plan policies, student plan policies and scholarship and secondment plan policies issued by **us** pursuant to the **tender** for any single event where a number of **insured persons** are together, shall not be more than \$40,000,000.

If the total claims payable for any single event are more than \$40,000,000, the maximum benefit limit for each **insured person** as shown in the **table of cover** shall be pro-rated accordingly.



## 4 Automatically extending cover

We will automatically extend the **period of insurance** while the **insured person** is **overseas** under this **policy** at no additional premium for the first 30 days if:

- a the **public transport** the **insured person** is travelling on to return to Singapore is delayed and the **insured person** cannot complete the **trip** when the **policy** ends, and the **insured person** is not the cause of the delay; or
- b the **insured person** has to go into **hospital** or is quarantined **overseas** as advised by a **medical practitioner**.

## 5 Worldwide 24-hour emergency assistance

We have arranged with **our assistance company** to give the **insured person** various 24-hour emergency assistance services. The services they provide include medical advice, referral to doctors, **specialists**, hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if the **insured person** has lost their passport, embassy referral, emergency medical evacuation, sending **home** their body or ashes, providing doctors and medicine, compassionate visits, accompanying children and **hospital** deposit guarantees.

The **insured person** must pay for the costs and expenses of these services except for emergency medical evacuation, sending a body or ashes **home** and compassionate visit which are covered under sections 4, 5 and 7 as shown in the **table of cover**.

## 6 General exclusions

This **policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

- a The **insured person** travelling **overseas** against medical advice or for the purpose of getting medical treatment.
- b The **insured person** travelling **overseas** against a travel advisory issued by the Ministry of Foreign Affairs of Singapore where such travel advisory strongly advises the **insured person** against travelling **overseas**. This exclusion will not apply if the **insured person** is **overseas** when the travel advisory was issued.
- c The **insured person** deliberately injuring themselves, committing suicide or attempted suicide while sane or insane, their criminal act, provoked assault, deliberate acts or putting themselves in danger (unless they are trying to save human life).
- d The effect or influence of alcohol or drugs.

- e Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
- f Mental problems or insanity.
- g Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- h **Pre-existing medical conditions**.
- i The **insured person's** physical disabilities.
- j Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- k Taking part in any kind of speed contest or racing (other than on foot).
- l An **accident** while the **insured person** is driving or riding on a motor race track.
- m Any sport or activity which is against the advice of a **medical practitioner** or against the health and safety rules as required by the activity operator.
- n Any extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes but not limited to aerobatics, BASE jumping, free flying, ice climbing and wingsuit flying.
- o Expedition, trekking, rock or mountain climbing:
  - to generally inaccessible and remote areas of a country or areas previously unexplored or closed to general public;
  - at more than 4,000 metres above sea level;
  - without any recognized commercial local tour operator or activity provider;
  - without the guidance and supervision of licensed guides or instructors of the tour operator or activity provider; not wearing the recommended safety equipment or not following the safety procedures, rules and regulations of the licensed guides or instructors;
  - to carry out for scientific, research or political purposes to those places; or
  - in Antarctica or similar remote places.
- p Any group or team building activity including but not limited to activities as set out below under (i) to (v).

But if the **insured person** has paid to be covered for **competitive sports** extension, the activities set out under (i) to (v) are covered and if their respective conditions are satisfied

  - i. outdoor activity such as canoeing, cycling, river rafting, caving, overnight outdoor camping or rock climbing on man-made walls;

- ii. trekking up to 4,000 metres above sea level; and where trekking is:
    - in a place which is open to the general public without restriction;
    - if organized by a recognized commercial local tour operator or activity provider; and
    - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and they wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors;
  - iii. scuba diving for leisure no deeper than 30 metres below sea level and if:
    - the **insured person** holds a PADI certification (or similar recognised qualification) and is diving with a buddy who holds a PADI certification (or similar recognised qualification); or
    - the **insured person** is diving with a qualified instructor.
    - To avoid doubt, the maximum depth we will cover is 30 metres, regardless that the maximum depth as shown under their PADI certification (or similar recognised qualification) is more than 30 metres;
  - iv. mountaineering or outdoor rock climbing up to 4,000 metres above sea level and where the activity is:
    - in a place which is open to the general public without restriction;
    - organized by a recognized commercial local tour operator or activity provider; and
    - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and they wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors; or
  - v. any other group or team building activity which **we** approve in writing; and subject to terms that **we** may impose.
- q Taking part in any professional sports or in any sports which the **insured person** could receive any form of prize money, donation, sponsorship, award or certificate of any kind unless the **insured person** has paid to be covered for **competitive sports** extension.
  - r The consequences of war, riot (except where the claims for loss or liability is directly or indirectly caused by or arising from a sudden riot, strike or civil commotion at the destination the **insured person** is in or plan to travel to), revolution or any similar event.
  - s Radioactivity, or damage from any nuclear fuel, material or waste.
  - t Breaking government regulation or the **insured person** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.
  - u The **insured person** failing to take reasonable precautions to protect their property or to avoid **injury** or minimise claims under this **policy**.
  - v Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, unless **we** agree in writing.
  - w Any **known event**.
  - x An item being lost or damaged when left **unattended** in any **public place** or which is not in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.
  - y Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
  - z The **insured person's** deliberate act, failure to act, negligence or carelessness.
  - aa Expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 17), laundry and hotel entertainment or pay-per-view TV programmes.
  - bb The insured person being a terrorist, a member of a terrorist organization, a narcotics trafficker or a purveyor of nuclear, chemical or biological weapons.
- If **we** refuse to pay a claim as a result of any of the exclusions listed above and the **insured person** disagrees with **our** decision, they are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

## 7 Payment warranty clause

- a If the **period of insurance** is 60 days or more, **we** must receive the full premium due within 60 days from the start date of the **policy** or renewal **policy** (shown in the **policy schedule**), or effective date of each endorsement issued under the **policy** or renewal **policy**.
- b If **we** do not receive the premium in full within 60 days from the start date of the **policy** or renewal **policy** (shown in the **policy schedule**), or effective date of each endorsement issued under the **policy** or renewal **policy**,

- i. cover is automatically terminated after the 60-day period;
- ii. the automatic termination of cover shall not affect any claim which has taken place within the 60-day period; and
- iii. **we** shall be entitled to a pro-rata premium for the period **we** have been on risk calculated based on the pro-rated table in general condition 15.

## 8 Paying benefits

**We** will pay the benefits listed in this **policy** only if the **insured person** has:

- a met general condition 7; and
- b given **us** satisfactory proof of the claim.

**We** will pay all benefits under this **policy** to the **policyholder** unless:

- a the **insured person** is evacuated as the result of a medical emergency or sent **home** as described in sections 4 and 5, in which case **we** will pay **our assistance company** the expenses they pay in transporting the **insured person**;
- b the **insured person** suffers a claim for personal liability as described in section 18, in which case **we** will pay the person the **insured person** is legally responsible to; or
- c as directed otherwise in writing by the **policyholder**.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to the **policyholder** or **insured person** under this **policy** for the claim.

## 9 Fraud

The **insured person** or **policyholder** must not act in a fraudulent way. **We** will take the action shown below if the **insured person** or **policyholder**, or anyone acting for them:

- a make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b make a statement to support a claim knowing the statement to be false in any way;
- c send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d make a claim for any loss or damage caused by the **insured person's** deliberate act or with their knowledge.

**We** may do the following.

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare the **policy** invalid.

- d **We** can recover from the **policyholder** or **insured person** the amount of any claim **we** have already paid under the **policy**.
- e **We** will not refund the premium.
- f **We** may not allow the **insured person** or **policyholder** to buy other policies from **us**.
- g **We** may report the **insured person** to the police.

## 10 Reasonable care

The **insured person** must take all reasonable precautions to avoid **injury, sickness, loss, theft** or damage and take all practical steps to protect their property from loss and damage and to recover the property lost or stolen.

## 11 Other insurance

If at the time of any incident which results in a claim under this **policy** the **insured person** or **policyholder** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. This term applies to the benefits set out under section 1 to section 19 except section 1 – Personal Accident, section 12 – Baggage delay, section 13 – Missed connections and overbooked flight, section 14 – Flight delay, section 15 – Flight diversion or deviation or section 16 – Kidnap and hostage.

## 12 Taking over the policyholder's or insured person's rights

**We** can take over any rights to defend or settle any claim and to take proceedings in the **policyholder's** or **insured person's** name to enforce their or **our** rights against any other person.

## 13 Claims conditions

- a At the time of the **insured person's trip**, they must be medically fit to travel, and the **policyholder** and **insured person** are not aware of any circumstances which may lead to the **insured person's trip** being cancelled or disrupted. If not, **we** may not pay the claim.
- b The **insured person** or **policyholder** must tell **us** as soon as possible and in any case within 60 days following any **injury, sickness, incident, event, or discovery** of any loss, theft or damage which may give rise to a claim under this **policy**.
- c **We** pay all property claims based on the value of the items at the time the **insured person** loses them and this means they will not get back the full price.

- d When **we** pay their claim, **we** will apply the reduction factor as shown in the table below.

Loss or damaged baggage, personal belongings, jewellery, valuables or laptop	Reduction factor to be applied to the value of item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

- e The **insured person** must keep any property which is damaged, and if **we** ask, they must send it to **us**. (The **insured person** will also need to pay any costs involved in doing this.) If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.
- f If the **insured person** or **policyholder** can recover all or part of the medical expenses from other sources, **we** will only pay them the amount that they cannot recover.
- g **We** pay all claims to in Singapore dollars. If the **insured person** or **policyholder** suffers a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

## 14 Claim Documents

- a The **policyholder**, **insured person** or their legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess their claim. **We** may refuse to reimburse the **policyholder** for any expense which the **insured person** cannot provide original receipts or invoices for.

- b the **insured person** or **policyholder** must give **us** all travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of their claim to prove their travel.

## 15 Cancellations and refunds

**We** can cancel the **policy** by providing 30 days' notice by post to the **policyholder's** last-known address. **We** will consider that the **policyholder** has received this renewal or cancellation notice on the same day if **we** deliver the notice by hand, fax or email.

The **policyholder** may cancel this **policy** by giving **us** a written notice of cancellation, and the cancellation will apply from the date **we** receive the notice of cancellation.

**We** will refund the premium as long as the **policy** is cancelled before the start of the **insured person's** trip.

**We** will not refund any premium to the **policyholder** once a claim has been paid under this **policy**.

## 16 Ending the insurance

The insurance cover for the **insured person** will end immediately when:

- a **we** have paid 100% of the sum insured under section 1 – personal accident;
- b the **insured person** no longer satisfies any of the eligibility requirements set unless **we** have agreed in writing to provide cover;
- c when the nomination of the **insured person** under the **policy** is withdrawn by the **policyholder**;
- d once the **insured person** nominated by the **policyholder** is on temporary leave of absence, vacation without pay or absent from work due to **sickness** or **injury** for more than six months; or
- e the **policy** has ended and **we** do not renew the **policy**.

## 17 Changes in circumstance

If there is any change in circumstances affecting the risk, the **policyholder** or **insured person** must give **us** immediate written notice and pay any extra premium that **we** may ask for. In particular, the **policyholder** or **insured person** must tell **us** about any change in their occupation or the country where they are living in.

## 18 Having similar cover

If the **insured person** has more than one travel policy from **us** for the same **trip**, **we** will consider them to be insured only under the **policy** which provides the highest benefit level.

## 19 Excluding third party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

## 20 Currency and interest

All dollar amounts shown in the **policy schedule** are shown in Singapore dollars (S\$). **We** will not pay interest under this **policy**.

## 21 Arbitration

Should any difference arise between the **policyholder** and **us** as to the terms of this **policy**, the same shall be referred to arbitration in accordance with the Arbitration Act (Chapter 10) in force in the Republic of Singapore and the obtaining of an award by the **policyholder** shall be condition precedent to any liability to **us** under this **policy**.

## 22 Governing law

Singapore law will apply to this **policy**.

### Feedback procedure

The information below is not legally binding and is just for information

**We** are committed to providing the **policyholder** and **insured person** with an exceptional level of service and customer care.

**We** realise that things can go wrong and there may be times when the **policyholder** or **insured person** feel that **we** have not provided the service as expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send any feedback to:  
sq@income.com.sg

## Our promise

### We will:

- acknowledge the complaint promptly;
- investigate quickly and thoroughly;
- keep the **policyholder** or **insured person** informed of **our** progress; and
- do everything possible to deal with the complaint.

### Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).