



AXA INSURANCE PTE LTD
8 Shenton Way, #24-01 AXA Tower
Singapore 068811
Customer Care Centre: #01-21/22
☎ 1800-880 4888 (Within Singapore)
(65) 6880 4888 (International)
✉ customer.care@axa.com.sg
www.axa.com.sg
GST Reg. No. 199903512M
Co. Reg. No. 199903512M

Wanderlust Travel Insurance Policy Wordings

Thank you for choosing AXA to protect your travel plans.

Having received and accepted Your first premium and any subsequent premiums, We will insure You based on the plan stated on Your Policy Schedule.

A Quick Overview

1. What Your Policy consists

Your Wanderlust Policy is a contract between You and AXA, and it consists of:

- this Policy Wordings;
- the Policy Schedule, which has details of all Insured Persons, the plan and the Period of Insurance;
- any Endorsements; and
- Your application, declaration and any other information given.

If You have any questions after reading these documents, please contact AXA Customer Care.

2. Check Your Policy

You have 7 days from the issuance of this Policy or before Your trip starts (whichever is earlier) to check and inform Us if You find any of the Insured Persons' particulars and/or chosen plan(s) incorrect. Incorrect details can result in a claim being denied.

If We do not hear from You at the end of the above mentioned period, We will take it that the information is complete and correct.

3. What You and all Insured Persons must do

Every Insured Person is individually and jointly responsible for the completeness and accuracy of the information given to Us.

For the cover under this Policy to be effective, You and all Insured Persons must follow all the conditions of this Policy.

CONTENTS


(A) SUMMARY OF BENEFITS	4
(B) ELIGIBILITY & SCOPE OF COVER	7
(C) DESCRIPTION OF BENEFITS	8
MEDICAL EXPENSES	8
SECTION 1 – OVERSEAS MEDICAL EXPENSES	8
SECTION 2 – HOSPITAL VISIT BENEFIT	8
SECTION 3 – CHILD CARE BENEFIT	8
SECTION 4 – OVERSEAS HOSPITALISATION ALLOWANCE	9
SECTION 5 – POST-TRIP MEDICAL EXPENSES	9
PERSONAL ACCIDENT	10
SECTION 6 – DOUBLE PUBLIC TRANSPORT COVERAGE	10
SECTION 7 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT	10
SECTION 8 – COMPASSIONATE VISIT BENEFIT	11
SECTION 9 – SPECIAL GRANT	11
SECTION 10 – CHILD EDUCATION GRANT	11
EMERGENCY TRAVEL-RELATED ASSISTANCE	11
SECTION 11 – EMERGENCY MEDICAL EVACUATION & REPATRIATION	11
SECTION 12 – REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE	12
SECTION 13 – EMERGENCY PERSONAL MOBILE PHONE CHARGES	12
TRAVEL INCONVENIENCES	13
SECTION 14 – TRIP CANCELLATION	13
SECTION 15 – TRIP POSTPONEMENT	14
SECTION 16 – REPLACEMENT OF TRAVELLER	14
SECTION 17 – FINANCIAL COLLAPSE OF TRAVEL AGENCY	15
SECTION 18 – TRIP CURTAILMENT	15
SECTION 19 – NATURAL DISASTER BENEFIT	16
SECTION 20 – TRAVEL DELAY/ALTERNATIVE TRAVEL ARRANGEMENT	17
SECTION 21 – TRAVEL DIVERSION	17
SECTION 22 – OVERBOOKED FLIGHT	18
SECTION 23 – TRAVEL MISCONNECTION	18
SECTION 24 – BAGGAGE DELAY	18
SECTION 25 – LOSS/DAMAGE TO BAGGAGE & PERSONAL BELONGINGS	19
SECTION 26 – PURCHASE OF ESSENTIAL ITEMS	20
SECTION 27 – FRAUDULENT USE OF LOST CREDIT CARD	21
SECTION 28 – PERSONAL LIABILITY	21
SECTION 29 – HIJACKING AND/OR KIDNAPPING	22
ADVENTURE COVER AND OTHERS	22
SECTION 30 – FULL TERRORISM COVER	22
SECTION 31 – ADVENTURE COVER	23
SECTION 32 – SPORTS EQUIPMENT	23

SECTION 33 – RENTAL VEHICLE EXCESS	24
SECTION 34 – OVERSEAS WEDDING PHOTOSHOOT	24
(D) 24-HOUR EMERGENCY ASSISTANCE	25
(E) DEFINITIONS	26
(F) GENERAL EXCLUSIONS	29
(G) GENERAL CONDITIONS	30
(H) CLAIMS PROCEDURE	33
(I) CARING FOR YOU	34

(A) SUMMARY OF BENEFITS

The following provides an overview of all the plans, their benefits and the respective Sum Insured of each benefit. For details on how each benefit pays, refer to (C) Description of Benefits from page 8.

Legend:

Pre-Trip	Refers to the period before You depart Singapore for Your trip.
Overseas	Refers to the period You are travelling Overseas during the trip.
Post-Trip	Refers to the period after You have returned to Singapore from Your trip.
	Add-on benefit

BENEFITS		Sum Insured Per Insured Person (Per Trip)			When the benefit pays		
		Lite *	Easy	Pro	Pre-Trip	Overseas	Post-Trip
MEDICAL EXPENSES							
1	Overseas Medical Expenses						
	Adult up to 70 years old	\$10,000	\$50,000	\$150,000			
	Adult above 70 years old	\$2,000	\$10,000	\$30,000		☑	
	Child	\$2,000	\$10,000	\$30,000			
	Sub-limit for TCM treatment	\$100	\$250	\$500			
2	Hospital Visit Benefit	\$1,000	\$2,000	\$3,000		☑	
3	Child Care Benefit	\$1,000	\$2,000	\$3,000		☑	
4	Overseas Hospitalisation Allowance	\$2,000	\$5,000	\$10,000			
	Pays for each day of Hospitalisation	\$200	\$200	\$200		☑	
	Pays for each day of Hospitalisation in ICU	\$400	\$400	\$400			
5	Post-Trip Medical Expenses						
	Adult up to 70 years old	N.A.	\$10,000	\$10,000			☑
	Adult above 70 years old		\$1,000	\$1,000			
	Child		\$5,000	\$5,000			
PERSONAL ACCIDENT							
6	Double Public Transport Coverage						
	Adult up to 70 years old	NA	NA	\$300,000			
	Adult above 70 years old			\$150,000		☑	
	Child			\$150,000			
7	Accidental Death & Permanent Disablement						
	Adult up to 70 years old	\$50,000	\$100,000	\$150,000	☑	☑	
	Adult above 70 years old	\$25,000	\$50,000	\$75,000			
	Child	\$25,000	\$50,000	\$75,000			

8	Compassionate Visit Benefit	\$1,500	\$3,000	\$5,000		✓	
9	Special Grant	\$1,000	\$2,000	\$3,000		✓	
10	Child Education Grant	\$4,000	\$8,000	\$12,000	✓	✓	
	Pays per Child	\$1,000	\$2,000	\$3,000			
EMERGENCY TRAVEL-RELATED ASSISTANCE							
11	Emergency Medical Evacuation & Repatriation	\$100,000	\$100,000	\$100,000		✓	
12	Repatriation of Mortal Remains Back to Singapore	\$100,000	\$100,000	\$100,000		✓	
13	Emergency Personal Mobile Phone Charges	\$150	\$150	\$150		✓	
	Sub-limit per day	\$50	\$50	\$50			
TRAVEL INCONVENIENCES							
14	Trip Cancellation	\$1,000	\$3,000	\$5,000	✓		
15	Trip Postponement	\$200	\$500	\$500	✓		
16	Replacement of Traveller	NA	NA	\$500	✓		
17	Financial Collapse of Travel Agency	\$1,000	\$1,000	\$2,000	✓		
18	Trip Curtailment	\$1,000	\$3,000	\$5,000		✓	
19	Natural Disaster Benefit	\$1,500	\$4,500	\$7,500	✓	✓	
20	Travel Delay/ Alternative Travel Arrangement	\$500	\$1,000	\$1,000		✓	
	Pays for every 6 hours of delay (Overseas)	\$100	\$100	\$100			
21	Travel Diversion	NA	NA	\$1,000		✓	
	Pays for every 6 hours of delay (Overseas)			\$100			
22	Overbooked Flight	NA	NA	\$200	✓	✓	
23	Travel Misconnection	NA	NA	\$100		✓	
24	Baggage Delay	\$500	\$500	\$1,000		✓	
	Pays for every 6 hours of delay (Overseas)	\$100	\$100	\$100			
25	Loss/Damage to Baggage & Personal Belongings	\$2,000	\$2,000	\$3,000			
	Sub-limit per article	\$200	\$200	\$300		✓	
	Sub-limit for all Valuables	\$500	\$500	\$500			
	Sub-limit for Mobile Devices	\$500	\$500	\$500			
	Sub-limit for loss of passport	\$500	\$500	\$500			
26	Purchase of Essential Items	NA	\$150	\$150		✓	
	Sub-limit per article		\$50	\$50			
27	Fraudulent Use of Lost Credit Card	NA	\$1,000	\$1,000		✓	
28	Personal Liability	\$500,000	\$500,000	\$500,000		✓	
29	Hijacking and/or Kidnapping	\$1,500	\$3,000	\$3,000		✓	
	Pays for every 6 hours of detention	\$300	\$300	\$300			

ADVENTURE COVER AND OTHERS							
30	Full Terrorism Cover	Covered	Covered	Covered	☑	☑	☑
31	Adventure Cover	Covered	Covered	Covered		☑	
32	Sports Equipment Sub-limit per article	\$2,000	\$2,000	\$2,000		☑	
		\$500	\$500	\$500			
33	Rental Vehicle Excess	\$1,000	\$1,000	\$1,000		☑	
34	Overseas Wedding Photoshoot	\$2,500	\$2,500	\$2,500	☑		

* Not applicable for Annual Multi-Trip Plan

(B) ELIGIBILITY & SCOPE OF COVER

Who can be covered:

1. You are eligible for cover under this Policy if You hold a valid Singapore identification document, such as Singapore NRIC, Birth Certificate (for Child), Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass.
2. For Adult Cover, You have to be at least 18 years old at the start of the Period of Insurance of the Policy.
3. For Child Cover, the benefit limits under 'Child Cover' will apply.

If a Child satisfies the eligibility requirements at the start of the Period of Insurance and becomes ineligible during the Period of Insurance, this Policy shall extend to cover him/her under Child benefits till the end of that Period of Insurance.

Scope of coverage:

1. The original point of departure of Your trip must be from Singapore.
2. You must purchase the Policy and must have fully paid Your premium before Your trip.
3. Single-Trip Plan:
 - (a) Maximum 9 adults and 5 Children who are travelling together on the same dates and to the same destination under one Policy.
 - (b) The adults and Children need not be related to one another.
 - (c) Children must be covered together with at least one adult.
 - (d) The maximum duration per trip allowed is 182 days.
4. Annual Multi-Trip Plan:
 - (a) Maximum 2 adult Family Members and 5 Children under one Policy.
 - (b) Each Child must be related to at least one insured adult.
 - (c) The adults can travel separately. However, the Children must travel with at least one of the insured adults.
 - (d) Unlimited trips can be made to the selected region as long as each trip does not exceed 92 days.
5. The premium will depend on Your selected Travel Region, as follows:
 - (a) REGIONAL
Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, New Zealand, Sri Lanka, Taiwan, The Philippines, Thailand, Timor-Leste and Vietnam.
 - (b) GLOBAL
Worldwide, excluding Afghanistan, Crimea, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Sudan or Syria.
6. Under specific circumstances, Your insurance cover will automatically be extended beyond the Period of Insurance without additional premium:
 - (a) Up to 30 days, if You are Hospitalised whilst Overseas upon the written advice of a Doctor; or
 - (b) Up to 72 hours, if You are unable to return to Singapore as planned due to the delay of the Public Transport that You are scheduled to travel in, which is not due to Your fault.

(C) DESCRIPTION OF BENEFITS

The benefits that You will be covered for will be based on Your selected plan.

MEDICAL EXPENSES

SECTION 1 – OVERSEAS MEDICAL EXPENSES		Pre-Trip	Overseas	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> For Lite plan, this benefit only applies for expenses incurred for Hospitalisation 			✓	
When We will pay	If, whilst You are Overseas on a trip, you suffer Injury or Illness and seek medical and/or dental treatment Overseas.			
What We will pay	<p>We will reimburse the Medical Expenses (including expenses incurred for TCM) and Dental Expenses that You incurred within 90 days from the date of Injury or Illness, up to the Sum Insured under this Section.</p> <p>For a One-Way Trip Policy, coverage under this Section will cease 24 hours after You have cleared immigration at Your intended destination.</p> <p>If You travel back to Your Home Country for a continuous period of more than 30 days, coverage under this Section is limited to 50% of the Sum Insured.</p> <p>‘Home Country’ shall mean the country, other than Singapore, which You are granted rights of citizenship or permanent residence by the respective government.</p>			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay the first \$50 of each and every outpatient claim for Easy and Pro plans, unless You have purchased the ‘No Medical Excess’ add-on.			
SECTION 2 – HOSPITAL VISIT BENEFIT		Pre-Trip	Overseas	Post-Trip
			✓	
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer Injury or Illness resulting in Hospitalisation for more than 5 consecutive days and:</p> <p>(a) the attending Doctor has advised that You are not fit to travel back to Singapore; and</p> <p>(b) there is no adult who is at least 18 years old with You.</p>			
What We will pay	<p>We will reimburse the following costs incurred, up to the Sum Insured under this Section, for one adult relative or friend to visit and stay with You until the attending Doctor has advised that You are fit to continue with Your trip or to return to Singapore:</p> <p>(a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; and</p> <p>(b) reasonable accommodation expenses, excluding drinks, meals and other room services.</p> <p>The benefit under this Section will not apply if the adult relative or friend is able to get a refund of all or part of such expenses from another source, including under any other insurance policy or under Section 18 – Trip Curtailment of this Policy.</p>			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 3 – CHILD CARE BENEFIT		Pre-Trip	Overseas	Post-Trip
			✓	
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness resulting in Hospitalisation, and there is no adult to care for the children below 18 years old who are with You on the trip.			

What We will pay	<p>We will reimburse the following costs incurred, up to the Sum Insured under this Section, for one adult relative or friend to accompany the children back to Singapore:</p> <p>(a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; and</p> <p>(b) reasonable accommodation expenses, excluding drinks, meals and other room services.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 3 – Child Care Benefit; and • Section 8 – Compassionate Visit Benefit 			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 4 – OVERSEAS HOSPITALISATION ALLOWANCE		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, You suffer an Injury or Illness and are Hospitalised.			
What We will pay	<p>We will pay \$200 for each day of Hospitalisation, up to the Sum Insured under this Section.</p> <p>The benefit amount payable for each day of Hospitalisation is doubled if You are Hospitalised in an Intensive Care Unit (ICU).</p> <p>The benefit under this Section is payable provided that the period of Hospitalisation is within the Period of Insurance.</p>			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 5 – POST-TRIP MEDICAL EXPENSES		Pre-Trip	Overseas	Post-Trip ✓
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite plan • For Easy and Pro plans, this is an add-on benefit which is applicable subject to the payment of additional premium 				
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and seek medical and/or dental treatment upon Your return to Singapore.			
What We will pay	<p>We will reimburse the Medical Expenses and Dental Expenses incurred in Singapore, up to the Sum Insured under this Section, provided that the date of Your return to Singapore is within the Period of Insurance.</p> <p>Your medical treatment in Singapore must fall within the following time limit:</p> <p>(a) If medical treatment has been sought whilst Overseas, You have up to 15 days from the date of return to Singapore; or</p> <p>(b) If prior treatment has not been sought whilst Overseas, You have up to 3 days from the date of return to Singapore to seek the first treatment, and up to 15 days from the first treatment in Singapore for the follow up treatment.</p>			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay the first \$50 of each and every outpatient claim, unless You have purchased the ‘No Medical Excess’ add-on.			

PERSONAL ACCIDENT

SECTION 6 – DOUBLE PUBLIC TRANSPORT COVERAGE		Pre-Trip	Overseas	Post-Trip																								
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite and Easy plans 			✓																									
When We will pay	If You suffer death within 90 days arising from an Accident Overseas whilst travelling as a fare-paying passenger in a Public Transport.																											
What We will pay	<p>We will pay double the Accidental death benefit under Section 7.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 6 – Double Public Transport Coverage • Section 7 – Accidental Death & Permanent Disablement 																											
What is not covered	Refer to General Exclusions (page 29 & 30).																											
SECTION 7 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT		Pre-Trip	Overseas	Post-Trip																								
		✓	✓																									
When We will pay	<p>If an Accident happens during a trip and causes Your:</p> <p>(a) death within 90 days from the date of Accident; or</p> <p>(b) Permanent Disablement within 365 days from the date of Accident.</p> <p>Cover under this Section:</p> <p>(a) commences 3 hours before the time You depart Singapore for Your Overseas trip; and</p> <p>(b) ends when any one of the following happens:</p> <ul style="list-style-type: none"> • 3 hours after You have arrived in Singapore; • You have reached Your home or place of work in Singapore; or • at 23:59 Singapore Time on the expiry date stated on Your Policy Schedule. <p>If You are declared as missing (e.g. because of the sinking, crashing or disappearance of the conveyance You are travelling in), We will presume that You have suffered death if Your body is not found within 365 days from the date of Accident.</p>																											
What We will pay	<p>We will pay the benefit amount, up to the Sum Insured under this Section, based on the Injury and the percentage as listed in the following Scale of Compensation table:</p> <p>Scale of Compensation:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Benefits</th> <th style="text-align: center;">% of Sum Insured under Section 7</th> </tr> </thead> <tbody> <tr> <td>1. Accidental death</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>2. Permanent Total Disablement</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>3. Permanent Disablement of:</td> <td></td> </tr> <tr> <td> (a) Total Loss of two Limbs</td> <td style="text-align: center;">100%</td> </tr> <tr> <td> (b) Total Loss of one Limb</td> <td style="text-align: center;">50%</td> </tr> <tr> <td> (c) Total Loss of Sight in both eyes</td> <td style="text-align: center;">100%</td> </tr> <tr> <td> (d) Total Loss of Sight in one eye</td> <td style="text-align: center;">50%</td> </tr> <tr> <td> (e) Total Loss of Speech and Hearing</td> <td style="text-align: center;">100%</td> </tr> <tr> <td> (f) Total Loss of Speech</td> <td style="text-align: center;">50%</td> </tr> <tr> <td> (g) Total Loss of Hearing in both ears</td> <td style="text-align: center;">50%</td> </tr> <tr> <td> (h) Total Loss of Hearing in one ear</td> <td style="text-align: center;">15%</td> </tr> </tbody> </table>				Benefits	% of Sum Insured under Section 7	1. Accidental death	100%	2. Permanent Total Disablement	100%	3. Permanent Disablement of:		(a) Total Loss of two Limbs	100%	(b) Total Loss of one Limb	50%	(c) Total Loss of Sight in both eyes	100%	(d) Total Loss of Sight in one eye	50%	(e) Total Loss of Speech and Hearing	100%	(f) Total Loss of Speech	50%	(g) Total Loss of Hearing in both ears	50%	(h) Total Loss of Hearing in one ear	15%
Benefits	% of Sum Insured under Section 7																											
1. Accidental death	100%																											
2. Permanent Total Disablement	100%																											
3. Permanent Disablement of:																												
(a) Total Loss of two Limbs	100%																											
(b) Total Loss of one Limb	50%																											
(c) Total Loss of Sight in both eyes	100%																											
(d) Total Loss of Sight in one eye	50%																											
(e) Total Loss of Speech and Hearing	100%																											
(f) Total Loss of Speech	50%																											
(g) Total Loss of Hearing in both ears	50%																											
(h) Total Loss of Hearing in one ear	15%																											

	For the same event, We will only pay the highest claim from one of these Sections: <ul style="list-style-type: none"> Section 6 – Double Public Transport Coverage Section 7 – Accidental Death & Permanent Disablement 			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 8 – COMPASSIONATE VISIT BENEFIT		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, You suffer death and there is no adult aged 18 or older with You.			
What We will pay	We will reimburse the following costs incurred, up to the Sum Insured under this Section, for one adult relative or friend to travel to the country that You were in to help with the burial or repatriation arrangements to Singapore: <ul style="list-style-type: none"> (a) direct economy air, rail or sea travel fare, excluding domestic travel fares such as taxi, bus or intra-city rail fares; and (b) reasonable accommodation expenses, excluding drinks, meals and other room services. 			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 9 – SPECIAL GRANT		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, You suffer death due to: <ul style="list-style-type: none"> (a) an Injury that happens during the trip; or (b) an Illness that happens during the trip, for which You were Hospitalised for treatment. 			
What We will pay	We will pay the Sum Insured under this Section to Your family for the funeral expenses.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 10 – CHILD EDUCATION GRANT		Pre-Trip ✓	Overseas ✓	Post-Trip
When We will pay	If We pay the Accidental death benefit under Section 7 and You have living Children at the time of the Accident.			
What We will pay	We will pay up to the Sum Insured under this Section to Your living Children, up to 4 Children.			
What is not covered	Refer to General Exclusions (page 29 & 30).			

EMERGENCY TRAVEL-RELATED ASSISTANCE

The benefits under Section 11 & 12 are available via AXA Assistance Singapore (AAS) at 6322 2566.

SECTION 11 – EMERGENCY MEDICAL EVACUATION & REPATRIATION		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, You suffer Injury or Illness and the AAS medical team certifies that it is medically necessary to transfer You to another location for medical treatment, or to repatriate You back to Singapore.			

What We will pay	<p>AAS will arrange and pay for Your evacuation/repatriation under medical supervision, including costs of transportation and medical supplies necessarily incurred for the evacuation/repatriation.</p> <p>Any decision on Your evacuation/repatriation will be exclusively and jointly made by both the attending Doctor and the AAS medical team.</p> <p>The Medical Expenses incurred in Singapore after the evacuation and/or repatriation shall be covered under Section 5 and not this Section.</p>			
What You must do	<p>You (or Your representative) must contact AAS to make arrangements for the services provided under this Section.</p> <p>If due to reasons beyond Your control, You or Your representative is unable to notify AAS to make the necessary arrangements, and if We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We shall reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.</p> <p>If Your original travel ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to AAS.</p>			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of:</p> <p>(a) expenses for a service not approved and arranged by AAS or its authorised representative;</p> <p>(b) treatment performed or ordered by a person who is not a Doctor; and</p> <p>(c) expenses incurred if treatment can be reasonably delayed until Your return to Singapore.</p>			
SECTION 12 – REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE		Pre-Trip	Overseas <input checked="" type="checkbox"/>	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, You suffer death.			
What We will pay	<p>AAS will arrange and pay for:</p> <p>(a) the cost of transporting Your mortal remains to Singapore;</p> <p>(b) the cost of transporting Your mortal remains to an alternative destination besides Singapore (at the request of Your personal representative); or</p> <p>(c) the cost of local burial in the country that You were visiting.</p> <p>Our maximum liability for (b) or (c) is the equivalent cost of transporting Your mortal remains to Singapore.</p> <p>AAS will also cover the associated reasonable costs of a basic casket, embalmment and cremation.</p>			
What You must do	<p>Your representative must contact AAS to make arrangements for the repatriation.</p> <p>If due to reasons beyond Your representative’s control, he/she is unable to notify AAS to make the necessary arrangements, and if We are satisfied that the arrangements were necessary in view of the circumstances at that time, We shall reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.</p>			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of:</p> <p>(a) expenses for a service not approved and arranged by AAS or its authorised representative;</p> <p>(b) expenses related to religious ceremony or rites; and</p> <p>(c) the cost of burial and any other related expenses incurred in Singapore.</p>			
SECTION 13 – EMERGENCY PERSONAL MOBILE PHONE CHARGES		Pre-Trip	Overseas <input checked="" type="checkbox"/>	Post-Trip
When We will pay	<p>If, whilst You are Overseas on a trip, You incur phone call charges to AAS or government authorities to seek assistance pertaining to events claimable under the Sections listed below:</p> <p>(a) Section 1 - Overseas Medical Expenses (only for medical Emergency);</p> <p>(b) Section 7 - Accidental Death & Permanent Disablement;</p>			







	<p>(c) Section 11 - Emergency Medical Evacuation & Repatriation;</p> <p>(d) Section 12 - Repatriation of Mortal Remains Back to Singapore;</p> <p>(e) Section 25 – Loss/Damage to Baggage & Personal Belongings (only for loss of Passport); and</p> <p>(f) calling Your credit card company or bank to report unauthorised transactions, loss or Theft of Your payment cards.</p>
What We will pay	<p>We will reimburse the following costs incurred, up to the Sum Insured under this Section:</p> <p>(a) overseas phone call charges under Your or a third party's mobile phone or standard LAN line, up to \$50 per day; and</p> <p>(b) if You have purchased an Overseas pre-paid phone card to call AAS or government authorities, relating to events claimable under the above-listed Sections, We will reimburse You up to \$10.</p>
What You must do	<p>You must get the following supporting documents:</p> <p>(a) original telco bill that details the date, time and charges for calls to AAS or government authorities;</p> <p>(b) original receipt of Your Overseas pre-paid phone card; and</p> <p>(c) written notice issued by the relevant bank showing the record of unauthorised use of Your credit card, including date and time of notification of loss.</p>
What is not covered	Refer to General Exclusions (page 29 & 30).

TRAVEL INCONVENIENCES

SECTION 14 – TRIP CANCELLATION		Pre-Trip	Overseas	Post-Trip
		✓		
When We will pay	<p>When You have to unavoidably cancel Your trip, due to any of the following events occurring within 30 days before the commencement of the trip:</p> <p>(a) death, Serious Injury or Serious Illness occurring to You, Your Family Member or Travel Companion;</p> <p>(b) unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination;</p> <p>(c) witness summons that are not made known to You before the trip was booked;</p> <p>(d) serious damage to Your residence in Singapore from fire or flood occurring within 1 week before Your trip, such that Your presence is required on the premises on the scheduled departure date;</p> <p>(e) an Epidemic or Natural Disaster at the planned destination;</p> <p>(f) any event leading to airspace or airport closure; and/or</p> <p>(g) advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.</p>			
What We will pay	<p>We will reimburse the following pre-paid expenses, up to the Sum Insured under this Section, less any refund You receive:</p> <p>(a) Your air, sea or train fare and accommodation expenses; and</p> <p>(b) any incurred charges for Your bookings to activities such as theatre shows, theme parks, concerts and sports activities/events at Your scheduled destination.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 14 – Trip Cancellation • Section 15 – Trip Postponement • Section 16 – Replacement of Traveller • Section 17 – Financial Collapse of Travel Agency • Section 19 – Natural Disaster Benefit 			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims:			

	<p>(a) for loss of frequent flyer reward points, holiday points or vouchers in any form (e.g. travel vouchers, cash vouchers, shopping vouchers etc.) that You have used, in part or full, to pay for any part of the trip; and</p> <p>(b) if this Policy was purchased less than 3 days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening Injury, due to an Accident occurring after You have purchased this Policy.</p>			
SECTION 15 – TRIP POSTPONEMENT		Pre-Trip ☑	Overseas	Post-Trip
When We will pay	<p>When You have to unavoidably postpone Your trip, due to any of the following events occurring within 30 days prior to the commencement of the trip:</p> <p>(a) death, Serious Injury or Serious Illness occurring to You, Your Family Member or Travel Companion;</p> <p>(b) unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination;</p> <p>(c) witness summons that are not made known to You before the trip was booked;</p> <p>(d) serious damage to Your residence in Singapore from fire or flood occurring within 1 week before Your trip, such that Your presence is required on the premises on the scheduled departure date;</p> <p>(e) an Epidemic or Natural Disaster at the planned destination;</p> <p>(f) any event leading to airspace or airport closure; and/or</p> <p>(g) advisory from Singapore’s Ministry of Foreign Affairs to defer non-essential travel to the planned destination.</p>			
What We will pay	<p>We will reimburse the following expenses to postpone Your trip, up to the Sum Insured under this Section, less any refund You receive:</p> <p>(a) administrative charges incurred; and</p> <p>(b) additional economy class travel fare and standard room expenses, not exceeding the original cost of the replaced travel ticket and accommodation.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 14 – Trip Cancellation • Section 15 – Trip Postponement • Section 16 – Replacement of Traveller • Section 17 – Financial Collapse of Travel Agency • Section 19 – Natural Disaster Benefit 			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims:</p> <p>(a) for loss of frequent flyer reward points, holiday points or vouchers in any form (e.g. travel vouchers, cash vouchers, shopping vouchers etc.) that You have used, in part or full, to pay for any part of the trip; and</p> <p>(b) if this Policy was purchased less than 3 days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening Injury, due to an Accident occurring after You have purchased this Policy.</p>			
SECTION 16 – REPLACEMENT OF TRAVELLER		Pre-Trip ☑	Overseas	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite and Easy plans 				
When We will pay	When You cannot proceed with Your trip because You or Your Family Member are Hospitalised within 7 days before the commencement of the trip.			
What We will pay	<p>We will reimburse the following expenses to make a one-time change of traveller so another person can go as Your replacement, up to the Sum Insured under this Section, less any refund You receive:</p> <p>(a) administrative charges incurred; and</p>			


	<p>(b) additional economy class travel fare and standard room expenses, not exceeding the original cost of the replaced travel ticket and accommodation.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 14 – Trip Cancellation • Section 15 – Trip Postponement • Section 16 – Replacement of Traveller • Section 17 – Financial Collapse of Travel Agency • Section 19 – Natural Disaster Benefit 			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims:</p> <p>(a) for loss of frequent flyer reward points, holiday points or vouchers in any form (e.g. travel vouchers, cash vouchers, shopping vouchers etc.) that You have used, in part or full, to pay for any part of the trip; and</p> <p>(b) if this Policy was purchased less than 3 days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening Injury, due to an Accident occurring after You have purchased this Policy.</p>			
SECTION 17 – FINANCIAL COLLAPSE OF TRAVEL AGENCY		Pre-Trip	Overseas	Post-Trip
		☑		
When We will pay	<p>When any part of Your trip is cancelled because the Travel Agent which You have made payment to has become Insolvent.</p> <p>‘Travel Agent’ shall mean a travel agency that is registered in Singapore and a licensed member of the Singapore Tourism Board.</p> <p>‘Insolvent’ shall mean the inability of the entity to pay its debts when due and is deemed to occur upon a winding up petition being filed against it in any competent court of law.</p>			
What We will pay	<p>We will reimburse the irrecoverable travel deposits or travel fares paid in advance, up to the Sum Insured under this Section.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 14 – Trip Cancellation • Section 15 – Trip Postponement • Section 16 – Replacement of Traveller • Section 17 – Financial Collapse of Travel Agency • Section 19 – Natural Disaster Benefit 			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims:</p> <p>(a) for loss of frequent flyer reward points, holiday points or vouchers in any form (e.g. travel vouchers, cash vouchers, shopping vouchers etc.) that You have used, in part or full, to pay for any part of the trip; and</p> <p>(b) if this Policy was purchased less than 7 days before the commencement of the trip.</p>			
SECTION 18 – TRIP CURTAILMENT		Pre-Trip	Overseas	Post-Trip
			☑	
When We will pay	<p>If, whilst You are Overseas on a trip, You have to unavoidably Curtail Your trip to return to Singapore or alter any part of Your trip itinerary due to:</p> <p>(a) death, Serious Injury or Serious Illness occurring to You, Your Family Member or Travel Companion;</p> <p>(b) unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination;</p> <p>(c) witness summons that were not made known to You before the trip was booked;</p> <p>(d) serious damage to Your residence in Singapore from fire or flood;</p> <p>(e) an Epidemic or Natural Disaster at the place which You are in or plan to travel to;</p>			

	<p>(f) any event leading to airspace or airport closure;</p> <p>(g) hijacking of the Public Transport which You are travelling on-board as a passenger; and/or</p> <p>(h) advisory from Singapore’s Ministry of Foreign Affairs to defer non-essential travel to the planned destination.</p> <p>‘Curtail/Curtailment’ shall mean abandonment of the trip as shown on the booking invoice and/or shortening of the trip and returning to Singapore.</p>						
What We will pay	<p>We will reimburse the following, up to the Sum Insured under this Section:</p> <p>(a) any irrecoverable, pre-paid and unutilised charges for Your travel fare, accommodation costs and other charges (such as tickets to theatre shows, theme parks, concerts and sports activities/events). The reimbursement will be pro-rated for each complete day of the unused trip; or</p> <p>(b) any additional charges for Your direct economy fare for air, rail or sea travel and Your accommodation (excluding cost of meals, room service) that are necessarily incurred to extend Your stay at the same or alternative location.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 18 – Trip Curtailment • Section 19 – Natural Disaster Benefit • Section 20 – Travel Delay/Alternative Travel Arrangement • Section 21 – Travel Diversion 						
What You must do	<p>You must:</p> <p>(a) notify the tour operator or provider of transport or accommodation immediately upon finding it necessary to alter the itinerary;</p> <p>(b) ensure that the additional/replacement transport or accommodation booked is not of a higher category from that in Your original itinerary (for example, changing flight from budget airline to full-service airline); and</p> <p>(c) ensure that any alteration to Your itinerary is within the Travel Region chosen for Your Policy.</p>						
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims for any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.						
SECTION 19 – NATURAL DISASTER BENEFIT							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">Pre-Trip</td> <td style="width: 33%; text-align: center;">Overseas</td> <td style="width: 33%; text-align: center;">Post-Trip</td> </tr> <tr> <td style="text-align: center;"></td> <td style="text-align: center;"></td> <td style="text-align: center;"></td> </tr> </table>	Pre-Trip	Overseas	Post-Trip			
Pre-Trip	Overseas	Post-Trip					
							
When We will pay	If You have to unavoidably cancel Your trip prior to Your departure or Curtail Your trip whilst Overseas due to a Natural Disaster at the planned destination, and Section 14 – Trip Cancellation or Section 18 – Trip Curtailment becomes payable.						
What We will pay	<p>We will pay up to an additional 50% of the Sum Insured under Section 14 – Trip Cancellation or Section 18 – Trip Curtailment.</p> <p>For the same event, We will only pay claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 14 – Trip Cancellation • Section 18 – Trip Curtailment • Section 19 – Natural Disaster Benefit 						
What is not covered	Refer to “What is not covered” under Section 14 – Trip Cancellation and Section 18 – Trip Curtailment.						

SECTION 20 – TRAVEL DELAY/ALTERNATIVE TRAVEL ARRANGEMENT		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, the departure of the Public Transport which You are scheduled to travel in is delayed for at least 6 consecutive hours from the time specified in Your trip itinerary, and the delay was not caused by You.			
What We will pay	<p>(A) Travel Delay</p> <p>We will pay \$100 for every 6 consecutive hours of delay, up to the Sum Insured under this Section.</p> <p>The duration of the delay is calculated from the scheduled departure time of Your Public Transport, to one of the following:</p> <p>(a) the next available re-scheduled departure time offered by the same Public Transport provider which You are scheduled to travel in; or</p> <p>(b) the departure time of an alternative Public Transport which You arrange and travel in, provided that it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider.</p> <p>If the alternative Public Transport which You arrange departs later, We will pay the benefit amount based on the next available re-scheduled departure time offered by the original Public Transport provider.</p> <p>(B) Alternative Travel Arrangement</p> <p>If You book an alternative mode of transport or travel routing to continue with Your planned trip and it departs earlier than the next available re-scheduled departure time offered by the original Public Transport provider, We will reimburse You for the additional economy fare for air, land or sea travel incurred.</p> <p>The maximum amount that We will reimburse You shall not exceed the benefit payable under (A) Travel Delay, calculated from the original scheduled departure time to the next available re-scheduled departure time offered by the same Public Transport provider, less the following:</p> <p>(a) any benefit You receive from (A) Travel Delay; and</p> <p>(b) any refund You receive from the original Public Transport provider.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 18 – Trip Curtailment • Section 19 – Natural Disaster Benefit • Section 20 – Travel Delay/Alternative Travel Arrangement • Section 21 – Travel Diversion 			
What You must do	<p>You must get the following:</p> <p>(a) written proof in English of the duration of delay from the Public Transport provider;</p> <p>(b) the itinerary of Your alternative travel arrangement; and</p> <p>(c) Your boarding pass for the actual transportation taken.</p>			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 21 – TRAVEL DIVERSION		Pre-Trip	Overseas ✓	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite and Easy plans 				
When We will pay	If, whilst You are Overseas on a trip, the Public Transport which You are travelling in is diverted, causing You to arrive later at the planned destination.			

What We will pay	<p>We will pay \$100 for every 6 consecutive hours of delay from the original scheduled arrival time, up to the Sum Insured under this Section.</p> <p>This is provided that the delay is not caused by You.</p> <p>For the same event, We will only pay the highest claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 18 – Trip Curtailment • Section 19 – Natural Disaster Benefit • Section 20 – Travel Delay/Alternative Travel Arrangement • Section 21 – Travel Diversion 			
What You must do	You must get written proof in English of the duration of delay from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 22 – OVERBOOKED FLIGHT		Pre-Trip	Overseas	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite and Easy plans 		✓	✓	
When We will pay	If You are denied boarding the scheduled flight for which You have a confirmed reservation due to overbooking of the flight, and You cannot get an alternative transportation which departs within 4 hours of the original scheduled departure time.			
What We will pay	We will pay the Sum Insured under this Section.			
What You must do	You must get written proof in English containing details of the overbooking and alternative transportation from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 23 – TRAVEL MISCONNECTION		Pre-Trip	Overseas	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite and Easy plans 			✓	
When We will pay	If, whilst You are Overseas on a trip, the scheduled Public Transport which You are travelling in arrives late at the point of transfer, causing You to miss Your confirmed connecting scheduled Public Transport, and You cannot get an alternative transportation which departs within 4 hours of Your arrival at the connecting point.			
What We will pay	We will pay the Sum Insured under this Section.			
What You must do	You must get written proof in English containing details of Your travel misconnection and alternative transportation from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 24 – BAGGAGE DELAY		Pre-Trip	Overseas	Post-Trip
When We will pay	If, whilst You are Overseas on a trip, Your checked-in baggage is delayed by the Public Transport at the scheduled destination.			

What We will pay	<p>We will pay \$100 for every 6 consecutive hours of delay, up to the Sum Insured under this Section.</p> <p>The amount of \$100 is based on per Public Transport that is delayed, and not on each piece of baggage.</p> <p>For the same event, We will only pay claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 24 – Baggage Delay • Section 25 – Loss/Damage to Baggage & Personal Belongings 			
What You must do	You must get written proof in English of the duration of delay from the Public Transport provider.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 25 – LOSS/DAMAGE TO BAGGAGE & PERSONAL BELONGINGS		Pre-Trip	Overseas <input checked="" type="checkbox"/>	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • For Lite plan, this is an add-on benefit which is applicable subject to the payment of additional premium 				
When We will pay	<p>If, whilst You are Overseas on a trip:</p> <p>(a) Your baggage and/or personal belongings (including Mobile Devices) are lost or damaged; and/or</p> <p>(b) Your passport is lost due to Theft.</p>			
What We will pay	<p><u>Applicable for baggage and/or personal belongings (including Mobile Devices):</u></p> <p>We will reimburse Your loss, up to the Sum Insured under this Section, provided that the lost or damaged article is owned by You or entrusted to You.</p> <p>Our compensation to You is subject to:</p> <p>(a) deductions for wear and tear and depreciation;</p> <p>(b) Our discretion on whether to pay You for the loss, or to repair or replace the article;</p> <p>(c) a maximum limit of \$200 (applicable for Lite and Easy plans) or \$300 (applicable for Pro plan) for any one article or pair or set of articles;</p> <p>(d) a maximum limit of \$500 in total for all Valuables; and</p> <p>(e) a maximum limit of \$500 in total for all Mobile Devices.</p> <p>For any item that forms part of a pair or set, We will pay a proportionate part of the value of the pair or set that is lost or damaged.</p> <p>A pair or set of items is treated as one article (e.g. a pair of shoes, a camera and its accompanying lens and any accessories, a set of diving gear and any accessories even if purchased separately and are of different brands).</p> <p><u>Applicable for loss of passport due to Theft:</u></p> <p>We will reimburse up to \$500 for the following costs:</p> <p>(a) Costs of getting Your replacement travel documents whilst Overseas, including any reasonable travel and accommodation expenses and mobile phone charges incurred to await the issuance of the documents; or</p> <p>(b) Cost of the new replacement passport, if You are getting the replacement passport in Singapore.</p> <p>For the same event, We will only pay claim from one of these Sections:</p> <ul style="list-style-type: none"> • Section 24 – Baggage Delay • Section 25 – Loss/Damage to Baggage and Personal Belongings 			
What You must do	You must:			

	<ul style="list-style-type: none"> (a) not leave any item unattended in a Public Place, including in any locked vehicle (unless not visible from the outside of the vehicle) or in a locked luggage; (b) take all reasonable steps to recover missing property; (c) hand-carry all Valuables, photographic equipment and Mobile Device(s) with You (and not as checked-in items with the Public Transport provider), and keep them in a locked safe/luggage if left in Your accommodation; (d) report the loss or damage to the police or relevant authority/establishment (e.g. hotel, airline, transport provider) having jurisdiction where the loss or damage occurred, within 24 hours of the incident. Any claim must be supported by a police report or a report issued by the relevant authority/establishment evidencing such loss; (e) seek compensation from the transport/service provider first if Your baggage and/or personal belongings were lost or damaged when held by them. Claims shall be paid in excess of any compensation You have received. Any claim must be accompanied with written proof in English of compensation or denial from the relevant transport/service provider; and (f) provide proof of purchase of the articles (e.g. receipts or credit card statements). If no proof of purchase is provided, Your claim may be declined or accepted at a reduced value. 			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> (a) the first \$50 of each and every claim for Lite plan; (b) unexplained and mysterious disappearance of Your baggage or personal belongings; (c) baggage or personal belongings that are mailed or shipped in advance and separately; (d) normal wear and tear (including scratches, discolouration, stains, tears or dents to the surface of the item which do not affect how it works); (e) prohibition imposed by transportation/service providers or government authorities; and (f) the following classes of property: <ul style="list-style-type: none"> – business goods or samples of any kind; – animals, perishables, consumables (e.g. food, beverage, medicine); – fragile articles (e.g. chinaware, glassware), antiques, artifacts, documents or manuscripts, paintings; – contact or corneal lenses, hearing aids or dentures; – musical instruments; – any Sports or Golf Equipment; – money, securities, debit or credit cards or any cards or vouchers with a stored/monetary value; – identity card, driver’s licence, employment passes or any type of passes; – any motorised vehicle, including the accessories, or remote controlled motorised devices; – information stored in tapes, cards, discs or other storage devices; and – computers including software and accessories. 			
SECTION 26 – PURCHASE OF ESSENTIAL ITEMS		Pre-Trip	Overseas 	Post-Trip
Note:				
<ul style="list-style-type: none"> • Not applicable for Lite plan 				
When We will pay	If, whilst You are Overseas on a trip, Your baggage is Stolen.			
What We will pay	We will reimburse the reasonable costs of purchasing the essential items (e.g. toiletries and basic wear) necessarily incurred to get You through the period of loss, up to the Sum Insured under this Section. Our maximum liability is \$50 for any one article or pair or set of articles.			
What You must do	You must get receipts for Your purchases.			
What is not covered	Refer to General Exclusions (page 29 & 30).			

SECTION 27 – FRAUDULENT USE OF LOST CREDIT CARD		Pre-Trip	Overseas ✓	Post-Trip
<p>Note:</p> <ul style="list-style-type: none"> • Not applicable for Lite plan 				
When We will pay	If, whilst You are Overseas on a trip, You suffer financial loss due to unauthorised charges made to Your lost or Stolen credit, charge or bank card.			
What We will pay	We will reimburse the unauthorised charges which You are made liable for (excluding any cash withdrawals made from ATM), up to the Sum Insured under this Section.			
What You must do	<p>You must:</p> <ul style="list-style-type: none"> (a) report the loss within 24 hours to the credit card company and police where the loss occurred; and (b) get a copy of the police report and/or a report issued by the credit card company which details Your loss. 			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 28 – PERSONAL LIABILITY		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	<p>If, whilst You are Overseas on a trip, You become legally liable to a third party because You have directly caused:</p> <ul style="list-style-type: none"> (a) Injury or Accidental death to that third party; or (b) Accidental physical damage to the property of that third party. 			
What We will pay	<p>We will pay, up to the Sum Insured under this Section, for:</p> <ul style="list-style-type: none"> (a) the legal costs and expenses to represent or defend You; and (b) the amount awarded against You by a court of competent jurisdiction. 			
What You must do	<p>You must:</p> <ul style="list-style-type: none"> (a) not admit, deny or make any offer or promise or indemnity without Our written consent; and (b) send Us any writ, summons or other documents in connection with the claim immediately upon Your receipt of the same. 			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of:</p> <ul style="list-style-type: none"> (a) anyone who has caught any illness or disease from You; (b) damage to property under Your care or control; (c) death, Injury, property damage or legal liability to Your family, relatives, Partner, Travel Companion or people who work for or with You; (d) legal liability that You have under a contract or relating to Your employment, trade, business or profession; (e) Your ownership or occupation of any land or buildings other than Your authorised stay at a temporary residence; (f) You owning, holding or using firearms, animals, motorised vehicles, air or water crafts, remote controlled motorised devices or bicycles; (g) judgments not delivered by a court of competent jurisdiction; (h) punitive, aggravated or exemplary damages; (i) legal costs resulting from any criminal proceedings; and (j) Your participation in mountaineering. 			

SECTION 29 – HIJACKING AND/OR KIDNAPPING		Pre-Trip	Overseas ✓	Post-Trip
When We will pay	<p>If, whilst You are Overseas on a trip, You become victim of:</p> <p>(a) a Hijack of a Public Transport which You are travelling in; or (b) a Kidnap.</p> <p>‘Hijacking/Hijack’ shall mean any unlawful seizure or the exercise of control by force of a Public Transport.</p> <p>‘Kidnapping/Kidnap’ shall mean You being seized by force or fraud by another person(s) against Your will for the purpose of demanding a ransom. This does not include kidnapping ordered or carried out by Your Partner, Travel Companion, business partner or agent, Your employer or employee or any person related to You by blood, marriage or adoption.</p>			
What We will pay	We will pay \$300 for every 6 consecutive hours of detention, up to the Sum Insured under this Section.			
What You must do	<p>You must:</p> <p>(a) report the Hijacking or Kidnapping within 24 hours of Your release to the police having jurisdiction at the place; and (b) get a copy of the police report that contains details of the incident.</p>			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims for Kidnapping occurring in a country located in Central or South America, Africa or any country in which United Nation security forces are present and active.			

ADVENTURE COVER AND OTHERS

SECTION 30 – FULL TERRORISM COVER		Pre-Trip ✓	Overseas ✓	Post-Trip ✓
When We will pay	<p>When You suffer any losses that are covered under Sections 1 to 29 and Sections 31 to 34 arising directly from an act of Terrorism.</p> <p>‘Terrorism’ shall mean use of force of violence, including the use of nuclear, chemical and biological substances, causing damage, Injury or disruption or commission of an act dangerous to human life or property, against any individual, property or government with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism also includes any act that is verified or recognised by the (relevant) government as an act of Terrorism.</p> <p>Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism.</p>			
What We will pay	We will pay benefits from the relevant Sections of the Policy, up to their Sum Insured.			
What is not covered	<p>In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of the consequences of an act of Terrorism if:</p> <p>(a) the event is compensated by any government authority; or (b) it results in Your fear of travelling.</p>			

SECTION 31 – ADVENTURE COVER		Pre-Trip	Overseas ✓	Post-Trip
Note: <ul style="list-style-type: none"> For Lite and Easy plans, this is an add-on benefit which is applicable subject to the payment of additional premium 				
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer Injury or Accidental death from participating in Adventurous Activities with a licensed operator, for leisure and non-competitive purpose.</p> <p>'Adventurous Activities' refers to the following:</p> <ul style="list-style-type: none"> (a) bungee jumping; (b) flying/hot air balloon rides for sightseeing; (c) hiking or trekking up to 3,500 metres above sea level; (d) mountaineering that ordinarily does not require the use of specific climbing equipment and ropes; (e) rock climbing; (f) parachuting, sky-diving, hang-gliding; (g) ice sports/snow sports within approved areas of the ski resort; (h) white water rafting up to grade 3; (i) scuba diving no deeper than 30 metres under the supervision of a qualified diving instructor; or diving with a buddy and both of you are PADI-certified (or its equivalent); and (j) any other sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings). 			
What We will pay	We will pay benefits relating to Your Injury or Accidental death from the relevant Sections of the Policy, up to their Sum Insured.			
What is not covered	Refer to General Exclusions (page 29 & 30).			
SECTION 32 – SPORTS EQUIPMENT		Pre-Trip	Overseas ✓	Post-Trip
Note: <ul style="list-style-type: none"> This is an add-on benefit for all plans which is applicable subject to the payment of additional premium 				
When We will pay	<p>If, whilst You are Overseas on a trip, You suffer loss of or damage to Your Sports Equipment (including Golf Equipment) due to the following:</p> <ul style="list-style-type: none"> (a) Theft or Natural Disaster; and/or (b) Accidental damage except in the course of play or practice. 			
What We will pay	<p>We will reimburse Your loss, up to the Sum Insured under this Section.</p> <p>Our compensation to You is subject to:</p> <ul style="list-style-type: none"> (a) deductions for wear and tear and depreciation; (b) Our discretion on whether to pay You for the loss, or to repair or replace the article; and (c) a maximum limit of \$500 for any one article or pair or set of articles. 			
What You must do	<p>You must:</p> <ul style="list-style-type: none"> (a) not leave any item unattended in a Public Place, including in any locked vehicle (unless not visible from the outside of the vehicle); (b) report the loss or damage to the police or relevant authority/establishment, (e.g. hotel, airline, transport provider) having jurisdiction where the loss or damage occurred, within 24 hours of the incident. Any claim must be supported by a police report or a report issued by the relevant authority/establishment evidencing such loss; (c) provide proof of purchase of the articles (e.g. receipts or credit card statements); and 			

	(d) bring any damaged article back to Singapore for Our inspection (if applicable).			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims in respect of: (a) articles that are mailed or shipped in advance and separately; (b) normal wear and tear to Your Sports Equipment or Golf Equipment (including scratches, discolouration, stains, tears or dents to the surface of the item which does not affect how it works); and (c) fishing equipment.			
SECTION 33 – RENTAL VEHICLE EXCESS		Pre-Trip	Overseas ✓	Post-Trip
Note: • This is an add-on benefit for all plans which is applicable subject to the payment of additional premium				
When We will pay	If, whilst You are Overseas on a trip, Your Rental Vehicle is lost or damaged due to an Accident, and You become liable for the damage excess. ‘Rental Vehicle’ shall mean any motor-driven four-wheeled passenger vehicle that You hire from a licensed car rental company and is in Your care and custody, for the purpose of private and leisure use and not for practice or speed trial.			
What We will pay	We will reimburse the damage excess which You are liable for, up to the Sum Insured under this Section.			
What You must do	You must: (a) be named driver or co-driver of the Rental Vehicle; (b) hold a valid licence to drive the Rental Vehicle; and (c) comply with all terms of the hiring agreement, the laws of the country where You are using the vehicle, and take up a comprehensive motor insurance against loss of or damage to the Rental Vehicle during the rental period as part of the car rental agreement.			
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims if the Rental Vehicle is driven by anyone else other than You when the Accident occurred.			
SECTION 34 – OVERSEAS WEDDING PHOTOSHOOT		Pre-Trip ✓	Overseas	Post-Trip
Note: • This is an add-on benefit for all plans which is applicable subject to the payment of additional premium				
When We will pay	If You have to unavoidably cancel or postpone Your Overseas wedding photoshoot within 30 days prior to the commencement of the trip due to: (a) death, Serious Injury or Serious Illness occurring to You, Your Family Member or Travel Companion; (b) unexpected outbreak of Strike, Riot or Civil Commotion at the planned destination; (c) witness summons that are not made known to You before the trip was booked; (d) serious damage to Your residence in Singapore from fire or flood occurring within 1 week before Your trip, such that Your presence is required on the premises on the scheduled departure date; (e) an Epidemic or Natural Disaster at the planned destination; (f) any event leading to airspace or airport closure; and/or (g) advisory from Singapore’s Ministry of Foreign Affairs to defer non-essential travel to the planned destination.			
What We will pay	We will reimburse the following expenses, up to the Sum Insured under this Section, less any refund You receive: (a) Your pre-paid expenses for the Overseas wedding photoshoot which becomes forfeited; and			

	(b) any administrative expenses incurred to postpone the wedding photoshoot.
What is not covered	In addition to the General Exclusions (page 29 & 30), We will also not pay any claims if this Policy was purchased less than 3 days before the commencement of the trip. This does not apply if You, Your Family Member or Your Travel Companion suffer death or life-threatening Injury, due to an Accident occurring after You have purchased this Policy.

(D) 24-HOUR EMERGENCY ASSISTANCE



AXA Assistance Singapore (AAS) Hotline

(65) 63222566

Please have the following information ready when You Call:

- (a) Full-name, dates of trip, NRIC/FIN number, Policy number;**
- (b) Name of the place and the telephone number that AAS can reach You or Your representative;**
- (c) The nature of help required and a brief description of the Emergency.**

EMERGENCY ASSISTANCE

If You require Emergency assistance whilst Overseas, the following benefits are available via the above hotline:

- SECTION 11 – Emergency Medical Evacuation & Repatriation
- SECTION 12 – Repatriation Of Mortal Remains Back To Singapore

REFERRAL AND ADVISORY SERVICE

You may also contact AAS for the referral/advisory services listed below. The costs of referred services are not covered by this Policy and are payable at the Insured Person’s own expense.

1. Pre-trip Information

Up-to-date travel related information such as airport tax, custom regulations, visa requirements, immunisation, vaccination and embassy locations.

2. Travel Assistance

- (a) Lost Baggage Assistance – retrieval and redirecting baggage that is lost whilst Overseas
- (b) Lost Travel Documents – advice on recovery or assisting to obtain a replacement passport that is lost whilst Overseas
- (c) Referral to Interpreter Services – referral to an interpreter in an Emergency situation
- (d) Legal Assistance – Referral to a lawyer for legal advice on the laws of the country

3. Medical Assistance

- (a) Medical Advice – phone advice and assessment from AAS’ medical team
- (b) Referral to medical or dental facilities – information on available medical and dental facilities, and assistance with booking a medical appointment

WE PROMISE OUR BEST EFFORT TO HELP YOU

Whenever You are in need, AXA and AAS will extend our services on best effort basis. However, AXA and AAS are not liable if we are delayed or prevented from providing the agreed services due to circumstances or events beyond our control, such as Strike, Riot or Civil Commotion, restriction to free circulation/access, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or Natural Disasters.

(E) DEFINITIONS

The terms listed below have these special meanings when they appear in this Policy with the first letter capitalised.

TERM	MEANING
AAS	AXA Assistance Singapore (a company incorporated in Singapore as IPA Singapore Pte Ltd with Company Registration No. 199400412K) appointed by Us to provide You with travel assistance and medical Emergency services as specified in this Policy.
Accident or Accidental	A sudden, unforeseen and external event that solely and independently results in Injury, disablement or death and which is not caused by any Illness or medical condition suffered by You; or loss of or damage to property, whichever applies.
Child(ren)	An unmarried and unemployed person who is below 18 years of age, or up to 25 years of age if enrolled or still studying full-time in a recognised institution of higher learning.
Dental Expenses	Charges for dental treatment that is medically necessary to restore sound and natural teeth due solely to an Accident, and which is carried out by a qualified and licensed Dentist. This does not include charges for dental treatment due to tooth or gum or oral diseases, or from normal wearing of Your teeth.
Dentist	A registered practitioner qualified by a degree in dentistry who is licensed and practising within the scope of his licence according to the laws of the country in which such practice is maintained. The Dentist cannot be You, Your business partner or agent, Your employer or employee, Your Partner, Travel Companion or a person related to You by blood, marriage or adoption.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practising within the scope of his licence according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner or agent, Your employer or employee, Your Partner, Travel Companion or a person related to You by blood, marriage or adoption. Any reference to “Doctor” in this Policy shall mean, wherever appropriate, a general practitioner and/or specialist.
Emergency	The sudden onset of a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in placing Your health in serious jeopardy.
Endorsement	An authorised amendment to the terms of Your Policy.
Epidemic	Any contagious disease outbreak which is classified as such or pandemic by the World Health Organisation or Singapore’s Ministry of Health.
Family Member	Your Partner, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, siblings, brother-in-law, sister-in-law.
Golf Equipment	Golf clubs and/or golf bags.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as bed-paying patients, and that: <ul style="list-style-type: none"> (a) provides facilities for diagnosis, treatment and surgery; and (b) provides 24 hours nursing services by registered graduate nurses; and (c) is supervised by a full-time staff of Doctors at all times; and (d) is not primarily a clinic, a mental institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or convalescent home or a home for the aged or such similar establishments.

Hospitalised or Hospitalisation	Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospitalisation means a continuous 24-hour period for which room and board has been charged.
Illness	Worsening physical health not caused by an Accident, for which You need medical treatment by a Doctor, commencing and manifesting itself whilst Overseas and within the Period of Insurance, excluding any Pre-Existing Medical Condition.
Injury	Damage or harm that is caused to the body by an external force sustained during the Period of Insurance and caused solely by an Accident.
Loss	Physical severance or permanent and irrecoverable functional disablement of the body member, which is beyond remedy by surgical or other treatment.
Loss of Hearing	Total and irrecoverable Loss of hearing, which is beyond remedy by surgical or other treatment.
Loss of Limb	Complete severance of, or irrecoverable Loss of use of, hand at or above the wrist or a foot at or above the ankle.
Loss of Sight	Total and irrecoverable Loss of sight, which is beyond remedy by surgical or other treatment.
Loss of Speech	Disability in articulating any three of the four sounds which contribute to the speech, such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds, or total Loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
Medical Expenses	Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness covered under this Policy. Medical equipment and aids (such as prostheses, crutches) are not covered, unless prescribed by the attending Doctor. Any treatment by a specialist must be referred by the attending Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.
Mobile Device	Laptop computers with the standard accessories, mobile phones, PDAs or other wireless handheld devices, excluding software and gaming devices.
Natural Disaster	Any event or force of nature that have catastrophic consequences, such as avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami or volcanic eruption.
One-Way Trip	Overseas journey departing from Singapore that: (a) commences from the time You leave Your permanent place of residence or work in Singapore, but not more than 3 hours prior to Your scheduled time of departure to the intended Overseas destination; and (b) ceases 2 hours upon Your arrival and after immigration clearance at the intended Overseas destination, or at 23:59 Singapore Time on the expiry date of the Period of Insurance, whichever is earlier (except for benefits provided under Section 1).
Overseas	The countries outside of Singapore and which are in the Travel Region that You or Your representative have chosen at the time of application.
Partner	This shall mean: (a) Your legal spouse; or (b) Your fiancé or fiancée; or (c) someone whom You have a relationship with as a couple and who is currently residing with You for at least six (6) months at the point this Policy is incepted.
Period of Insurance	The period during which the Cover under this Policy is effective, as specified in the Policy Schedule.

Permanent Disablement	Injury which: (a) falls into one of the defined Injuries listed in the Scale of Compensation table under Section 7; and (b) has lasted for at least 12 months from the date of the Accident; and (c) is medically certified to have no hope of improvement at the end of that period.
Permanent Total Disablement	Injury which: (a) totally disables and prevents You from engaging in, performing, or attending to any business or occupation of any and every kind, or if You have no business or occupation, from attending to Your usual duties; and (b) has lasted for at least 12 months from the date of the Accident; and (c) is medically certified to have no hope of improvement at the end of that period.
Pre-Existing Medical Condition	Any Injury or Illness which: (a) You have received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of Your trip; or (b) symptoms or manifestations have existed, whether treatment was actually received within 182 days prior to the commencement of Your trip; or (c) a reasonable person in the circumstances would be expected to be aware of within 182 days prior to the commencement of Your trip.
Public Place	Any place to which the public has access to (e.g. shops, airports, airport check-in area, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets).
Public Transport	Any land, sea, rail or air conveyance (such as bus, commercial airplane, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under licence by the respective country for the transportation of fare paying passengers. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
Serious Injury or Serious Illness	(a) When applied to You, this refers to any Injury or Illness that results in You being certified by a Doctor as unfit to continue with Your trip. (b) When applied to a Family Member or Travel Companion, this refers to any Injury or Illness that is certified as being life threatening and requires immediate medical treatment by a Doctor.
Sports Equipment	Articles that are used (e.g. balls, goals, sticks for hockey and lacrosse, wickets and bails for cricket, racquets and nets for tennis, bicycle) during participation in a recognised physical sport, but excluding the clothing and accessories used (e.g. leotards for gymnastics, football boots, gloves for cricket) for that sports activity. The Sports Equipment must be owned by You and not hired by, loaned or entrusted to You. This definition excludes any electronic or motorised equipment.
Stolen or Theft	Dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion. This excludes theft committed by Your Family Member, relatives, friends, Travel Companion, someone employed by You or staying with You.
Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organised or unorganised) usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.
Sum Insured	The maximum limit that the relevant Section will pay as stated under the Summary of Benefits, based on the selected plan shown on Your Policy Schedule.
Travel Companion	The person who has a travel reservation to accompany You on the entire trip. This excludes a tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.

Valuables	Gold, silver or other precious metals, jewellery, watches, furs, precious and semiprecious gems, stamp, coin or medal collections, pictures and other works of art.
We/Our/Us/AXA	AXA Insurance Pte Ltd.
You/Your/Insured Person	The person(s) insured and named in the Policy Schedule.

(F) GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits from this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Behavioural Exclusions

- (a) When You commit:
 - i. any act which is illegal at the place where it occurred; or
 - ii. suicide or intentional self-injury.
- (b) When You are under the influence of alcohol, or medication or drugs not prescribed by Your Doctor.
- (c) If You suffer from any mental or nervous disorder.

2. Medical Exclusions

- (a) Any Pre-Existing Medical Condition, including congenital conditions.
- (b) You travelling for the purpose of getting medical treatment.
- (c) Pregnancy and all its related conditions.
- (d) Any medical treatment which, in the opinion of the attending Doctor, could be reasonably delayed until You return to Singapore.
- (e) Any cosmetic treatment except to restore function after suffering an Injury.
- (f) HIV, AIDS and/or any sexually transmitted disease.

3. Activity Exclusions

When You take part in the following activities unless covered under Section 31 - Adventure Cover:

- (a) Flying or other aerial activities, except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- (b) Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.
- (c) Extreme Sports or underwater activities requiring the use of artificial breathing apparatus.
'Extreme Sports' shall mean activities that present a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts), such as big wave surfing, cliff jumping, horse jumping, potholing, ultra marathons, biathlons, triathlons, stunt riding, etc.
- (d) Expedition to remote areas of a country.

4. Travel Exclusions

- (a) Travel in, to or through Afghanistan, Crimea, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Sudan or Syria.
- (b) Travel to any country or place which the Singapore government has advised against non-essential travel due to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending Natural Disasters or any other events of similar nature. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.

5. Circumstantial Exclusions

- (a) War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any nuclear reaction or contamination, ionising rays or radioactivity.

6. Professional Exclusions

Your work involving these occupations or occupational activities:

- (a) Full-time military, airforce, navy, police or civil defence personnel;
- (b) Air crew, motor racer, entertainer or armed security guard;
- (c) Manual worker, regardless of whether machinery and tools are used (e.g. construction workers and kitchen help);
- (d) Working off-shore (e.g. on board sea vessel or off-shore platform, diver or fisherman);
- (e) Working at heights above 30 feet, including but not limited to roofing activities on a scaffolding or a gondola;
- (f) Working in hazardous places (e.g. shipyard, underground in a tunnel or a quarry); and/or
- (g) Working with explosives or hazardous substances.

(G) GENERAL CONDITIONS

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Policy Contract

This Policy is a contract between You and Us, and includes the Policy Schedule and any Endorsements.

We reserve the right to make changes to the Policy's terms and conditions by giving You written notice of at least 30 days.

No change to the terms and conditions of this Policy shall be valid, unless approved by Us in writing and such approval shall be endorsed hereon.

2. Reasonable Care

You must take all reasonable precautions to prevent any loss, damage, Accident or Illness, as if You were not insured. This includes checking that You have taken all Your personal belongings with You when leaving a Public Place or alighting from a transport.

3. Fit for Travel

At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise any claim is not payable.

4. Be Truthful

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to:

- (a) whether You are suffering from an injury, illness or disability;
- (b) whether You are aware of circumstances suggesting that You may be suffering from an injury, illness or disability;
- (c) Your claims history; or
- (d) Your insurance record, including having been subjected to any previous refusals to be granted insurance coverage.

5. Incorrect or Change in Information

If at any point in time, You become aware that any information declared to Us is incorrect, You must notify Us immediately since this can affect whether Your Policy is valid. We will assess the new details provided and may do the following:

- (a) if the Policy has not yet been issued to You, We may offer cover on different terms or decline cover; or
- (b) if the Policy has been issued to You, We may cancel the Policy, decline the renewal or renew on different terms.

6. Known Circumstances or Events

Your cover is only valid if You purchase this Policy before You become aware of any possible situations that may lead to any claim on this Policy (e.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to Your travel destination(s)).

7. Currency

All premiums and benefits payable under this Policy are in Singapore Dollars. For claims incurred in a foreign currency, the exchange rate will be determined by Us based on the date of loss.

8. Payment Before Cover Warranty

Your cover is not valid and We will not pay any benefits if We do not receive Your payment of all premiums due to Us before the Policy or Endorsement start date.

9. Aggregate Limit

If an Accident involves more than one Insured Person, the aggregate limit (or the maximum amount) We will pay under one Policy for Accidental Death or Accidental Permanent Disablement is \$25,000,000 per event or vehicle.

If the total amount that We are supposed to pay to all Insured Persons exceed the aggregate limit, We will divide the aggregate limit of \$25,000,000 proportionately to pay all the affected Insured Persons.

10. Duplication of Cover

If You have more than one travel insurance with Us insuring the same trip, We will only pay You from the Policy which provides the highest benefit.

11. Compensation from Other Sources

If You are reimbursed for actual expenses incurred from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured.

12. Subrogation

We have the right to recover at Our expense in Your name against any third party who may be responsible for the occurrence of an event giving rise to a claim under this Policy.

13. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore Law.

14. Rights of Third Parties

A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

15. Non-Assignment

This Policy is not assignable. We shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this Policy.

16. Dealing with Disputes

If there is any dispute on Your Policy that we cannot reach an agreement, it must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation.

If the dispute cannot be resolved through FIDREC, it must be referred to the Singapore International Arbitration Centre (SIAC) through legal proceedings using SIAC Rules that are applicable to the period that Your Policy is in force.

17. Cancellation and Refunds

- (a) We may cancel the Policy by giving You 7 days' written notice. In such instance, We will return any proportionate part of the premium due to You, provided that no claim has been made/paid prior to the cancellation of this Policy.
- (b) You may also cancel the Policy at any time, subject to the following:
- i. Single-Trip Plan: there will be no refund of premium for cancellation once the Policy is issued.
 - ii. Annual Multi-Trip Plan: We will grant a short rate refund of the premium paid corresponding to the unexpired Period of Insurance, provided the amount to be refunded is at least \$25 and no claim has been made/paid prior to the cancellation of this Policy, as follows:

Percentage of Unexpired Period of Insurance	Refundable Premium (provided premium to be refunded is \$25 or more)
100%	100%
90% to less than 100%	75%
80% to less than 90%	65%
70% to less than 80%	55%
60% to less than 70%	45%
50% to less than 60%	35%
40% to less than 50%	25%
30% to less than 40%	15%
20% to less than 30%	5%
Less than 20%	No refund

18. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

19. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

20. 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 Us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

(H) CLAIMS PROCEDURE

1. Claims Submission

Claims may be submitted through either of these methods:

Website

www.axa.com.sg

Go to "File a claim" section

Mobile

MyAXA Singapore App

Available for Android and iOS

Need claims advice? We are here to help You.

Claims Service Hotline
(65) 6880 4888
9.00am – 5.00pm on Monday – Friday

Claims Service Email
cst@axa.com.sg

2. 30-Day Claims Notification

Any claim must be submitted within 30 days of the occurrence or loss. We can deny Your claim if it is submitted after the 30 days notification period. If unfortunately that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

3. Fraudulent Claims

You must ensure that the claims which You submit to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim, cancel the relevant Policy and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, You must provide all supporting documents at Your expense. A check list of the supporting documents We need is available on Our website.

If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Payment of Claims

We will pay all benefits to You or, In the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this Policy. For Emergency Medical Evacuation assistance and Repatriation of Mortal Remains, We will pay the benefits directly to the service provider appointed by Us.

6. Age

When there is any claim, We will calculate Your age from the date the Injury or Illness occurred to determine the benefit amount You are eligible for.

7. Interest

We do not pay any interest on any benefit that is paid from this Policy.

(I) CARING FOR YOU

We want to ensure that You have a great experience every time You insure with Us. If in any way Our service falls below Your expectations, please let Us know so We can look into it.

1. Your First Contact

You can email to Us at customer.care@axa.com.sg. It is important that You provide Us Your Policy number so We can address Your case efficiently.

Rest assured that We will look into Your concern promptly as soon as We receive Your email.

- Within 3 days: We will send You an acknowledgement email while We look into Your concern.
- Within 7 days: We will contact You if We need more information.
- Within 14 days: You can expect to get a full reply from Us on the matter.

2. Appeal

If You find that Our reply is not to Your satisfaction, You can appeal by writing to Our Chief Executive at:

Chief Executive
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower,
Singapore 068811

We will respond to Your appeal within 14 working days.

3. Dispute Resolution

If You are not satisfied with Our Chief Executive's reply, You can request for an independent dispute resolution organisation to assess and advise You further. They can be contacted at:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House Singapore 068877
Telephone: 6327 8878
Fax: 6327 1089
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg