



redefining / insurance

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New **SMARTTRAVELLER** **POLICY WORDINGS**

(For policies purchased before 15 January 2017)

Caring for You

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below sets out what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter. Lastly, You may also email Us at customer.care.health@axa.com.sg.
- We will confirm receipt of Your written feedback within three (3) working days, whilst We look into the matter You raised. We will contact You if further information is needed within seven (7) working days of the date of Your written complaint, and give You a full reply within fourteen (14) working days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

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

- We will respond to Your appeal within fourteen (14) working days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which is an independent organisation. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877
Telephone: 6327 8878
Fax: 6327 8488
Email: info@fidrec.com.sg
Website: www.fidrec.com.sg

Important - Please remember to quote Your Policy number in any communication with Your intermediary or AXA.

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YOUR SMART*Traveller* POLICY

Welcome to your **SmartTraveller** Policy.

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

- this Policy document;
- the Policy Schedule or Certificate of Insurance, which has details about You, the Period of Insurance and the type of cover;
- any Endorsements; and
- Your application, declaration and any other information given,

which form the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will give the cover shown in the sections of the Policy You have chosen, up to the sums insured or limits of indemnity stated in Your Policy Schedule or Certificate of Insurance.

If two or more people are named as being covered in Your Schedule, each of them is responsible both individually and jointly for:

- the completeness and accuracy of information in all statements, claims or documents given by any one of them to Us and
- observing the conditions of the Policy.

If You have any questions after reading these documents, please contact Your intermediary or AXA.

If there are any changes that may affect the cover provided, please tell Us immediately.

The payment of claims is dependent on You giving Us all necessary information and assistance that may require, including written details of the claim and all relevant supporting documents, at Your expense in the form and of the nature required.

IMPORTANT NOTICE

Please read this document carefully.

The cover under this Policy is based on the information given to Us in Your application or any subsequent updates.

- If it contains any information that is incorrect, please tell Us immediately, or You may receive no benefit even if a valid claim is made.
- If We do not hear from You within fourteen (14) days of the date of issue of this Policy, We will take it that the information is complete and correct.
- During the term of the Policy, please tell Us if You come to know that any information that You have provided Us was incorrect or becomes incorrect.
- In the event that the information that You provided Us becomes incorrect:
 - If the Policy has not yet been issued to You, We may offer cover on different terms or decline it altogether; or
 - If the Policy has been issued to You, We may cancel the Policy, refuse to renew the Policy or offer to renew the Policy on different terms.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, or You may receive no benefit from the Policy.

POLICY DEFINITIONS

Any word or expression found in the Policy Document, Policy Schedule or Certificate of Insurance have these meanings, unless otherwise defined.

TERMS	DEFINITION
Accident or Accidental	A sudden and unforeseen 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.
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.
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 recognized institution of higher learning.
Chinese Physician	A registered practitioner in Chinese medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chinese Physician cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.
Chiropractor	A registered practitioner in chiropractic medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Chiropractor cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.
Dental Treatment	A treatment that is medically necessary to restore sound and natural teeth due solely to an Accident and is carried out by a qualified and licensed dentist.
Doctor	A person legally qualified by a medical degree in western medicine who is licensed to provide medical treatment and practicing within the scope of his license 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 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.
Extreme Sports	Any sports activity that presents 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) including but not limited to big wave surfing, canoeing down rapids (Grade 4 and above), cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra marathons, biathlons, triathlons and stunt riding. This does not include sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings) and which are provided by recognised local tour operators but always providing that You are participating under the supervision of qualified guides.
Family Member	Your legal spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, siblings, brother-in-law, sister-in-law.
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.
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: (a) Provides facilities for diagnosis, treatment and minor or major surgery; and (b) Provides twenty-four (24) hours nursing services by registered graduate nurses; and (c) Is supervised by 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.
Hospital Confinement 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 and 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 and shall exclude any Pre-Existing Medical Condition.
Injury	Damage or harm caused to the body by an external force sustained during the Period of Insurance and which is caused solely by an Accident.

Loss of Fingers	Complete severance of, or irrecoverable loss of use of, finger(s) at or above the metacarpophalangeal or metatarsophalangeal joints.
Loss of Hearing	Total and irrecoverable loss of hearing which is beyond the 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 beyond remedy by surgical or other treatment.
Loss of Speech	The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
Medical Expenses	Expenses necessarily and reasonably incurred for medical treatment of bodily Injury or Illness covered under this Policy. 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.
Money	Legal tender currency notes.
Natural Disaster	Any event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, and 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 three (3) hours prior to Your scheduled time of departure to the intended Overseas destination; and (b) Ceases two (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 16).
Overseas	The countries outside of Singapore and which are in the geographical zone that You or Your representative have chosen at the time of application.
Period of Insurance	The period during which the Cover under this Policy is effective, as specified in the Policy Schedule or Certificate of Insurance.
Permanent Disablement	Injury which: (a) Falls into one of the defined Injuries listed in the Scale of Compensation table under Section 30; and (b) Having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period.
Permanent Total Disablement	Injury which: (a) Having lasted for a continuous period of 365 days from the date of the Accident, with no hope of improvement at the end of that period. (b) Totally disables and prevents You from attending to any business, occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
Physiotherapist	A person who is legally qualified by an accredited qualification in physiotherapy and who is registered to practice as a Physiotherapist within the scope of his/her licensing and training in the geographical area of practice. The Physiotherapist cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption.
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, trains 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, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license 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.
Selected Plan	The choice of Comprehensive or Essential Plan that You or Your representative made at the time of application.

Serious Injury or Serious Illness	<p>(a) When applied to You or Your Travel Companion refers to any Injury or Illness that results in You being certified by a Doctor as unfit to continue with Your trip.</p> <p>(b) When applied to a Family Member refers to any Injury or Illness that is certified as being life threatening and requires immediate medical treatment by a Doctor.</p>
Stolen or Theft	Dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion.
Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof, and including any action of government authority to suppress such gathering.
Traditional Chinese Medicine	Treatment of an Injury or Illness by a Chinese Physician.
Travel Companion	The person who has a travel reservation or confirmation 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 and including precious and semi-precious 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 and/or Certificate of Insurance.

SUMMARY OF BENEFITS

CORE BENEFITS		Maximum Limits Payable (Per Trip)	
		Comprehensive	Essential
TRAVEL INCONVENIENCES			
1	Trip Cancellation	\$12,000	\$6,000
2	Replacement of Travellers	\$1,000	\$500
3	Financial Collapse of Travel Agency	\$6,000	\$3,000
4	Trip Curtailment	\$20,000	\$10,000
5	Travel Delay	\$2,000	\$1,000
6	Travel Diversion	\$2,000	\$1,000
7	Overbooked Flight	\$400	\$200
8	Travel Misconnection	\$200	\$100
9	Trip Postponement	\$1,600	\$800
PERSONAL BELONGINGS			
10	Baggage Delay	\$2,000	\$1,000
11	Loss/Damage to Baggage and Personal Belongings	\$10,000	\$5,000
12	Laptops, Wireless Handheld Device and Mobile Phone	\$2,000	\$2,000
13	Personal Money and Travel Documents	\$5,000	\$2,500
14	Fraudulent Use of Lost Credit Card	\$3,000	\$1,500
15	Purchase of Essential Items	\$500	\$250
MEDICAL EXPENSES			
16	Overseas Medical Expenses		
	Adult up to 70 years old	\$600,000	\$300,000
	Adult above 70 years old	\$100,000	\$50,000
	Child	\$500,000	\$250,000
17	Post Trip Medical Expenses		
	Adult up to 70 years old	\$60,000	\$30,000
	Adult above 70 years old	\$6,000	\$3,000
	Child	\$20,000	\$10,000
18	Pregnancy Related Expenses	\$8,000	\$4,000
19	Overseas Hospitalisation Allowance	\$40,000	\$20,000
20	Hospitalisation Allowance in Singapore	\$1,000	\$500
21	Quarantine Allowance for Influenza A (Outside of Singapore)	\$700	\$350
22	Quarantine Allowance for Influenza A (In Singapore)	\$700	\$350
23	Child Care Benefit	\$10,000	\$5,000
24	Hospital Visit Benefit	\$10,000	\$5,000
EMERGENCY MEDICAL EVACUATION AND REPATRIATION			
25	24 Hour Assistance Hotline	Covered	Covered
26	Emergency Medical Evacuation	Unlimited	Unlimited
27	Emergency Medical Repatriation	Unlimited	Unlimited
28	Repatriation of Mortal Remains Back to Singapore	Unlimited	Unlimited
29	Emergency Personal Mobile Phone Charges	\$300	\$150

PERSONAL ACCIDENT			
30	Accidental Death & Permanent Disablement		
	Adult up to 70 years old	\$500,000	\$250,000
	Adult above 70 years old	\$200,000	\$100,000
	Child	\$200,000	\$100,000
31	Double Public Transport Coverage		
	Adult up to 70 years old	\$1,000,000	\$500,000
	Adult above 70 years old	\$400,000	\$200,000
	Child	\$400,000	\$200,000
32	Tuition Grant for each dependent Child	\$8,000	\$4,000
33	Special Grant	\$8,000	\$4,000
34	Compassionate Visit Benefit	\$10,000	\$5,000
OTHER BENEFITS			
35	Personal Liability	\$1,000,000	\$500,000
36	Full Terrorism Cover	Covered	Covered

ADD-ON BENEFITS		Maximum Limits Payable
37	Golf Equipment	
	(A) Loss/Damage to Golf Equipment	\$2,500
	(B) Hired Golf Equipment	\$500
	(C) Hole-in-One Celebration	\$500
38	Loss/Damage to Sports Equipment	\$3,000
39	Pet Care	\$1,500
40	Rental Vehicle Excess	\$2,000
41	Safety	
	(A) Hijacking	\$5,000
	(B) Kidnap & Hostage	\$10,000
	(C) Home Care Benefit	\$10,000

GEOGRAPHICAL ZONES

ASEAN

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Thailand and Vietnam

ASIA

Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and countries under 'ASEAN'

GLOBAL

The rest of the world including Nepal, Tibet and countries under 'ASEAN' and 'ASIA'

ELIGIBILITY & SCOPE OF COVER

Eligibility of Cover:

1. You are eligible for an Adult cover under this Policy if:
 - (a) You hold a valid Singapore identification document such as Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass; and
 - (b) You are at least eighteen (18) years old on the effective date of the Policy.
2. You are eligible for a Child cover under this Policy if:
 - (a) You hold a valid Singapore identification document such as Singapore NRIC or Birth Certificate, Long Term Visit Pass, Dependent Pass or Student Pass; and
 - (b) You are below 18 years old, or up to 25 years old if studying full-time in a recognized institution of higher learning and unmarried and not employed.
3. For any Child below 18 years old, the application must be made in the name of a parent or an adult authorized by the parent. The benefit limits under 'Child Cover' will apply.
4. If a Child satisfies the age eligibility requirement at the commencement of a Period of Insurance, his/her Cover shall not automatically terminate when he/she attains a higher age during that Period of Insurance, but shall be terminated at the time of renewal of the Policy.

Annual Cover is applicable for:

1. You, Your legal spouse and/or any number of Your Children to be insured under the same Policy.
2. You and Your spouse need not be traveling together but any of Your Children who travel must be accompanied by You or Your spouse for each trip.

For this Policy to be effective:

1. You must purchase the Policy in Singapore and must have fully paid Your premium before You leave Singapore for Your trip.
2. The original point of departure of Your trip must be from Singapore.
3. The maximum number of days allowed per trip is:
 - (a) 182 days for a Single Trip Policy;
 - (b) 92 days for an Annual Policy, with no limit to the number of trips that You make to the selected geographical zone.

The Period of Insurance under this Policy will be automatically extended without any additional premium for:

1. Up to thirty (30) days if You are Hospitalised (or placed under compulsory quarantine) whilst Overseas upon the written advice of a Doctor.
2. Up to seventy-two (72) hours if the Public Transport in which You are travelling in is unavoidably delayed through no fault of Yours and results in You not completing Your trip when the Period of Insurance expires.

DESCRIPTION OF CORE BENEFITS

SECTION 1 – TRIP CANCELLATION

If You have to unavoidably cancel Your trip within thirty (30) days before the commencement of the trip as a direct result of:

- (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 prior to the booking of the trip;
- (d) Serious damage to Your residence in Singapore from fire or flood occurring within one week before the commencement of the trip;
- (e) An Epidemic or Natural Disaster at the planned destination which prevents You from proceeding with the trip;
- (f) Any event leading to airspace or airport closure which forces airplanes to be grounded;
- (g) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination.

We will reimburse You, up to the specified limit applicable to the Selected Plan, the loss of travel and accommodation expenses paid in advance by You and any other pre-paid charges (such as tickets to theatre shows, theme parks, concerts and sports events) that are non-refundable or levied due to the cancellation of the trip.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any event mentioned above which is publicly known at the time You book Your trip or purchase this Policy, whichever date occurs later.
2. Any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.
3. This Policy which was purchased less than three (3) days before the commencement of the trip.
4. The trip which was cancelled before the purchase of this Policy.

This Policy will only pay for claims under either Section 1, 2, 3 or 9 for the same event but not under more than one Section.

SECTION 2 – REPLACEMENT OF TRAVELLER

If You are unable to proceed with Your trip as a result of You or Your Family Member being Hospitalised within seven (7) days before the commencement of the trip, We will reimburse the administrative charges necessarily incurred in respect of the change of traveller, up to the specified limit applicable to the Selected Plan.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. More than one incident of change of the replacement traveller.
2. Any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.
3. This Policy which was purchased less than three (3) days before the commencement of the trip.

This Policy will only pay for claims under either Section 1, 2, 3 or 9 for the same event but not under more than one Section.

SECTION 3 – FINANCIAL COLLAPSE OF TRAVEL AGENCY

If Your trip is cancelled as a result of the Insolvency of a registered Travel Agent that You have made payment to, We will reimburse You, up to the specified limit applicable to the Selected Plan, for the loss of any irrecoverable travel deposits or travel fares paid in advance.

'Insolvency' 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.

'Travel Agent' shall mean a travel agent, including its subsidiaries that is registered in Singapore and licensed member of the Singapore Tourism Board (STB).

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Insolvency which is publicly known at the time You book Your trip or purchased this Policy, whichever date occurs later.
2. Any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.
3. This Policy which was purchased less than seven (7) days before the commencement of the trip.

This Policy will only pay for claims under either Section 1, 2, 3 or 9 for the same event but not under more than one Section.

SECTION 4 – TRIP CURTAILMENT

If You have to unavoidably Curtail Your trip to return to Singapore or alter the itinerary of the trip after it has commenced as the direct result of:

- (a) Death, Serious Injury or Serious Illness occurring to You, a 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 prior to the booking of the trip;
- (d) Serious damage to Your residence in Singapore from fire or flood;
- (e) An Epidemic or Natural Disaster at the place You are in or plan to travel to;
- (f) Any event leading to airspace or airport closure which forces airplanes to be grounded;
- (g) Hijacking of the Public Transport which You are travelling onboard as a passenger;
- (h) Advisory from Singapore's Ministry of Foreign Affairs to defer non-essential travel to the planned destination

We will reimburse You up to the specified limit applicable to the Selected Plan for:

- (a) Any pre-paid and unutilized travel fare and/or accommodation costs that are non-refundable. The reimbursement will be pro-rated for each complete day of the unused trip; or

- (b) Any additional accommodation (but excluding cost of meals, room service) and direct economy fare for air, rail or sea travel that are necessarily incurred to extend Your stay at the same or alternative location. The accommodation provided shall be similar or equivalent to the room type that You have originally stayed in.

'**Curtail/Curtailment**' shall mean abandonment of the trip as shown on the booking invoice and/or shortening of the trip and returning to Singapore.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Failure to notify the tour operator or provider of transport or accommodation immediately upon finding it necessary to alter the itinerary.
2. That part of the trip that has been undertaken up to the time of the disruption of the trip.
3. Additional costs to upgrade to a higher category of transport or accommodation from that in Your original itinerary. For example, changing flight from budget airline to commercial airline.
4. Your business, financial or contractual obligation of those of Your Family Members.
5. Travelling to countries which are not within the geographical zone that You or Your representative chose at the time of application.

This Policy will only pay for any claim under either Section 4, 5 or 6 for the same event but not under more than one Section.

SECTION 5 – TRAVEL DELAY

If the departure of the Public Transport that You are scheduled to travel in is delayed from the time specified in the itinerary supplied to You, and provided that the delay is not due to Your fault, We will pay the following benefits up to the specified limit applicable to the Selected Plan:

- (a) \$100 for every six (6) consecutive hours if the delay occurs whilst Overseas;
- (b) A lump sum of \$100 if the delay is at least six (6) hours in Singapore, provided that the delay is made known no earlier than seventy-two (72) hours prior to the commencement of the trip.

The number of hours of delay must be verified in writing by the operator of the Public Transport.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Failure to check-in according to the itinerary supplied to You or delay that is due to Your fault.
2. You arrive at the point of embarkation (e.g. airport or port) past the allowable check-in or boarding time.

This Policy will only pay for any claim under either Section 4, 5 or 6 for the same event but not under more than one Section.

SECTION 6 – TRAVEL DIVERSION

If the Public Transport which You are travelling in is diverted resulting in its late arrival at the planned destination, We will pay You \$100 for every six (6) consecutive hours of delay up to the specified limit applicable to the Selected Plan provided that the delay is not due to Your fault.

The number of hours of delay must be verified in writing by the operator of the Public Transport.

This Policy will only pay for any claim under either Section 4, 5 or 6 for the same event but not under more than one Section.

SECTION 7 – OVERBOOKED FLIGHT

If You are denied boarding the scheduled flight of which You have a confirmed reservation due to overbooking of the flight, and no alternative transportation is made available to You within four (4) hours of the scheduled departure, We will compensate You up to the specified limit applicable to the Selected Plan.

Details of the overbooking must be verified in writing by the operator of the Public Transport.

SECTION 8 – TRAVEL MISCONNECTION

If You are denied boarding the connecting Public Transport which You have a confirmed reservation due to the late arrival of Your incoming Public Transport and no alternative transportation is made available to You within four (4) hours of the actual arrival time of the incoming Public Transport, We will compensate You up to the specified limit applicable to the Selected Plan.

Details of the travel misconnection must be verified in writing by the operator of the Public Transport.

SECTION 9 – TRIP POSTPONEMENT

If You have to unavoidably rescheduled Your trip within thirty (30) days prior to the commencement of the trip as a direct result of:

- (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 prior to the booking of the trip;
- (d) Serious damage to Your residence in Singapore from fire or flood occurring on or one week prior to the commencement of the trip;
- (e) An Epidemic or Natural Disaster at the planned destination which prevents You from proceeding with the trip;
- (f) Any event leading to airspace or airport closure which forces airplanes to be grounded;
- (g) Advisory from Singapore's Ministry of Foreign Affairs (MFA) to defer non-essential travel to the planned destination.

We will reimburse You, up to the specified limit applicable to the Selected Plan, for the reasonable administrative charges incurred to postpone the trip, provided that the trip was booked before You became aware of any circumstances that led to the disruption of the trip.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any event mentioned above which is publicly known at the time You book Your trip or purchased this Policy, whichever date occurs later.

2. Any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip.
3. The Policy which was purchased less than three (3) days before the commencement of the trip.

This Policy will only pay for claims under either Section 1, 2, 3 or 9 for the same event but not under more than one Section.

SECTION 10 – BAGGAGE DELAY

If Your checked-in baggage is delayed by the Public Transport at the scheduled destination whilst Overseas or upon return to Singapore, We will pay You up to the specified limit payable under the Selected Plan:

- (a) \$200 for every six (6) consecutive hours if the delay occurs whilst Overseas;
- (b) A lump sum of \$200 if the delay is at least six (6) hours in Singapore.

For the avoidance of doubt:

- (a) If an Insured Person has more than one (1) piece of baggage, only one (1) claim can be submitted for the same event; and
- (b) If a baggage is shared among the Insured Persons, the piece of baggage can only be claimed by one (1) Insured Person..

The number of hours of delay must be verified in writing by the operator of the Public Transport.

This Policy will only pay for any claim under either Section 10, 11 or 12 for the same event but not under more than one Section.

SECTION 11 – LOSS/DAMAGE TO BAGGAGE AND PERSONAL BELONGINGS

If You suffer loss of or damage to Your baggage whilst Overseas, We will pay You up to the specified limit applicable to the Selected Plan or, at our sole discretion, replace or repair the lost or damaged articles, subject to wear and tear and depreciation. This includes compensation for Your Personal Belongings which are stored in Your baggage that is lost or which are worn or carried on You.

Provided that:

- (a) The loss or damage of each article is accompanied by proof of purchase e.g. receipts or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value;
- (b) The loss or damage is reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the incident. Any claims must be accompanied by a police report or a report issued by the relevant authority evidencing such loss;
- (c) The baggage and Personal Belongings must be owned by You or entrusted to You;
- (d) Our maximum liability is \$800 for any one article or pair or set of Articles;
- (e) Our maximum liability is \$500 for Valuables.

For any item that forms part of a pair or set, Our maximum liability will be a proportionate part of the value of the pair or set.

“Personal Belongings” shall mean clothings, photographic equipment and other personal articles worn or carried by You for social and domestic purposes or otherwise taken along in a suitcase or trunks and the like receptacles.

For the avoidance of doubt, Personal Belongings under this Section do not include articles already covered under Section 12 and 13.

This Policy will only pay for any claim under either Section 10, 11 or 12 for the same event but not under more than one Section.

SECTION 12 – LAPTOP, WIRELESS HANDHELD DEVICE AND MOBILE PHONE

If You suffer loss of or Accidental damage to Your Portable Business Equipment whilst Overseas, We will pay up to the specified limit applicable to the Selected Plan or, at our sole discretion, replace or repair the lost or damaged articles, subject to wear and tear and depreciation, provided that:

- (a) The loss or damage of each article is accompanied by proof of purchase e.g. receipts or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value;
- (b) The loss or damage is reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the incident. Any claims must be accompanied by a police report or a report issued by the relevant authority evidencing such loss;
- (c) The Portable Business Equipment must be owned by You or entrusted to You by Your employer;
- (d) Our maximum liability is \$1,000 for any one article or pair or set of articles.

For any item that forms part of a pair or set, Our maximum liability will be a proportionate part of the value of the pair or set.

“Portable Business Equipment” means laptop computers with the standard accessories, mobile phones, PDAs or other wireless handheld devices, excluding software and gaming devices.

What we will not cover under sections 11 and 12:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any item that is left unattended in a Public Place, including in any vehicle unless kept in the locked glove compartment or rear boot of the vehicle and not visible from the outside of the vehicle and there is evidence of forcible and violent entry;
2. Wilful act, omission, negligence or carelessness.
3. Unexplained and mysterious disappearance of Your baggage or Personal Belongings.
4. Baggage that is sent in advance, mailed or shipped separately.
5. Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
6. The following classes of property are excluded from coverage:
 - (a) Business goods or samples of any kind;
 - (b) Animals; Perishables, consumables or fragile articles (eg chinaware, glassware), antiques, artefacts, documents or manuscripts, paintings, medicine;
 - (c) Contact or corneal lenses or hearing aids or dentures;
 - (d) Computers including software and accessories other than Portable Business Equipment;
 - (e) Information stored in tapes, cards, discs or other storage devices;

- (f) Any motorized vehicle including the accessories or remote controlled motorized device whilst in use;
- (g) Musical Instruments; Any Sports or Golf Equipment; Bicycles;
- (h) Money, securities, debit or credit cards or any cards or vouchers with a stored value;
- (i) Identity card, passport, driver's license, employment passes or any type of passes.

This Policy will only pay for any claim under either Section 10, 11 or 12 for the same event but not under more than one Section.

SECTION 13 – PERSONAL MONEY AND TRAVEL DOCUMENTS

If You suffer loss of personal Money, passport, visa and/or travel tickets that are in Your custody whilst Overseas due to Theft or Natural Disaster, We will pay You up to the specified limit applicable to the Selected Plan for:

- (a) Costs of obtaining the replacement travel documents, including any travel and accommodation expenses as well as mobile phone charges necessarily incurred to await the issuance of the documents. Where the replacement passport is to be obtained upon return to Singapore, We will pay only the cost of the new replacement passport but not the local transportation cost;
- (b) Loss of personal Money carried on You or with You up to \$500.

Provided that the loss is reported to the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any item that is left unattended in a Public Place, including in any vehicle or locked luggage.
2. Any shortage due to exchange rate or depreciation of value.

SECTION 14 – FRAUDULENT USE OF LOST CREDIT CARD

If You suffer financial loss as a direct result of the fraudulent use by a third party of Your lost or stolen credit, charge or bank card whilst Overseas, We will indemnify You up to the specified limit applicable to the Selected Plan for the loss provided that:

- (a) The loss is reported to the police and credit card company having jurisdiction where the loss occurred within twenty-four (24) hours of the incident. Any claims must be accompanied by a copy of a police report or a report issued by the relevant credit card company evidencing such loss;
- (b) You must take every possible safeguard to ensure the security of Your credit, charge or bank card(s).

The benefit under this Section does not apply to a Child insured.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of cash advances made with Your lost or stolen credit, charge or bank card(s).

SECTION 15 – PURCHASE OF ESSENTIAL ITEMS

If Your baggage is lost whilst Overseas due to Theft, We will reimburse You up to the specified limit applicable to the Selected Plan the costs of Essential Items (e.g. toiletries and basic wear) necessarily incurred to get You through the period of loss provided that:

- (a) The incurred expenses must be reasonable and verified by store receipts;
- (b) Our maximum liability is \$50 for any one article or pair or set of articles.

SECTION 16 – OVERSEAS MEDICAL EXPENSES

If You suffer Injury or Illness and seek medical and/or Dental Treatment whilst Overseas and within ninety (90) days from the date of the Injury or Illness, We will reimburse the Medical Expenses up to the specified limit applicable to the Selected Plan.

Our maximum liability under Sections 16 and 17 is \$500 per trip for treatment by Chinese Physician, Physiotherapist or Chiropractor.

Overseas Medical Expenses Cover under a One-Way Trip Policy will cease twenty-four (24) hours after You have cleared immigration in the country of disembarkation of Your intended destination.

SECTION 17 – POST TRIP MEDICAL EXPENSES

If You suffer Injury or Illness whilst Overseas and seek medical and/or Dental Treatment upon Your return to Singapore, We will reimburse You up to the specified limit applicable to the Selected Plan, the Medical Expenses provided that the date of Your return to Singapore is within the Period of Insurance.

Your medical treatment in Singapore must fall within the following time limit:

- (a) If medical treatment has been sought whilst Overseas, You have up to thirty (30) days from the date of return to Singapore; or
- (b) If prior treatment has not first been sought whilst Overseas, You have up to five (5) days from the date of return to Singapore to seek the first treatment and up to thirty (30) days from the first treatment in Singapore.

Our maximum liability under Sections 16 and 17 is \$500 per trip for treatment by Chinese Physician, Physiotherapist or Chiropractor.

What we will not cover under sections 16 and 17:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Meals and other incidental expenses except for those incurred during Your Hospitalisation.
2. Medical equipment and aids (such as prostheses, crutches) unless prescribed by the attending Doctor.
3. Hearing aids, dentures and any treatment for cosmetic purposes.
4. Dental treatment due to tooth or gum or oral diseases, or from normal wearing of Your teeth.
5. Medical expenses incurred before the trip.

SECTION 18 – PREGNANCY-RELATED EXPENSES

If You suffer from a pregnancy-related illness (e.g. nauseous, giddiness) as certified by the attending Doctor and seek medical treatment whilst Overseas, We will reimburse the Medical Expenses up to the specified limit applicable to the Selected Plan.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Medical expenses incurred before the trip or during a One-Way Trip.
2. The first trimester of pregnancy (i.e. 0-12 weeks).
3. Ectopic pregnancy or childbirth including premature childbirth or stillbirth.
4. Abortion or miscarriage, except if it is due to an Accident.
5. Tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital illness.
6. Depressive, psychological or psychiatric illness, including post-natal depression.

SECTION 19 – OVERSEAS HOSPITALISATION ALLOWANCE

If You suffer Injury or Illness and are Hospitalised whilst Overseas, We will pay You \$200 for each day of Hospitalisation, up to the specified limit applicable to the Selected Plan.

The benefit under this Section is payable provided the period of Hospitalisation is within the Period of Insurance.

SECTION 20 – HOSPITALISATION ALLOWANCE IN SINGAPORE

If You suffer Injury or Illness whilst Overseas and are Hospitalised within twenty four (24) hours upon return to Singapore, We will pay You \$100 for each day of Hospitalisation, up to the specified limit applicable to the Selected Plan.

The benefit under this Section is payable provided the date of Your return to Singapore is within the Period of Insurance.

SECTION 21 – QUARANTINE ALLOWANCE FOR INFLUENZA A (OUTSIDE OF SINGAPORE)

If You are placed under compulsory quarantine whilst Overseas by the relevant health authority as a result of Influenza A, We will pay You \$50 for each full day of quarantine, up to the specified limit applicable to the Selected Plan.

Details of the quarantine must be verified in writing by the relevant health authority.

SECTION 22 – QUARANTINE ALLOWANCE FOR INFLUENZA A (IN SINGAPORE)

If You are placed under compulsory quarantine within twenty-four (24) hours upon Your return to Singapore by the Ministry of Health as a result of Influenza A, We will pay You \$50 for each full day of quarantine, up to the specified limit applicable to the Selected Plan, provided the date of Your return to Singapore is within the Period of Insurance.

Details of the quarantine must be verified in writing by the Ministry of Health, Singapore.

SECTION 23 – CHILD CARE BENEFIT

If You suffer Injury or Illness and are Hospitalised whilst Overseas and there is no other adult to accompany the Children who are below 18 years old, We will pay up to the specified limit applicable to the Selected Plan for the cost of a direct economy air, rail or sea travel fare and accommodation for one (1) adult relative or friend to accompany the Children back to Singapore.

This Policy will only pay for any claim under either Sections 23 or 34 for the same event but not made under more than one Section.

SECTION 24 – HOSPITAL VISIT BENEFIT

If You suffer Injury or Illness and are Hospitalised for more than five (5) consecutive days whilst Overseas and Your medical condition does not allow You to return to Singapore for medical treatment and no adult is with You, We will pay up to the specified limit applicable to the Selected Plan for the cost of a direct economy air, rail or sea travel fare and accommodation for one (1) adult relative or friend to visit and stay with You until You are certified medically fit by the attending Doctor to continue Your trip or to return to Singapore.

The benefit under this Section will not apply if the adult relative or friend is entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy or under Section 4 of this Policy.

What we will not cover under Section 23 & 24:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Drinks, meals and other room services.
2. Domestic travel fares (e.g. Taxi, bus or intra-city rail fares).

SECTION 25 – 24 HOUR ASSISTANCE HOTLINE

If You require travel assistance whilst Overseas, the benefits under sections 25, 26, 27 and 28 are available directly from AXA Assistance Singapore (AAS) at:

AXA Assistance Singapore Hotline: (65) 6322 2566

Please have the following information ready when You call the AAS Hotline:

- (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.

Any expenses including phone charges incurred for the services provided under Section 25 will be borne by You.

(A) PRE-TRIP INFORMATION

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

(B) TRAVEL ASSISTANCE

1. Lost Baggage Assistance
 - Retrieval and redirecting Your baggage that is lost whilst Overseas
2. Lost Travel Documents
 - Advice on recovery or assisting to obtain a replacement passport that is lost whilst Overseas.
3. Referral to Interpreter Services
 - Referral to an interpreter in an Emergency situation
4. Legal Assistance
 - Referral to a lawyer for legal advice on the laws of the country

(C) MEDICAL ASSISTANCE

1. Medical Advice
 - Phone advice and assessment from AAS' medical team
2. Referral to medical or dental facilities
 - Information on available medical and dental facilities
 - Assistance to booking a medical appointment

SECTION 26 – EMERGENCY MEDICAL EVACUATION

If You suffer Illness or Injury whilst Overseas and the AAS medical team certifies it medically necessary to transfer You to another location for medical treatment, AAS will arrange for the evacuation by the most appropriate means, based on the medical severity of Your condition.

All decisions as to the means of transportation and the final destination will be made by AAS and will be based solely on medical necessity. All costs for Emergency medical evacuation will be borne by AAS including expenses for services arranged by AAS for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation.

SECTION 27 – EMERGENCY MEDICAL REPATRIATION

If AAS medical team certifies that Your medical condition allows You to be repatriated back to Singapore as a regular passenger after the treatment Overseas, AAS will arrange and pay for:

- (a) Your repatriation under medical supervision to Singapore by a scheduled airline or an appropriate means of transport; and
- (b) Any supplementary cost of transportation to and from the airport.

Provided that:

1. Your original travel ticket is not valid for such repatriation;
2. You surrender any unused portion of Your travel ticket to AAS;
3. Any decision on Your repatriation is made jointly and exclusively by both the attending Doctor and AAS medical team.

SECTION 28 – REPATRIATION OF MORTAL REMAINS BACK TO SINGAPORE

If You suffer death whilst Overseas, AAS will arrange and pay for:

- (a) The cost of transporting Your mortal remains to Singapore; or
- (b) The cost of transporting Your mortal remains to an alternative destination besides Singapore (on the request of Your personal representative); or
- (c) The cost of local burial in the country that You were visiting.

Our maximum liability for (b) or (c) is the equivalent cost of transporting Your mortal remains to Singapore.

AAS will also pay the associated reasonable cost of a basic casket, embalment and cremation if so elected but exclude expenses related to religious ceremony or rites.

What we will not cover under sections 26, 27 & 28:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Medical evacuation or repatriation that is not approved or arranged by AAS or its authorised representatives, unless We decide that such expenses were necessarily incurred as AAS could not be contacted during the Emergency. In such event, We reserve the rights to only reimburse the expenses incurred for the services that AAS would have provided under the same circumstances.
2. Any event or treatment occurring when You are in Singapore.
3. The cost of burial and any other expenses incurred in Singapore.

SECTION 29 – EMERGENCY PERSONAL MOBILE PHONE CHARGES

If You incur mobile phone charges to reach AXA Assistance Singapore during a medical Emergency whilst Overseas, and for which an Overseas Medical Expenses claim under Section 16 becomes payable, We will reimburse You up to \$50 per day up to the specified limit applicable to the Selected Plan.

Telephone charges made via standard local area network (LAN) lines, public telephones and pre-paid International Calling Cards (ICC) are not covered under this benefit.

SECTION 30 – ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You suffer death or Permanent Disablement arising from an Accident whilst on a trip, We will pay the relevant percentage as set out in the Scale of Compensation, up to the specified limit applicable to the Selected Plan.

Scale of Compensation	% of sum insured under this benefit
1. Accidental death	100%
2. Permanent Total Disablement	100%
3. Total and 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%

Special Conditions applicable to Section 30:

- Cover commences 3 consecutive hours from the time You leave Your permanent place of residence or work in Singapore to the place of embarkation for Your trip and ceases on whichever of the following occurs first:
 - Three (3) hours after You arrive back in Singapore;
 - 23:59 Standard Singapore Time on the expiry date of the Period of Insurance as shown in the Policy Schedule or Certificate of Insurance
 - Your return to Your permanent place of residence in Singapore.
- The benefits are payable provided that:
 - Accidental death occurs within ninety (90) days from the date of Accident;
 - Permanent Disablement occurs within three hundred and sixty-five (365) days from the date of Accident;
 - The Permanent Disablement is listed in the Scale of Compensation table.
- The benefit payable under Accidental death will be reduced by any benefit already paid under Permanent Disablement in respect of the same Injury.
- Our maximum liability is 100% of the sum insured and We shall have no further liability under the Policy in respect of any Injury sustained thereafter.
- If the conveyance in which You are traveling in sinks, is wrecked or disappears, We will presume that You suffered death resulting from Injury at the time of such sinking, wrecking or disappearance if Your body has not been found within three hundred and sixty-five (365) days from that date.

This Policy will only pay for claims under either Section 30 or 31 for the same event but not under both Sections.

SECTION 31 – DOUBLE PUBLIC TRANSPORT COVERAGE

If You suffer death within ninety (90) days arising from an Accident whilst travelling as a fare-paying passenger in a Public Transport whilst Overseas, the Accidental death benefit under Section 30 will be doubled.

This Policy will only pay for claims under either Section 30 or 31 for the same event but not under both Sections.

SECTION 32 – TUITION GRANT FOR EACH DEPENDENT CHILD

If the Accidental death benefit under Section 30 becomes payable, and You have living Children at the time of the Accident, We will pay the Sum Insured as specified under this Section to each of Your living Children, up to a maximum of four (4) Children.

This benefit is only payable once for any Child even if You have more than one travel policy underwritten by Us for the same trip.

SECTION 33 – SPECIAL GRANT

If You suffer death whilst Overseas as a result of:

- An Injury during the trip; or
- An Illness during or after having received medical treatment in a Hospital during the trip,

We will pay the specified limit applicable to the Selected Plan towards the cost of funeral expenses.

SECTION 34 – COMPASSIONATE VISIT BENEFIT

If You suffer death whilst Overseas and there is no adult with You, We will pay up to the specified limit applicable to the Selected Plan for the cost of a direct economy air, rail or sea travel fares and accommodation for one (1) adult relative or friend to travel to the country that You were in at the time of death to assist in the necessary final arrangements to repatriate the mortal remains to Singapore.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Drinks, meals and other room services.
2. Domestic travel fares (e.g. Taxi, bus or intra-city rail fares).

This Policy will only pay for any claim under either Sections 23 or 34 for the same event but not made under more than one Section.

SECTION 35 – PERSONAL LIABILITY

If You are legally liable to a third party as a direct result of:

- (a) Causing Injury or Accidental death to the third party whilst Overseas; or
- (b) Causing Accidental physical damage to the third party's property whilst Overseas,

We will pay, up to the specified limit applicable to the Selected Plan for:

- (a) The legal costs and expenses for representing or defending You; and
- (b) The amount awarded against You by the court in Singapore

You must not admit liability or make any offer or promise or indemnity without Our written consent.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Your wilful, malicious or unlawful acts.
2. Damages relating to any liability assumed under contract.
3. Liability arising from the transmission of Illness or disease of any kind.
4. Acts of animals or property belonging to You or, in Your care or custody or under Your control.
5. Property belonging to or in the control of Your relatives or people who work with/for You.
6. Death or Injury to Your employee and/or Your Relatives.
7. Contractual liability, employer's liability or any liability related to Your Family.
8. Your employment, trade, business or profession.
9. Your ownership or occupation of any land or buildings (other than occupation only of any temporary residence).
10. Your ownership, possession or use of firearms, animals, motorized vehicles, air or water crafts, remote controlled motorized devices or bicycle.
11. Legal costs resulting from any criminal proceedings.
12. Judgments not delivered by a court of competent jurisdiction within Singapore.
13. Punitive, aggravated or exemplary damages.
14. Your participation in mountaineering, ski racing in major events, ski jumping, ice hockey, the use of bobsleighs, horse jumping or motor racing or rallies.

SECTION 36 – FULL TERRORISM COVER

If You suffer any losses that are covered under Sections 1 to 36 and Sections 37 to 41 (if applicable) arising directly from a Terrorism event, We will pay the benefits up to the specified limit applicable to each Section of the Selected Plan and subject to the terms and exclusions of this Policy.

This Policy does not cover the consequences of an act of Terrorism if:

- (a) The event is under the full control of the government authority; or
- (b) The event is compensated by any government authority; or
- (c) It leads to fear of travelling..

If You are covered under more than one travel policy with Us, Our maximum liability for Any One Event shall be limited to that one policy with the highest Selected Plan.

'**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.

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. Terrorism also includes any act that is verified or recognized by the (relevant) government as an act of Terrorism.

'**Any One Event**' includes all insured losses that arise directly from the same cause and which occur during the same period of time and in the same area. Such cause is understood to be the Terrorism act that directly brings about the losses or triggers the chain of causation where there are several perils, which in an unbroken chain of causation have caused the losses.

DESCRIPTION OF ADD-ON BENEFITS

SECTION 37 – GOLF EQUIPMENT

(A) LOSS/DAMAGE TO GOLF EQUIPMENT

If You suffer loss of or Accidental damage to Your Golf Equipment in a Public Place whilst Overseas, We will reimburse You up to the specified limit to replace or repair the lost or damaged articles, and subject to wear and tear and depreciation, provided that:

- (a) The loss must be due to Theft or Natural Disaster;
- (b) The Golf Equipment is owned by You and not hired by, loaned or entrusted to You.
- (c) The loss or damage of each article must be accompanied by proof of purchase such as receipts or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (d) The loss or damage must be reported to the police or relevant authority where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims under this section must be accompanied by a police report or a report issued by the relevant authority evidencing such loss. Also, You must bring any damaged Golf Equipment back to Singapore for Our inspection.
- (e) Our maximum liability is \$300 per article or pair or set of articles.

Our liability is the value of the Golf Equipment that is lost or damaged and would not extend to the replacement of the whole Golf Equipment.

(B) HIRED GOLF EQUIPMENT

If You incur costs to hire a replacement of the Golf Equipment in the event Your Golf Equipment is lost or damaged and for which a claim has been submitted under Section 37(A) above, we will pay You up to \$50 per day for the hired Golf Equipment up to the specified limit applicable under this Section.

You must keep all receipts for the hire of the **Golf Equipment** for Your claim submission.

(C) HOLE-IN-ONE CELEBRATION

If You achieve a hole-in-one in an organized 18-hole golf event whilst Overseas, We will pay up to the specified limit for one round of drinks to celebrate Your win.

You must provide written verification of Your hole-in-one achievement from the golf club that organises the golf event and submit the receipts for the celebratory drinks.

'Golf Equipment' shall mean golf clubs and/or golf bags.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Loss or damage sustained during the course of play or practice.
2. Loss or damage arising from confiscation or retention by customs or other officials.
3. Articles left unattended in a Public Place, including in any vehicle or locked luggage.
4. Articles that are on loan or on hire.
5. Articles that are sent in advance, mailed or shipped separately.
6. Normal wear and tear to Your Golf Equipment (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).

SECTION 38 – LOSS/DAMAGE TO SPORTS EQUIPMENT

If You suffer loss of or Accidental damage to Your Sports Equipment whilst Overseas, We will reimburse You up to the specified limit to replace or repair the lost or damaged articles, and subject to wear and tear and depreciation, provided that:

- (a) The loss must be due to Theft or Natural Disaster;
- (b) The Sports Equipment is owned by You and not hired by, loaned or entrusted to You;
- (c) The loss or damage of each article must be accompanied by proof of purchase such as receipts or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value;
- (d) The loss or damage must be reported to the police or relevant authority where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims under this section must be accompanied by a police report or a report issued by the relevant authority evidencing such loss. Also, You must bring any damaged Sports Equipment back to Singapore for Our inspection;
- (e) Our maximum liability is \$750 for any one article or pair or set of articles.

'Sports Equipment' shall mean the articles that are used (e.g. balls, goals, sticks for hockey and lacrosse, wickets and bats for cricket, racquets and nets for tennis, fishing equipment, pedal cycles) 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.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Loss or damage that arises whilst in use.
2. Loss or damage arising from confiscation or retention by customs or other officials.
3. Articles left unattended in a Public Place, including in any vehicle or locked luggage.
4. Articles that are on loan or on hire.
5. Articles that are sent in advance, mailed or shipped separately.
6. Normal wear and tear to Your Sports Equipment (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
7. Golf Equipment.
8. Equipment relating to motorised or electronic sports including but not limited to model powerboats, remote controlled motorised devices and motorised bicycles.

SECTION 39 – PET CARE

If You become liable for additional kennel or cattery fees due to the delayed arrival of Your inbound scheduled Public Transport in Singapore, We will pay You \$50 for each full eight (8) consecutive hours of delay up to the specified limit provided that:

- (a) The pets are owned by You;
- (b) The delay is not made known to You prior to booking the trip;
- (c) You obtain written verification on the number of hours of delay from the operator(s) of the Public Transport and the original and actual pick-up dates from the kennel or cattery.

SECTION 40 – RENTAL VEHICLE EXCESS

If You become liable for any excess (or deductible) arising from loss or Accidental damage to the Rental Vehicle whilst Overseas, We will reimburse You up to the specific limit, provided that:

- (a) You are the named driver or co-driver of the Rental Vehicle; and
- (b) You are the driver at the point of incident; and
- (c) You hold a valid license to drive the Rental Vehicle; and
- (d) You 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.

'Rental Vehicle' shall mean any motor-driven four-wheeled passenger vehicle that You hire from a licensed car rental company for the purpose of private use and is in Your care and custody.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Violation of any terms of the hiring agreement, the insurance of the Rental Vehicle or driving regulations of the country.
2. Taking part in or practising for speed or time trials of any kind.

SECTION 41 – SAFETY

(A) HIJACKING

If You are forcibly detained when the Public Transport in which You are travelling in whilst Overseas is being Hijacked, We will pay You \$500 for every full six (6) consecutive hours of detention up to the specified limit applicable to this Section.

The Hijacking must be reported to the police having jurisdiction at the place within twenty-four (24) hours upon release from the incident and We must be satisfied with the contents of the police report before being liable to pay the benefit under this Section.

'Hijacking/Hijacked' shall mean any unlawful seizure or the exercise of control by force of a Public Transport.

(B) KIDNAP & HOSTAGE

If You are Kidnapped and held Hostage whilst Overseas, We will pay You \$500 for each full day, up to the specified limit applicable to this Section provided that:

- (a) The Kidnap and Hostage event is not carried out by Your spouse, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage or adoption;
- (b) Such incident did not occur in a country located in Central or South America, Africa or any country in which United Nation security forces are present and active.

The Kidnap and Hostage event must be reported to the police and relevant authorities at the place within twenty-four (24) hours after You are able to contact someone and We must be satisfied with the contents of the police report before being liable to pay the benefit under this Section.

'Kidnap and Hostage' shall mean an event or a connected series of event which results in You being seized by force or fraud by another person(s) against Your will for the purpose of demanding a ransom.

(C) HOME CARE BENEFIT

If You suffer physical loss of or damage to Household Contents or Valuables within Your residence in Singapore due solely to fire or Theft whilst You are Overseas, We will reimburse You up to the specified limit applicable to this Section to replace or repair the lost or damaged articles, and subject to wear and tear and depreciation.

Our maximum liability is \$500 for any one item or pair or set of articles.

For any item that forms part of a pair or set, Our maximum liability will be a proportionate part of the value of the pair or set.

'Household Contents' shall mean household furniture and furnishings, clothing and personal effects belonging to You or Your Family Member(s) who are permanently residing with You.

What we will not cover under this Section:

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works).
2. Any motorised vehicle including its accessories.
3. Money, including any kind of securities (e.g. cheques, bonds).

GENERAL EXCLUSIONS

APPLICABLE TO ALL SECTIONS OF THIS POLICY

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

1. Any Pre-Existing Medical Condition, including congenital conditions.
2. Travelling against medical advice or where the trip is made for the purpose of obtaining medical treatment
3. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions (except for coverage under Section 18).
4. Sexually transmitted infections, AIDS, HIV infections and AIDS related infections.
5. Surgery or medical treatment, that in the opinion of the Doctor treating You, can reasonably be delayed until Your return to Singapore.
6. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment related to previous cosmetic treatment except to restore function after an Accident that occurs during the Period of Insurance.
7. Suicide or attempted suicide, intentional self-injury; mental and nervous disorders including insanity.
8. Wilful or illegal acts.
9. Failure to take reasonable precaution to safeguard Your property or minimise claims under this Policy.
10. Under the influence or effects of alcohol or drugs unless properly prescribed by a Doctor and taken as prescribed.
11. Action taken by any government authority including confiscation, seizure, destruction and restriction.
12. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft. This exclusion does not apply to any leisure hot air balloon ride, leisure parachuting, leisure sky-diving, leisure bungee jumping and leisure snow/ice sports.
13. Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.
14. Participation in the following activities:
 - (a) Extreme Sports. This exclusion does not apply to any of the following leisure activities - parachuting, sky diving, bungee jumping, rock climbing, hang-gliding, para-gliding, non-competitive winter sports.
 - (b) Motorcycling unless You hold a valid motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country.
 - (c) Mountaineering that entails the use of specific climbing equipment and ropes.
 - (d) Hiking or trekking above 3500 meters sea level.
 - (e) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
15. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where You are diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or You hold a PADI certification (or equivalent qualification) and You are diving with a buddy who holds a PADI certification (or equivalent qualification).
16. Any Injury which arises in the course of Your occupation if Your occupation falls within the following categories or involves the following activities:-
 - (a) Full time military, airforce and navy personnel, police and civil defence personnel;
 - (b) Air crew, ship crew, motor racer, entertainer, armed security guard;
 - (c) Manual worker regardless of whether any machinery or tools are used including but not limited to construction worker and kitchen help;
 - (d) Off-shore rig worker, diver, firefighter, fisherman;
 - (e) Working onboard sea vessel or aircraft e.g. air crew, ship crew, shipyard worker;
 - (f) Working at heights above 30 feet including but not limited to roofing activities, on the scaffolding or gondola;
 - (g) Underground worker, in tunnel or quarry;
 - (h) Any Occupation dealing with explosives or hazardous substances.
17. Travelling to a country where Singapore government advised against non-essential travel relating 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 commenced Your trip prior to the issuance of such travel advisory.
18. Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
19. Direct participation in any terrorist acts.
20. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
21. Ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
22. Consequential loss or damage of any kind.

GENERAL CONDITIONS

APPLICABLE TO ALL SECTIONS OF THIS POLICY

You must comply with the following conditions to have the full protection of Your Policy. Our liability shall be conditional on Your observance of the terms of this Policy.

1. Entire Contract and Endorsements

This Policy, the Policy Schedule, Certificate of Insurance and any Endorsements shall constitute the entire contract of insurance. We reserve the right to modify the terms and conditions of this Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us and such approval shall be evidenced by way of an endorsement to this Policy issued by Us. No intermediary has the authority to amend or waive any of the terms and conditions of this Policy.

2. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of Your safety and property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.

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. Mis-Representation

This Policy shall be voidable in the event of misrepresentation, mis-description or nondisclosure or concealment of any circumstances material to or in connection with:

- (a) Whether You are suffering from a disease, illness, disability or handicap;
- (b) Whether You are aware of circumstances suggesting that You may be suffering from a disease, illness, disability or handicap;
- (c) Your claims history;
- (d) Your insurance record, including previous refusals to grant insurance coverage.

5. Known Circumstances or Events

Coverage is effective only if this Policy is purchased before You know or ought to know of any circumstance or event that renders the cancellation/postponement of Your trip highly possible (e.g. Hospitalisation of a Family Member, having received a terminal prognosis of a Family Member or any risk related to Your intended destination).

6. Currency

Premiums and benefits payable under this Policy shall be in Singapore Dollars unless otherwise endorsed or amended.

7. Payment Before Cover Warranty (If the Policyholder is an individual)

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) on or before the inception date, then the insurance will not be valid, will not be renewed and We will not pay any benefits.

8. Premium Payment Warranty (If the Policyholder is a business establishment)

- (a) The total premium due must be paid and actually received in full by Us (or Our intermediary) within 60 days of the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or Our intermediary) within the 60-day period referred to above, then the insurance will automatically terminated immediately upon expiry of the 60-day period. We shall not be liable for any loss incurred within the said 60 day period; and
- (c) We shall be entitled to a pro-rata time-on-risk premium subject to a minimum premium of S\$25.

9. Home Country Cover

If You travel back to Your Home Country for a continuous period of more than thirty (30) days, coverage under Section 16 of this Policy is limited to 50% of the limit specified in the Selected Plan under that Section, notwithstanding any other provisions of this Policy.

'Home Country' shall mean the country, outside of Singapore, which You are granted rights of citizenship or permanent residence by the respective governmental authorities.

10. Conveyance Limit

The total liability payable in respect of Accidental death or Accidental Permanent Disablement occurring whilst a number of insured persons are together shall not exceed twenty five million dollars (\$25,000,000) per event and/or conveyance. In the event the maximum liability should exceed twenty five million dollars (\$25,000,000) per event and/or conveyance, the limit amount shall be apportioned among the insured persons, but the sum shall not be greater than the maximum sum insured of each insured person.

11. Duplication of Cover

In the event that You are covered under more than one travel insurance underwritten by Us for the same trip, cover will only be effective for the Policy which provides the highest benefit.

12. Other Insurances

If You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the policy or policies had this Policy not been effected. (Not applicable to Sections 30 and 31).

13. Subrogation

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

14. Governing Law

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

15. Dealing with Disputes

Any dispute in connection with Your Policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) or using arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force.

16. Cancellation and Refunds

- (a) We may cancel the Policy by giving You seven (7) days’ notice by registered letter to Your last known address. We will return any proportionate part of the premium due to You provided no claim has been paid prior to the cancellation of this Policy.
- (b) You may also cancel the Policy at any time by giving seven (7) days’ written notice to Us provided no claim has been paid during the current Period of Insurance. In the event of such cancellation, We will apply a premium refund as follows:-

Single Trip policy

You may at any time prior to commencement of Period of Insurance cancel the Policy by giving written notice of cancellation to Us. We will grant a full refund of the premium provided the amount to be refunded is at least \$25 and no claim has been paid prior to the cancellation of this Policy. There will be no refund for cancellation after the Period of Insurance has commenced.

Annual Cover

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 paid prior to the cancellation of this Policy:

Percentage of Unexpired Period of Insurance	Refundable Premium (if refunded premium is \$25 or more)
100%	100%
90%	75%
80%	65%
70%	55%
60%	45%
50%	35%
40%	25%
30%	15%
20%	5%
10%	No refund
0%	No refund

17. Addition of Insured Person

No person added to any group in the Policy Schedule or Certificate of Insurance shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional insured person included under this Policy at the time of renewal of this Policy or after the commencement of the Period of Insurance provided that the additional person is added before the commencement of any trips.

18. Renewal

Before renewal of this Policy, You must give notice to Us of any illness or physical defect or infirmity of which You have become aware of during the preceding Period of Insurance.

19. 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.

20. Illegality Clause

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

CLAIMS PROCEDURE

1. Notice of Claims

Any occurrence or loss which may give rise to a claim under the Policy should be reported to Us in writing within thirty (30) days of the occurrence or loss.

Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as was reasonably possible.

2. Fraudulent Claims

If a claim under this Policy is made with the knowledge of the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if any false declaration or statement to support the claim is given, We will not pay the claim and reserve the right to lodge a report with any relevant authorities in relation to any such dishonest claim.

3. Proof of Loss

If any Injury, Accident, loss or damage or Theft happens, You must:

- (a) Make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if any property is lost, Stolen or malicious damage is suspected. You must obtain written documentation from such authorities.
- (b) Take all reasonable steps to recover missing property.
- (c) Give Us written notification within thirty (30) working days of the occurrence or loss.
- (d) Give Us the receipts, invoices, boarding pass and/or photocopy of passport for purposes of verification and proof of travel.
- (e) Send Us any writ, summons or other documents in connection with the claim immediately.
- (f) Not admit, deny or enter into any agreement in relation to any claim or charge made against You.

4. Payment of claims

All benefits payable under this Policy shall be paid to You or, in the event of Your death, to Your estate. Such payment by Us shall constitute full, complete and final discharge of Our liabilities and obligations under this Policy. Benefits payable under this Policy are in Singapore dollars.

For emergency medical evacuation assistance and repatriation of mortal remains, We will be paying the benefits directly to the service provider as appointed by Us.

For claims incurred in a foreign currency, We will convert the amount into Singapore Dollars at the exchange rate to be determined by Us in Our sole discretion on the date of occurrence.

5. Age

In the event of any claim, Your age will be determined as at the date of Injury or Illness with reference to the date of birth.

6. Interest

No sum payable by Us under this Policy shall carry interest.

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

