

# Singtel Travel Protect

## Endorsement Note

Your Singtel Travel Protect policy (your policy) has changed to take account of certain situations relating to COVID-19. We have extended some cover to include losses that:

- have arisen since the COVID-19 pandemic was declared; and
- could reasonably have been expected to lead to a claim which would otherwise be excluded under the general exclusions section of your policy.

Please note the following.

- 1 The extensions in section 24 below apply only if **your trip** keeps to the latest travel advice and restrictions issued by the Singapore Government.
- 2 This endorsement note forms part of your policy.
- 3 If anything in this endorsement note is inconsistent with this policy document, the terms of this endorsement note will apply.

### Section 24 – COVID-19 extensions

We will pay up to the amount shown in the tables in this endorsement note for claims relating directly to COVID-19 made under the following sections.

#### Section 24a – Medical expenses while overseas

Cover under section 3 (Medical expenses while overseas) is extended to cover claims relating to COVID-19. For those claims, **we** will reimburse **you** (up to the relevant amount shown in the table below for **your selected plan**) for the **medical expenses you** have to pay if **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**. This cover applies for up to 90 days in a row from the start date of the **trip**.

	Premium plan	Economy plan	Value plan
Each <b>insured person</b> under 70	S\$150,000	S\$50,000	Not covered
Each <b>insured person</b> aged 70 or above	S\$50,000	S\$15,000	Not covered
Each <b>child insured person</b>	S\$150,000	S\$50,000	Not covered
Maximum total limit for <b>family cover</b>	S\$400,000	S\$150,000	Not covered

The most **we** will pay in total under this extension for each **insured person** during one **period of insurance**, and regardless of how many claims are made under extensions 24a, 24b and 24c, is the amount shown for each **insured person** in 24b for **your selected plan**.

**We** will not pay for the following.

1. Diagnostic tests, unless they form part of the medical **treatment** provided when **you** test positive for COVID-19.
2. **Overseas** medical **treatment** which has been planned or pre-arranged.

#### Section 24b – Emergency medical evacuation

Cover under section 6 (Emergency medical evacuation) is extended to cover claims relating to COVID-19. Under this extension, **we** will pay up to the relevant amount shown in the table below for **your selected plan** for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious **your** condition is and the medical **treatment you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

**We** will not pay any expenses for services provided by a party other than **our appointed assistance company** (or their

authorised representative), or expenses that are already included in the cost of the **trip**.

	Premium plan	Economy plan	Value plan
Each <b>insured person</b>	S\$150,000	S\$50,000	Not covered
Maximum total limit for <b>family cover</b>	S\$400,000	S\$150,000	Not covered

The most **we** will pay in total under this extension for each **insured person** during one **period of insurance**, regardless of how many claims are made under extensions 24a, 24b and 24c, is the maximum shown in the table above for **your selected plan**.

## Section 24c – Repatriation

Cover under section 7 (Repatriation) is extended to cover claims relating to COVID-19. Under this extension, if **you** pass away **overseas** within 30 days from the date **you** are diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, **we** will pay up to the amount shown in the table below for **your selected plan** for the necessary expenses of transporting **your** body back to Singapore (repatriation).

The **appointed assistance company** will arrange and make all decisions about the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **your** body due to reasons beyond **your** estate's control and **we** consider alternative arrangements to be reasonable.

**We** will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

	Premium plan	Economy plan	Value plan
Repatriation	S\$5,000	S\$5,000	Not covered

The most **we** will pay in total under this extension for each **insured person** during one **period of insurance**, regardless of how many claims are made under extensions 24a, 24b and 24c, is the maximum shown in 24b (Emergency medical evacuation) for **your selected plan**.

## Section 24d – Trip cancellation

Cover under section 9 (Trip cancellation) is extended to cover claims relating to COVID-19. Under this extension, **we** will pay up to the amount shown in the table below for **your selected plan** for the unused portion of non-recoverable travel expenses (economy class), accommodation costs and **entertainment tickets** (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid for if **you** have to cancel **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative** or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

If **you** bought your policy less than seven days before the start date of the **trip**, cover under this extension will only apply if the **trip** is cancelled due to **your** death in Singapore as a result of COVID-19.

	Premium plan	Economy plan	Value plan
Trip cancellation	S\$5,000	S\$3,000	Not covered

If a claim relating to the same occurrence could be made under this extension or extension 24e, **we** will pay the claim under only one extension, not both.

**We** will not pay a claim under this extension in the following circumstances.

1. If **you** cancel **your trip** due to epidemic- or pandemic-related travel advice, including (but not limited to) border closures, quarantine orders and other orders issued by governments or the World Health Organization.
2. If **you** cancel **your trip** due to **you** changing **your** mind or having a fear of travelling.

If we accept **your** claim for **trip** cancellation under this extension, all cover under other extensions in this endorsement note will end.

## Section 24e – Trip postponement

Cover under section 11 (Trip postponement) is extended to cover claims relating to COVID-19. Under this extension, **we** will reimburse **you** (up to the amount shown in the table below for **your selected plan**) for non-recoverable travel expenses, accommodation costs and entertainment fees that **you** paid if **you** have to postpone **your trip** within the 30 days before it was due to start as a direct result of **you**, a **relative** or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** in Singapore.

	Premium plan	Economy plan	Value plan
<b>Trip postponement</b>	S\$2,000	S\$1,000	Not covered

If a claim relating to the same occurrence could be made under this extension or extension 24d above, **we** will pay the claim under only one extension, not both.

We will not pay a claim under this extension in the following circumstances.

1. If **you** postpone **your trip** due to epidemic- or pandemic-related travel advice, including (but not limited to) border closures, quarantine orders and other orders issued by governments or the World Health Organization.
2. If **you** postpone **your trip** due to **you** changing **your** mind or having a fear of travelling.

If we accept **your** claim for **trip** postponement under this extension, all cover under the other extensions in this endorsement note will end.

## Section 24f – Trip disruption

Cover under section 12 (Trip disruption) is extended to cover claims relating to COVID-19. Under this extension, **we** will pay up to the amount shown in the table below for **your selected plan** for the reasonable extra travel expenses or the cost of the unused portion of non-recoverable travel expenses (economy class), accommodation costs and entertainment tickets (for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events) that **you** paid in advance if **you** have to change any part of **your trip** as a direct result of **you**, a **relative** on the same **trip** or a **travel companion** being diagnosed with COVID-19 by a **medical practitioner** while **overseas**.

	Premium plan	Economy plan	Value plan
<b>Trip disruption</b>	S\$5,000	S\$3,000	Not covered

## Section 24g – Overseas quarantine allowance

If **you** are required to quarantine as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**, **we** will pay **you** a cash benefit (up to the amount shown in the table below for **your selected plan**) for each full 24-hour period of quarantine.

	Premium plan	Economy plan	Value plan
<b>Overseas quarantine allowance</b>	S\$100 a day (Up to S\$1,400)	S\$50 a day (Up to S\$700)	Not covered

If a claim relating to the same occurrence could be made under this extension or extension 24h, **we** will pay the claim under only one extension, not both.

We will only pay the quarantine allowance if you are quarantined at a facility which is legally recognised by the laws of the country you are in. This extension will not apply if you are quarantining at home or if you are quarantining because this is mandatory for all arriving passengers or for passengers from a particular country or region.

**You** must provide written confirmation from the local authorities on the need for and period of quarantine.

## Section 24h – Overseas hospitalisation allowance

Under this extension, **we** will pay **you** a cash benefit (up to the amount shown in the table below for **your selected plan**) for each full 24-hour period that **you** are in **hospital overseas** as an inpatient as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

	Premium plan	Economy plan	Value plan
<b>Overseas hospitalisation allowance</b>	S\$100 a day (Up to S\$1,400)	S\$50 a day (Up to S\$700)	Not covered

If a claim relating to the same occurrence could be made under this extension or extension 24g above, **we** will pay the claim under only one extension, not both.

## Section 24i – Automatic extension of cover

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Cover under section 17 (Automatic extension of cover) is extended to cover claims relating to COVID-19. Under this extension, **we** will automatically extend **your period of insurance by** up to 30 days, without you having to pay an extra premium, if **you** are hospitalised or quarantined **overseas** as a direct result of **you** being diagnosed with COVID-19 by a **medical practitioner** while **you** are **overseas**.

	Premium plan	Economy plan	Value plan
Automatic extension of cover	Up to 30 days	Up to 30 days	Not covered

### Special conditions that apply to this section 24

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The following conditions apply to this section 24.

- You** must not have been served with a stay-home notice or quarantine order due to COVID-19 or travelled to any countries that the Singapore Government advised against travelling to within the 14 days before **your trip** started.
- Before **you** took out **your** policy **you** must not have known about any circumstances that could lead to **your trip** being disrupted.
- For cover under extensions 24a (Medical expenses while overseas), 24b (Emergency medical evacuation), 24c (Repatriation), 24g (Overseas quarantine allowance), 24h (Overseas hospitalisation allowance) and 24i (Automatic extension of cover), **you** must have taken a COVID-19 PCR test (or any equivalent test approved by Singapore authorities), if required by a relevant authority, within 72 hours before the start of **your trip**, and have tested negative.
- We** will not provide cover under this section 24 if **you**, a **relative**, or a **travel companion** had been newly diagnosed with (or suspected to have) COVID-19 at the time you took out your policy or booked the **trip**.
- For single-trip policies and annual multi-trip policies, cover under this section 24 will end on the last day of **your trip** or the 90<sup>th</sup> day of **your trip**, whichever is earlier.
- The cover under this section 24 does not apply to one-way trips.
- We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.
- We** will not cover **you** under extension 24d if the airline, hotel, **travel agent** or any other travel or accommodation provider has offered you a refund, a voucher, credit, a new booking or compensation of more than the limit of cover the extension provides.
- We** will not pay **you** for any expenses relating to:
  - COVID-19 tests that **you** have to take for the **trip**;
  - COVID-19 vaccinations; or
  - a quarantine order or stay-home notice issued by Singapore government authorities.
- We** will not pay any benefit under this section 24 if **you** (or any **insured person** under your policy) do not keep to:
  - any requirements and regulations of the Singapore Government; or
  - a transport operator's, government's or regulator's requirements for vaccinations, pre-departure tests and post-arrival tests (if any).
- The maximum amount **we** will pay to all **insured persons** under this section 24 is S\$1,000,000.
- The overall limit of liability for your policy will be reduced by the amount of the claim paid under this section.



# Singtel Travel Protect

## Policy conditions

Here is **your** Singtel Travel Protect policy document. Please read it with the **schedule** or **certificate of insurance** to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** or **certificate of insurance**, and any amendment or endorsement issued (which all together make up the **policy**), to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

### Important notice

The cover provided under this **policy** is based on the information **you** gave in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the **policy** will not apply.

### About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the **policy** during the **period of insurance** or any subsequent period **we** accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Carefully read all the documents that make up the **policy**, keep them safe, and take them with **you**, if possible, when **you** travel. **You** will need the contact number of our **appointed assistance company** if **you** need assistance during **your trip**.

**We** suggest that **you** keep each **insured person** informed of this insurance cover as it would be helpful if they need to make a claim.

### Customer care

**We** are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, please contact **us** or **your** insurance intermediary (if **you** used one). If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** directly, preferably in writing.

Important – Please remember to quote **your** policy number or other reference in any communication with **us**.

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## Important conditions

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The **policy** is only valid if all of the following conditions are met.

- (1) Every **insured person** is in good health and is not travelling against the advice of any **medical practitioner**, or for the purpose of getting medical **treatment**.
- (2) At the time of arranging the **trip** or taking out this insurance, neither the person applying for the insurance nor any **insured person**, knows about any circumstance which is likely to lead to a claim under the **policy**.
- (3) The **trip** must start and end in Singapore (for single-trip policy) or start in Singapore and end in the intended destination **overseas** (for one-way cover).
- (4) At the time this insurance is applied for, any **trip** meant to be covered by this insurance must not have started.
- (5) Any **child** aged under 10 who is covered by the **policy** must be accompanied by an **adult** (parent or guardian) for the entire **trip**.
- (6) A child can be insured under individual cover, as long as the policy is taken out in their parent's or guardian's name.
- (7) If any **insured person** or any person applying for this insurance has ever been refused travel insurance, or had special terms applied to the cover, **we** must have been told when the insurance was applied for, otherwise this insurance will be declared void (that is, considered to have never existed).

## Definitions

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### Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the **injury**, loss or damage.

### Adult

A person aged 18 or older at the start of **trip**.

### Appointed assistance company

The company appointed by **us** to provide **you** with emergency assistance services.

### Area of travel

The area **you** are travelling to for **your trip**. Those areas are as follows.

#### a) ASEAN

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, and local cruises within Singapore Waters.

#### b) Asia

Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan and countries in ASEAN.

#### c) Worldwide

Worldwide, including countries in Asia and ASEAN.

### Baggage

Any articles, items, luggage or bags belonging to **you**.

### Certificate of insurance

A document containing details of the **insured persons**, the **area of travel**, **your selected plan** and the **period of insurance**. The **certificate of insurance** forms part of the **policy**.

**Child (children)**

A person who, at the start of the **trip**, is:

- at least three months old;
- below 18 years old, or up to 24 years old if studying full-time in a recognised institution of higher learning;
- unemployed; and
- unmarried.

**Entertainment ticket**

Ticket for admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events.

**Extreme sports**

Any sport or activity that poses a significant risk as it requires a high level of expertise, exceptional physical capability, highly specialised equipment or stunts. This includes, but is not limited to, big-wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlons, triathlons and ultramarathons, and stunt riding.

**Fare-paying passenger**

A person who has bought a ticket to travel on **public transport**, by paying a fare or using frequent flyer miles or travel points earned through a loyalty scheme offered by airlines or credit cards.

**Group**

Two or more **insured persons** travelling together on the same **trip**, as a **group**, with a group policy. That group policy could be a single-trip, one-way trip or annual multi-trip policy.

For a single-trip or one-way trip group policy, all **insured persons** must be travelling together on the same **trip** as a **group**.

For an annual multi-trip group policy, the **insured persons** do not all need to be travelling together on the same **trip** as a **group**.

**Home country**

Any country other than Singapore that **you** are a citizen of or have the right to live in permanently.

**Hospital**

An institution that is lawfully run to care for and treat patients, which has:

- facilities for diagnosis and surgery; and
- 24-hour nursing care provided by legally qualified registered nurses who are under the medical supervision of one or more **medical practitioners** at all times.

This does not include any institution used mainly as a clinic, nursing home, respite home, convalescent home, extended care facility, home for the aged, place of rest, community hospital, health hydro, spa or nature-cure clinic, geriatric-care facility, mental institution or institution for mental or behavioural disorder, rehabilitation or extended-care facility, or place for the treatment of addiction, or similar establishments.

**Family**

For a **single-trip policy**, **your family** is:

- **you**, **your** husband or wife and **your** biological or legally adopted **children**; or
- **you**, an **adult you** are not married to, and up to four **children** related (by blood, marriage or legal adoption) to **you** or the other **adult**;

who are travelling from and back to Singapore together, at the same time.

For an **annual multi-trip policy**, **your family** is **you**, **your** husband or wife and all **your** biological or legally adopted **children**. These people do not need to travel together on a **trip**, but any **child** under 10 must be accompanied by a parent or **adult** guardian for the whole **trip**.

**Family cover**

Cover for **insured persons** who are members of **your family**.

For a **single-trip policy**, the **family** members must be travelling together on the same **trip**.

For an **annual multi-trip policy**, the **family** members do not all need to be travelling together on the same **trip**.

### **Illness**

Any sudden and unexpected deterioration in physical health which:

- is due to a medical condition (not an **accident**) contracted, or starting to show symptoms, during the **trip** (or before travelling **overseas**, for claims under section 11 or section 12);
- needs **treatment** from a **medical practitioner**;
- is not a **pre-existing condition**; and
- is not a type of **illness** specified in any exclusion in this policy document.

### **Injury**

Bodily injury caused by an **accident** (not by **illness**, disease or physical wear and tear or mental disorder) and arising within 90 days from the date of the **accident**.

### **Insolvency**

Where the **travel agent** completely stops doing business, as a result of:

- not being able to pay their bills or debts when they are due, or having more liabilities than assets on their balance sheet, whether or not formal proceedings have started as a result; or
- the **travel agent**, or an employee of theirs who has convictions from any fraudulent or dishonest act, or is being investigated for a suspected fraudulent or dishonest act, absconding (fleeing Singapore) with money belonging to the **travel agent**.

### **Insured**

The person who applied for this insurance on **your** behalf and named as the **insured** in the **schedule** or **certificate of insurance**.

### **Insured person**

Each person named as an **insured person** in the **schedule** or **certificate of insurance**, as long as they live in Singapore.

### **Jewellery**

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pens, pendants, rings and watches.

### **Major event**

An event which results in the World Health Organization, a local authority or a government advising against any non-essential travel to a destination that **you** are travelling to. Such events include:

- any sudden outbreak of a contagious disease that spreads rapidly and widely and has been declared as an epidemic or pandemic by the World Health Organization or any local authority or government;
- **natural disaster**;
- major industrial **accident**;
- strike, riot, civil unrest or civil commotion that is not serious enough to be considered an uprising, rebellion, revolution or overthrowing of power but results in a government advising against non-essential travel; and
- any event resulting in **public transport** services that run to a timetable being cancelled, or leading to airspace or more than one airport being closed.

### **Manual work**

Work which involves physical labour or actively taking part in any of the following.

- Underground work or mining work
- Military duties
- Offshore work
- Construction work or work at heights more than three metres above the ground
- Work that involves heavy machinery, explosives or hazardous materials
- Working as a diver or lifeguard
- Working as a taxi driver or bus driver, or driving any other commercial vehicle or heavy vehicle

- Working as a dispatch rider or delivery person
- Manual work that involves specialist equipment and training
- Work where there is a risk of **serious injury**, including working on an oil rig or as a fisherman, crane operator or welder
- Working in a bar, restaurant or hotel
- Working as a musician or singer
- Fruit-picking using machinery

However, these types of work are not considered to be **manual work** if **you** are doing them as a volunteer for a charitable organisation, unless **you** receive any payment, benefit or reward for the work or it involves construction work, using heavy machinery or working more than three metres above the ground.

### **Medical expenses**

Expenses for the treatment of an **injury** or **illness**, paid to a **medical practitioner**, medical clinic, nurse, **hospital** or ambulance service for medical, surgical, X-ray, **hospital** or nursing **treatment**, including the cost of medical supplies and ambulance transport, but excluding costs arising from a pre-existing condition or dental **treatment**, or any expenses covered under section 6 and section 7 of the **policy**.

All **treatment**, including specialist **treatment**, must be prescribed or referred for the **treatment** by a **medical practitioner**, and the payment made must not be more than the usual level of charges for similar **treatment**, medical supplies and ambulance transport in the location where the expenses arose.

### **Medical practitioner**

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised by the medical licensing authority of the relevant country to provide the medical or surgical services their licence and training relate to.

The **medical practitioner** cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to an **insured person** or the **insured** in any way, including by marriage or adoption.

### **Mobile phone**

The mobile phone that belongs to the **insured person** and contains a SIM card used for phone calls, messaging and transmitting data.

### **Natural disaster**

Extreme weather conditions (including typhoons, hurricanes, cyclones and tornados), wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides, avalanches (including those resulting from artificial causes such as snowmobiles, skiers and explosives), other forces of nature, or any consequence of these.

### **Overseas**

Anywhere outside the territorial limits of Singapore.

### **Period of insurance**

The period of insurance or policy period set out in the **schedule** or **certificate of insurance**. Unless this document says otherwise, the cover under the **policy** only applies to events that arise during the **period of insurance**.

### **Permanent total disability**

Disability that results solely and directly from an accidental **injury** (not contributed to by any other cause) and:

- arises within 90 days of the **accident** which caused the **injury**;
- falls into one of the categories listed in the table in section 1; and
- after lasting for a continuous and uninterrupted period of at least 12 months:
  - will most likely prevent **you** from doing any paid work, or carrying out **your** usual unpaid duties, in the future; and
  - is certified by a **medical practitioner** as having no hope of ever improving.

### **Policy**

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule**, the **certificate of insurance** and any endorsements **we** have issued for **your** cover.

### **Pre-existing condition**

This means:

- any condition, **illness**, disease, **injury**, disability or birth defect which **you** have received medical advice for, been diagnosed with, received medical **treatment** for, been prescribed drugs for, been hospitalised for or undergone surgery for during the 12 months immediately before the start of the **trip**; or
- any signs or symptoms that appeared during the 12 months immediately before the start of the **trip** and for which a cautious person could reasonably be expected to have received medical advice or counselling, undergone investigations, had diagnostic tests, received medical **treatment**, had surgery, been hospitalised or been prescribed drugs.

For an annual multi-trip policy, any medical condition **you** have made a claim for will be considered to be a **pre-existing condition** for subsequent **trips**.

### **Public place**

Any place the general public has access to (for example, airports, shops, restaurants, hotel foyers, parks, beaches, golf courses, driving ranges, public car parks and public buildings).

### **Public transport**

Any land, sea, rail or air transport (such as bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, helicopter, train, tram or underground train) for **fare-paying passengers** that:

- is operated by a carrier who is licensed in the country **you** are in when the claim arises;
- runs to a timetable; and
- runs on set routes.

It does not include any hired or rented vehicle, tour coach or bus, or any transport that is chartered or arranged for a tour, even if they run to a timetable.

### **Relative**

**Your:**

- husband or wife;
- biological or legally adopted **child**;
- parent, step-parent or parent-in-law;
- grandparent or grandparent-in-law;
- brother, sister, stepbrother or stepsister;
- brother-in-law or sister-in-law; or
- daughter-in-law or son-in-law.

### **Schedule**

The document containing details of the **insured**, each **insured person**, the **area of travel**, **your selected plan** and the **period of insurance**. The **schedule** forms part of the **policy**.

**Selected plan**

The plan chosen – either Value, Economy or Premium – when this insurance was applied for.

**Serious illness**

For an **insured person**, this is an **illness** which requires medical **treatment** and results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **illness** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled or disrupted.

**Serious injury**

For an **insured person**, this is an **injury** which results in a **medical practitioner** certifying that the **insured person** is not fit to travel or continue with the **trip**.

For a **relative** or **travel companion**, this is an **injury** that a **medical practitioner** certifies as being life-threatening and which results in the **trip** being cancelled or disrupted.

**Travel agent**

A Singapore registered agency which books travel arrangements for customers with suppliers like hotels, airlines, car-rental firms and so on. The term 'travel agent' includes tour agencies and online travel agents but does not include airlines and hotels.

**Travel companion**

A person accompanying **you**, without whom the **trip** cannot start or continue. This does not include any tour leader or **group** leader who **you** are travelling with as part of a tour group and is receiving any payment, benefit or reward for their service.

**Treatment**

Surgical or medical procedures for the sole purpose of curing or relieving an **injury**, **illness** or medical condition.

**Trip****For single-trip and annual multi-trip policies**

Pre-booked **overseas** travel, which starts when **you** leave **your** home address or workplace in Singapore for the journey to the destination in the chosen **area of travel** and ends:

- when **you** arrive back at **your** home address or workplace in Singapore;
- three hours after **you** have cleared an immigration checkpoint in Singapore; or
- when the **period of insurance** ends;

whichever is earlier.

For single-trip policies, the trip must not be longer than 30 days in a row for Value plans, or 182 days in a row for Economy or Premium plans.

For annual multi-trip policies, you can make an unlimited number of trips to the chosen **area of travel** but each trip must last no longer than 90 days in a row.

**For one-way trip policies**

A pre-booked one-way journey **overseas**, starting when **you** leave **your** home address or workplace in Singapore for the journey to the intended destination **overseas** and ending:

- within two days of **you** arriving at **your** accommodation or workplace in the destination country;
- when the **period of insurance** ends; or
- within four days from the date **your** trip starts;

whichever is earlier.

**We (us, our)**

Great Eastern General Insurance Limited.

**You (your)**

Any person named as an **insured person** in the **schedule** or **certificate of insurance**.

## What the policy covers

### Section 1 – Accidental death and permanent disability

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We will pay compensation for any **injury** arising from an **accident you** suffer during the **trip**, if that **injury** results in death, **permanent total disability** or permanent loss (as set out in the table below) within 90 days from the date of the **accident**. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

Table of compensation		Percentage of maximum limit for your selected plan
1.	Death	100%
2.	<b>Permanent total disability</b>	100%
3.	Permanent loss of:	
	a) sight in both eyes	100%
	b) both hands or both feet	100%
	c) speech and hearing	100%
	d) hearing in both ears	75%
	e) sight in one eye	50%
	f) one hand or one foot (see the definition below)	50%
	g) speech (see the definition below)	50%
	h) hearing in one ear	15%

Permanent loss of hand or foot is either:

- physical loss of a hand at or above the wrist, or of a foot at or above the ankle; or
- permanent loss of use of a complete hand or foot;

as certified by a **medical practitioner**.

Permanent loss of speech is either:

- inability to form any three of the four sounds which contribute to speech;
- total loss of the vocal cord; or
- damage of the speech centre in the brain, resulting in a disorder called aphasia;

as certified by a **medical practitioner**.

If the same **injury** gives rise to a claim that is covered under this section and section 2, **we** will only pay one claim, under either this section or section 2, not both.

### Section 2 – Public transport double indemnity (does not apply to Value plans)

---

We will pay compensation under this section for death resulting from an **injury** caused by an **accident** that happened while **you** were travelling on **public transport**, as a **fare-paying passenger**, during the **trip**. The compensation will not be more than the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

If the same **injury** gives rise to a claim that is covered under this section and section 1, **we** will only pay one claim, under either this section or section 1, not both.

### Section 3 – Medical expenses while overseas

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We will reimburse **you** up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the medically necessary and reasonable cost of **medical expenses you** have to pay for an **injury** or **illness** that arises while **you** are **overseas**.

This section does not cover the costs of nursing care or charges and expenses that are not medical-related costs.

#### **Home country cover**

If **you** travel back to **your home country** for a period of more than 30 days, cover under this section is limited to 20% of the maximum limit for **your selected plan**, as shown in the summary of benefits.

If **you** are entitled to a full or partial refund of expenses from any person or other source, **we** will only pay the amount that is not refunded, up to the appropriate maximum limit.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

### **Section 4 – Medical expenses while in Singapore**

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**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the **medical expenses** for **treatment** or follow-up **treatment** **you** receive in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this section.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **you** must get the necessary follow-up **treatment** from a **medical practitioner** in Singapore within 30 days of arriving back in Singapore.
- b) If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a **medical practitioner** in Singapore within 72 hours of arriving back in Singapore. After the date of the first **treatment** in Singapore, **you** must get any necessary follow-up **treatment** within 30 days of the date of the first **treatment**.

This section does not cover the cost of nursing care or charges and expenses that are not medical-related costs.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, **we** will only pay the amount that is not refunded, up to the maximum limit under this section.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

### **Section 5 – Traditional Chinese medicine (does not apply to Value plans)**

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For this section, a physician is a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath licensed under the relevant laws of the country **you** are in, including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board.

The physician cannot be the **insured** or an **insured person**, or:

- their husband, wife or unmarried partner;
- their business partner, employer, employee or agent;
- their **travel companion**; or
- any person who is related to the **insured** or an **insured person**, including by marriage or adoption.

**We** will reimburse **you** (up to the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits) for the expenses **you** have paid for **treatment** provided by a physician for **injury** or **illness** **you** suffered while **overseas**.

This section also covers expenses for **treatment** or follow-up **treatment** **you** receive from a physician in Singapore for an **injury** or **illness** which arose while **you** were **overseas**. The following conditions apply to this cover.

- a) If **you** have already received **treatment** for the **injury** or **illness** while **overseas**, **you** must get the necessary follow-up **treatment** from a physician in Singapore within 30 days of arriving back in Singapore.

- b) If **you** did not get **treatment overseas**, **you** must get the necessary **treatment** from a physician in Singapore within 72 hours of arriving back in Singapore. After the date of the first **treatment** in Singapore, **you** must get any necessary follow-up **treatment** within 30 days of the date of the first **treatment**.

If **you** are entitled to a full or partial refund of expenses from any person or any other source, **we** will only pay the amount that is not refunded, up to the appropriate maximum limit.

The most **we** will pay in total under sections 3 to 5 will be the maximum limit shown in the summary of benefits for section 3 (Medical expenses while overseas).

## Section 6 – Emergency medical evacuation

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the reasonable expenses of an emergency medical evacuation, if the **appointed assistance company** (or their authorised representative) thinks it is medically appropriate for **you** to receive emergency **treatment** at another location **overseas** or to return to Singapore, and this is as a result of an **injury** or **illness** covered under section 1, 2 or 3.

The **appointed assistance company** will make all arrangements for **you** to be taken to the most suitable location, based on how serious the **injury** or **illness** is and the medical **treatment** **you** need. If **you** go to another location **overseas** to receive **treatment**, **we** will also pay for medically necessary and unavoidable expenses for returning **you** to Singapore afterwards, if necessary.

**We** cover expenses for services provided or arranged by the **appointed assistance company** for transport, medical services and medical supplies needed in connection with an emergency medical evacuation. **We** will not pay any expenses for services provided by a party other than our **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 6 to 8 is the maximum limit that applies to this section for **your selected plan**.

If **your** claim is more than the maximum limit for this section, **we** can recover the excess amount from **you**.

## Section 7 – Repatriation

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If **you** pass away **overseas** within 30 days from the date of any **injury** or **illness** covered under sections 1, 2 or 3, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the necessary expenses of transporting **your** body or ashes back to Singapore (repatriation). The **appointed assistance company** will arrange, and make all decisions about, the repatriation, unless it is not possible for the **appointed assistance company** to repatriate **you** due to reasons beyond **your** estate's control, and **we** consider such alternative arrangements to be reasonable.

**We** will not pay any expenses for services provided by a party other than the **appointed assistance company** (or their authorised representative), or expenses that are already included in the cost of the **trip**.

The most **we** will pay in total for each **insured person** during any one **period of insurance**, regardless of how many claims are made under sections 6 to 8 is the maximum limit that applies to section 6 (Emergency medical evacuation) for **your selected plan**.

If **your** claim is more than the maximum limit for this section, **we** can recover the excess amount from **you**.

## Section 8 – Emergency phone charges

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If **you** need to call our **appointed assistance company** during a medical emergency covered under section 1, 2, 6, or 7 of the **policy**, **we** will reimburse the actual **mobile phone** charges relating to this emergency phone call, up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits).

The most **we** will pay in total for each **insured person** during any one **period of insurance** is the maximum limit that applies to section 6 (Emergency medical evacuation) for **your selected plan**, regardless of the number of claims that are made under sections 6 to 8.

## Section 9 – Trip cancellation

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This section only applies if **you** bought this **policy** before **you** knew about any circumstance that could lead to **your trip** being cancelled.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the unused portion of non-recoverable travel expenses (economy class) and accommodation costs that **you** paid for (except for item d below) if **you** have to cancel your **trip** within the 30 days before it was due to start as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, if the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.

If **you** bought the **policy** less than seven days before the start date of the **trip**, cover for **trip** cancellation will only apply if the cancellation is due to **your**, a **relative's** or a **travel companion's** death or **serious injury** arising from an **accident**.

- b) A **major event**.
- c) **Insolvency** of the **travel agent** that **you** booked **your** travel and accommodation package for **your trip** through. **We** will only pay for any non-refundable deposit, or the cost of travel tickets **you** have, whichever is less.
- d) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
  - happens within the seven days before the departure date; and
  - requires **you** to be at home on the departure date.
- e) **You** being summoned by the Court of Law in Singapore to be a witness.

**We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of the **policy** once the **trip** is cancelled.

If a claim relating to the same occurrence could be made under this section or section 11, the **policy** will pay a claim under either this section or section 11, not both.

## Section 10 – Travel delay

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This section only applies if **you** bought the **policy** before **you** knew about any circumstance that could lead to any travel delay during **your trip**.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for every full six hours that the departure of any **public transport** **you** are due to travel on during **your trip** (**overseas** or in Singapore) is delayed.

If the delay happened in Singapore, **we** will only pay up to S\$500. This section only applies if the delay is due to any of the following.

- a) Poor weather conditions
- b) Mechanical breakdown, equipment failure or any structural or technical fault of the **public transport**
- c) Strike or other industrial action being taken by employees of the **public transport** provider, airport or seaport
- d) Riot
- e) Civil commotion (not including an uprising, military action or usurped power)
- f) **Natural disaster**
- g) An airport or airspace being closed

The delay period is the period from the scheduled departure time of the **public transport**, as shown on **your** itinerary or ticket, to the time the **public transport** actually departs.

The delay must be confirmed in writing by the **public transport** provider or their handling agents, indicating the reason for the delay (which must be one of the events listed a to g above) and the length of the delay.

If a claim relating to the same occurrence could be made under section 10 or 12, the **policy** will pay the claim under only one section.

## Section 11 – Trip postponement

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This section only applies if **you** bought the **policy** before **you** knew about any circumstance that could lead to **your trip** being postponed.

**We** will reimburse up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for non-recoverable travel expenses and accommodation costs that **you** paid for (except for item c below) if **you** have to postpone **your trip** within the 30 days before it was due to start as a direct result of any of the following.

- a) Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion** as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
- b) A **major event**.
- c) Serious damage caused to **your** home by fire, flood or **natural disaster** and which:
  - happens within seven days before the departure date; and
  - requires **you** to be at home on the departure date.
- d) **You** being summoned by the Court of Law in Singapore to be a witness.

**We** will not pay **you** for any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

There is no cover under the other sections of the **policy** once the **trip** is postponed.

If a claim relating to the same occurrence could be made under this section or section 9, the **policy** will pay the claim under either this section or section 9, not both.

## Section 12 – Trip disruption

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This section only applies if **you** bought the **policy** before **you** knew about any circumstance that could lead to **your trip** being disrupted.

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for the reasonable extra travel expenses or the cost of the unused portion of non-recoverable travel expenses (economy class), accommodation costs and **entertainment tickets** that **you** paid in advance if either a or b below applies.

- a) **You** have to change any part of **your trip** while **overseas** as a direct result of one of the following.
  - Death, compulsory quarantine ordered by a government or local authority, or the **serious injury** or **serious illness** of **you**, a **relative** or a **travel companion**, as long as the **serious injury** or **serious illness** is confirmed in writing by a **medical practitioner**.
  - A **major event**.
  - **Insolvency** of the **travel agent**.
  - Hijacking of the air or sea **public transport** you are on as a **fare-paying passenger**.
- b) **You** cannot return to Singapore on the scheduled date as **you** are hospitalised for more than five days while **overseas** due to **injury** or **illness**, and have been given medical advice not to travel.

**We** will not pay **you** any travel expenses or accommodation costs **you** paid using mileage points, holiday points or any reward schemes.

If a claim relating to the same occurrence could be made under section 10 or 12, the **policy** will pay the claim under only one section.

## Section 13 – Baggage loss

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**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to **baggage you** have taken on, or bought during, the **trip** (including clothing and personal belongings **you** are wearing or are carrying on **you** or in a trunk, suitcase or similar). Within the maximum limit, **we** will not pay more than the original cost of the items, up to a limit of:

- S\$1,000 in total for laptops and tablets, including accessories and batteries but not software;
- S\$500 in total for glasses; and
- S\$500 for any one item, or a pair or a set of items (for example, a pair of shoes or a camera and its accessories), even if bought separately.

For damaged items, **we** will reduce the value by an amount to allow for age and wear and tear. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item (or set or pair of items) is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been totally destroyed.

Any loss of **baggage** must be reported to the local police at the place of the loss, or to the air or sea transport provider concerned, within 24 hours of the incident. **You** must get written confirmation of the loss from the police or the transport provider.

The most **we** will pay in total for claims under sections 13 or 14 is the maximum limit that applies under this section.

If a claim relating to the same occurrence could be made under section 13, 14 or 16(a), the **policy** will pay the claim under only one section.

## Section 14 – Personal money and travel documents

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If any of **your** money (banknotes, coins and traveller's cheques) is lost **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay the amount of the loss, up to the maximum limit that applies to this cover for your selected plan (as shown in the summary of benefits).

If **your** passport, travel tickets and other relevant travel documents are lost while **overseas** as a result of a robbery, burglary, theft or **natural disaster**, **we** will pay up to the maximum limit that applies to this cover for **your selected plan** (as shown in the summary of benefits) for the cost of getting replacements, and the necessary and reasonable costs of extra travel and accommodation needed as a result of the loss.

Identity cards, prepaid cards, and any cards issued by financial institutions, associations, government authorities or corporations are not considered to be travel documents.

In the case of lost traveller's cheques, **you** must immediately report the loss to the local branch or agent of the issuer and get written confirmation of the reported loss from them.

**You** must report the loss to the local police at the place of the loss within 24 hours and get written confirmation (a police report) from them.

The most **we** will pay in total under sections 13 and 14 is the maximum limit that applies under section 13 (Baggage loss).

If a claim relating to the same occurrence could be made under section 13, 14, 16(a) or 21, the **policy** will pay the claim under only one section.

## Section 15 – Baggage delay

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If **your** checked-in **baggage** is delayed, misdirected or temporarily misplaced by the provider of the air or sea **public transport you** are travelling on during the **trip**, **we** will pay the amount shown for **your selected plan** in the summary of benefits for every full six hours **you** are without **your baggage** from the time **you** arrive at the **baggage** pick-up point at the scheduled destination.

If the **baggage** delay took place in Singapore, **we** will only pay up to S\$200.

**You** must report the problem to the transport provider within 24 hours of arriving at the **baggage** pick-up point and get written confirmation of the length and cause of the delay from them.

If **your baggage** is permanently lost, any amount **we** pay under this section will be taken off the amount to be paid under section 13 (Baggage loss).

## Section 16 – Golfer’s cover (does not apply to Value or Economy plans)

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The cover under this section does not apply to any **insured person** who is a **child**.

a) **Damage to or loss of golf equipment**

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for loss of or damage to golf equipment (golf clubs and bags that **you** own, have rented or borrowed, or are in **your** care) caused by an **accident** or theft during your **trip overseas**, except for any loss or damage arising during play or practice, as long as the **accident** or theft happened in a **public place** and was due to circumstances beyond **your** control.

The maximum limit **we** will pay applies to any one item or pair or set of items.

**You** must take every possible step to make sure the golf equipment is not left unattended in a **public place** and is safe at all times.

When **we** pay a claim, **we** will reduce the value of the golf equipment to allow for age and wear and tear, unless **you** can provide evidence that the golf equipment was bought within the previous 12 months. Instead of making a payment to **you**, **we** may replace or repair the item.

If any damaged item is beyond economical repair, meaning that the necessary repairs would cost more than the item is worth, **we** will deal with the claim as if the item had been destroyed.

**You** must report the loss, damage or theft to the police, or another relevant authority at the place where the incident happened, within 24 hours. **You** must get a police report or a report from the relevant authority as evidence of the reported loss.

If the loss or damage happened while the golf equipment was with a transport provider or their handling agent, **you** should claim for the loss or damage from them first. **We** will not make any payment under the **policy** until **we** receive proof:

- that the transport provider or handling agent has refused to pay compensation; or
- of the amount of compensation **you** received.

If a claim relating to the same occurrence could be made under section 13, 14, 16(a) or 21, the **policy** will pay the claim under only one section.

b) **Green fees**

**We** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) for green fees, hire fees for golf equipment or tuition fees for golf coaching which **you** have paid, and cannot get a refund for, if **you** cannot use the golf course, golf equipment or coaching on the dates **you** booked due to an **injury** or **illness** that arose after **you** made the booking.

c) **Hole-in-one**

If **you** get a hole-in-one at any 18-hole golf course during **your trip**, **we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) to cover the cost of one round of celebratory drinks.

**You** must give **us**:

- written confirmation of the hole-in-one from the golf club’s professional; and
- the original receipt for the round of drinks on the day **you** got the hole-in-one.

## Section 17 – Automatic extension of cover

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The **policy** will be automatically extended for up to 30 days, without **you** having to pay an extra premium, if **you** are hospitalised and quarantined **overseas** on the advice of a **medical practitioner**.

## Section 18 – Terrorism extension

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Sections 1, 2, 3, 4, 5, 6, 9, 11 and 12 are extended to cover terrorism. For claims under any of those sections that relate to terrorism, the total amount **we** will pay, regardless of how many policies **you** have covering the **trip**, is limited to the maximum limit that applies to that section for **your selected plan** (as shown in the summary of benefits).

For the purpose of this extension, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

This terrorism extension does not include the following.

- Using nuclear weapons of mass destruction (that is, using any explosive nuclear weapon or device, or releasing any radioactive material at a level that could disable or kill people or animals).
- Using chemical weapons of mass destruction (that is, releasing or distributing any solid, liquid or gaseous chemical compound that could disable or kill people or animals).
- Using biological weapons of mass destruction (that is, releasing or distributing any pathogenic (disease-producing) micro-organism or biological toxin that could disable or kill people or animals).

## Section 19 – Adventurous leisure activities

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This section extends the **policy** to cover death or **injury** resulting from taking part in or practising any of the activities below.

- a) Bungee jumping
- b) Canoeing or white-water rafting with a qualified guide and below grade 4 of the International Scale of River Difficulty
- c) Hang-gliding
- d) Helicopter or airplane rides for sightseeing
- e) Hot-air-balloon rides for sightseeing
- f) Jet-skiing
- g) Mountaineering or mountain trekking at heights of below 4,000 metres above sea level
- h) Paragliding
- i) Parasailing
- j) Skiing or snowboarding within official approved areas of a ski resort
- k) Skydiving
- l) Zip-lining or zip-riding

This cover only applies if the activities are for leisure purposes only and **you** are under the guidance and supervision of qualified guides or instructors provided by a licensed tour operator.

## Section 20 – Rental vehicle excess (does not apply to Value or Economy plans)

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If, during the **trip** outside Singapore:

- **you** rent or hire a car or a camper van from a licensed rental agency; and
- the rental agreement includes an excess (or a similar condition) which makes **you** liable for loss of or damage to the rental vehicle;

**we** will pay up to the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits) if **you** become liable for paying this excess, as long as:

- it is as a result of accidental loss or damage caused by a collision or theft while the vehicle is in **your** control;
- **you** have kept to the rental agreement, the conditions of insurance, and the laws, rules and regulations of the country **you** are in at the time of the loss or damage; and
- at the time of the **accident you** had a licence needed to drive the vehicle and **you** were not speeding.

**We** will not pay for any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, or any existing fault, defect (including hidden defects) or damage.

The cover under this section does not apply to any **insured person** who is a **child**.

## **Sections 21, 22 and 23 only apply if you have a Singtel mobile phone contract.**

### **Section 21 – Phone care**

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**We** will pay for loss of or damage to **your mobile phone** caused by an **accident** or theft during **your trip**.

The most **we** will pay is:

- the maximum limit that applies to this section for **your selected plan** (as shown in the summary of benefits); or
  - the original price of the **mobile phone**;
- whichever is lower.

Instead of making a payment to **you**, **we** may replace or repair any damaged **mobile phone**. If the **mobile phone** is damaged beyond economical repair (meaning that the necessary repairs would cost more than the item is worth, after taking an amount off for wear and tear and loss of value due to age and use), **we** will deal with the claim as if the **mobile phone** had been stolen or destroyed.

**You** must report the theft of a **mobile phone** to the local police at the place of the loss, or the carriers of the air or sea **public transport** concerned, within 24 hours of the incident, and get a police report or a written statement from the carrier.

**You** must provide a Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

### **Section 22 – Bill protect**

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If **you** are hospitalised **overseas** for a period of at least 24 hours due to an **accident**, **we** will reimburse **your** Singtel **mobile phone** bill from the date **you** are hospitalised until the end of **your trip**. The most **we** will pay is the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

**You** must provide your Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

### **Section 23 – Data rescue**

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**We** will reimburse any additional Singtel mobile data expenses arising as a result of a travel delay of at least 12 hours from the scheduled departure of the **public transport you** are travelling on while **you** are **overseas**, if that delay is due to:

- poor weather conditions;
- mechanical breakdown, equipment failure or any structural or technical fault of the **public transport**;
- strike or other industrial action being taken by employees of the **public transport** provider, airport or seaport;
- riot or civil commotion (not including an uprising, military action or usurped power);
- **natural disaster**; or
- an airport or airspace being closed.

The most **we** will pay is the maximum limit that applies to this section for **your selected plan**, as shown in the summary of benefits.

The delay period is considered to be the period from the scheduled departure time shown on **your** itinerary or ticket to the time the **public transport** actually departs.

The delay must be confirmed in writing by the **public transport** provider, indicating the reason for the delay and the length of the delay.

**You** must provide **your** Singtel **mobile phone** bill, showing **your** name and **mobile phone** number, to support **your** claim.

## Overall limit of liability

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The maximum amount **we** will pay for any single event leading to a claim is S\$5,000,000 in total for all **insured persons**, under all policies issued by **us**.

If the total amount of a claim involving more than one **insured person** is more than S\$5,000,000, the S\$5,000,000 will be divided among the **insured persons** involved, in proportion to the maximum limit for each **insured person**, as set out in the summary of benefits.

## General exclusions that apply to the whole policy

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1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
  - a. War, invasion, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising or overthrowing of power.

If **we** think that this exclusion prevents the **policy** from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** do not, the loss, damage, cost or expense will not be covered.
  - b. Ionising radiation, toxic contamination or radioactive contamination from nuclear fuel or from any nuclear waste from burning nuclear fuel.
  - c. Any strike, riot, civil commotion, dangerous health threat (for example, outbreak of a contagious disease), **natural disaster** or any events in the destination **you** are travelling to which a government or any relevant authority issued a public warning or statement about before **you** left Singapore.
  - d. **You** being detained, or **your** property being held back, confiscated, destroyed or altered by or under the order of customs or other officials or authorities.
  - e. **You** acting in an illegal or unlawful way or taking part in any criminal activity.
  - f. Any claims arising from any government action, prohibition, regulation or sanction, or that could expose **us** to any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, or laws or regulations of the European Union, the United Kingdom or the United States of America.
  - g. Mental and nervous disorders, including but not limited to sleeping disorder, depression, insanity and anxiety.
  - h. Self-inflicted **injury**, suicide or attempted suicide (whether sane or insane), or **you** deliberately putting yourself in danger.
  - i. Dental surgery or **treatment**, unless it is needed as a result of an **accident**.
  - j. Pregnancy or childbirth, and any **injury**, condition or complications associated with pregnancy or childbirth.
  - k. Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping lines, and not as a member of the crew, when taking part in expeditions, or for the purpose of any trade or technical operation on the aircraft or sea vessel.
  - l. **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations.
  - m. Travel relating to **your** job as a licensed tour guide or staff of a travel agency.

- n. Travel for the purpose of:
  - getting medical treatment; or
  - going to a nursing, rest or convalescent home or a similar establishment.
- o. Any claims for nursing care that is not provided by a **hospital**.
- p. Taking part in, practising or training in any sport which **you** could receive earnings, financial rewards, donations or sponsorship of any kind for.
- q. Taking part in, practising or training in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or football (as part of an official team), **extreme sports**, rafting or canoeing involving white-water rapids, bungee jumping, jet-skiing, scuba diving, underwater activities involving breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, using a bobsleigh or skeleton, expeditions, ocean yachting, potholing, mountaineering, rock climbing or trekking activities, hunting, riding or driving in any kind of race, motor sports or any sports activity involving **you** being airborne (whether suspended or not). This exclusion does not apply if **you** are covered under section 19 of the **policy**.
- r. Motorcycling (unless **you** have a motorcycle licence recognised by the country **you** are in and **you** wear a helmet at all times while motorcycling and keep to all road laws of that country), except motorcycle racing.
- s. **Manual work** or any kind of dangerous work, using machinery or tools, testing of any kind of transport, offshore activities, mining, aerial photography, or handling explosives, ammunition or firearms.
- t. Consequential loss or damage of any kind.
- u. Loss or damage insured under any other insurance policy or reimbursed by any other party.
- v. Any loss or damage caused as a result of **you** being involved in or choosing to allow any deliberate, fraudulent, dishonest or criminal acts.
- w. Terrorism, which is any action or threat of action, whether or not it involves force or violence, that is:
  - committed for political, religious, ideological or similar purposes;
  - intended to influence any government; and
  - designed to scare or intimidate the public or any section of the public.

This exclusion also applies to any loss, damage, cost or expense directly or indirectly caused by or in connection with any action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exclusion prevents the **policy** from covering any loss, damage, cost or expense and **you** disagree, **you** must provide proof that this exclusion does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exclusion cannot be enforced, the rest of it will stay in force and can be enforced.

- x. Infectious diseases declared or announced as an epidemic, pandemic or Public Health Emergency of International Concern (PHEIC) by:
  - the health authority in Singapore or the Government of the Republic of Singapore;
  - the World Health Organization; or
  - any local or international recognised medical body, council or government;

unless it is a claim covered under the COVID-19 extension.

This exclusion applies to claims made after the date of the declaration or announcement, unless the diagnosis was made by a **medical practitioner** before the declaration or announcement.

This exclusion will continue to apply until the declaration or announcement is cancelled or withdrawn.

For the purpose of this exclusion, an infectious or contagious disease is any disease that can be transmitted in any way from an infected person or animal to another person or animal.

This exclusion does not apply to sections 9, 11 or 12 for claims relating to a **major event** if the declaration or announcement was not issued when this **policy** started.

**2. Contracts (Rights of Third Parties) Act**

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

**3. Cyber loss**

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any other amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or **accident**; or
- act of not meeting legal or regulatory requirements;

involving any person or group of people having access to or using any data or computer system.

For the purpose of this exclusion, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

**4. Damage to data or software**

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the **policy**.

- Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss), unless the loss of or damage to data or software is a direct result of physical damage to the property.
- Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

**5. Sanctions**

**We** will not be considered to have provided cover, and will not be responsible for paying any claim or providing any benefit under the **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulation set by any state, country or organisation that operates across national borders (sanctions).

If **you** or any party associated with the **policy**, such as a beneficial owner, life insured or beneficiary (an associated party):

- is marked or listed as a party that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgement taken against them under any local or foreign law or regulations that give effect to the sanctions;

**we** may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any steps or action necessary to remove, reduce or minimise the possibility of us breaking or going against any sanctions

**You** or any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

## Exclusions that apply to specific sections

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### Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 11, 12, 16, 17, 19 and 22

These sections do not cover any claims directly or indirectly caused by or in connection with the following.

1. **Pre-existing conditions.**
2. Cosmetic or beauty **treatment** of any kind.
3. Services and supplies that are:
  - not recommended, approved or performed by a **medical practitioner**;
  - not necessary for treating an **illness** or **injury**; or
  - for preventive care or a routine physical check-up, including health supplements and vaccinations.
4. **Treatment** at a health spa or nature-care clinic.
5. The effect or influence of alcohol or drugs not prescribed by a **medical practitioner**, and **treatment** in connection with drug or alcohol addiction.
6. Sexually transmitted diseases, AIDS, HIV or any **injury** or condition that first appears after a seropositive test for HIV (that is, a test that detects antibodies to HIV), and related diseases.
7. **You** travelling against the advice of a **medical practitioner** or any travel for the purpose of getting medical care or **treatment** of any kind.
8. Any elective treatment or surgery (that is, surgery or treatment that is not an emergency and can be delayed or scheduled for a later date) that **you** choose to have.

### Section 10 and 23

These sections do not cover any delay which:

- **you** do not give **us** the necessary written confirmation from the **public transport** provider for; or
- was known about publicly at the time **you** booked the **trip** or took out the **policy**, whichever is later.

### Sections 13, 14, 15, 16 and 21

These sections do not cover any claims arising directly or indirectly from or in connection with the following.

1. **You** not taking reasonable steps to protect **your** property, avoid **injury** or keep any claim under the **policy** to a minimum.
2. The cost of any lost or damaged items which are covered by any other person, organisation or insurance policy.
3. Contact lenses, stamps of any kind, food or any perishable goods, household goods, dentures, artificial limbs, cosmetics and skincare products.
4. Any form of medication, health supplement, tonic or herbs with medicinal properties.
5. Cash and shopping vouchers, bank or currency notes, postal or money orders, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards and documents of any kind (including but not limited to identity cards, driving licences, prepaid cards and credit cards, traveller's cheques or travel documents), unless covered under section 13.
6. Medals, coins, antiques, precious metals and **jewellery**.
7. Camping equipment, skiing equipment, surfing equipment, fishing equipment and diving equipment.
8. Golf clubs and balls during play or practice.
9. Crockery, china, sculptures, curios, pictures, musical instruments or any kind of fragile item.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snowmobiles and any other transport.

11. Information recorded on tapes, cards, discs or in any other way, business goods or samples, and any items used in connection with **your** work.
12. Any items sent by freight.
13. Wear and tear, scratches and nicks to **baggage**, reduction in value over time or with use, insects, vermin or other deterioration, mechanical or electrical breakdown or any process of cleaning, restoring or renovating an item.
14. A consequence of lawful acts carried out by any government, public, municipal, local or customs authority.
15. Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
16. Loss which is not reported to either the police or the transport carrier within 24 hours of being discovered.
17. Any unattended **baggage**, or any personal belongings that are misplaced or missing without good reason.
18. Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate or loss of value overtime or with use.
19. Property insured under any insurance policy or any amount reimbursed by the **public transport** provider, hotel or any third party.
20. **Your** wilful actions, negligence or carelessness.

### **Section 21**

This section does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.

1. Any repairs covered under **your mobile phone's** warranty or guarantee.
2. Any cosmetic damage to the **mobile phone** (for example, cracks), including repairs to interior or exterior paintwork caused by scratches, dents or chips.
3. Liquid damage.
4. Any damage caused by a member of **your** family or friends.
5. Any damage caused by routine servicing, inspections, modifications, adjustments or cleaning.
6. Any damage caused before the **policy** starts.
7. Any damage to a memory card or other data-storage card that did not come with the original **mobile phone**.
8. Any of loss of data or information, the cost of a replacement SIM card or replacing any software or programs loaded onto **your mobile phone**.
9. Modifications to the **mobile phone** (for example, gemstones, precious metals or upgrading components added to the **mobile phone**).
10. Damage to a screen protector fixed on **your mobile phone's** screen.
11. Destruction by any government agency or authority.
12. Wear and tear, gradual deterioration, atmospheric conditions, insects, vermin, any process of cleaning, restoring or renovating an item, rust, corrosion, mildew, mould or fungus, change in temperature or humidity.
13. Any existing fault, defect or damage, including hidden defects, faulty workmanship, defective design or use of defective materials.
14. Malicious damage.
15. **You, your** family's or **your** domestic servant's wilful actions, negligence or carelessness, or **you** knowing about and allowing **your** family's or **your** domestic servant's wrong actions, negligence or carelessness.

## General conditions that apply to the whole policy

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### 1. Awareness of circumstances

Before the **policy** is taken out, **you** must not know about any circumstances, facts or risks which could give rise to a claim under the **policy**.

### 2. Cancellation

#### a) Single-trip policy or one-way trip policy

**You** can cancel your policy at any time before the date the cover starts. The cancellation will apply from the date we receive notice of cancellation from **you**.

**We** will refund the premium **you** have paid, less a S\$25 administration charge. **We** will not give any refund if **we** receive your notice to cancel on or after the date the cover starts.

#### b) Annual multi-trip policy

**You** or **we** can cancel your policy by giving the other one month's notice in writing. If **we** cancel your policy, **we** will refund the amount of premium for the remaining **period of insurance**. If **you** cancel your policy, the refund will be based on the following scale.

How long your policy has been in force	Percentage of annual premium refunded
Up to 60 days	60%
Between 61 and 120 days	40%
Between 121 and 180 days	20%
More than 180 days	0%

**We** will not pay any refund for cancellation if a claim has been made under your policy.

### 3. Contribution

If, at the time of a claim for **medical expenses**, any other insurance covers the **medical expenses** being claimed under the **policy** (regardless of who took out the other insurance), **we** will not pay more than **our** fair share of the expenses.

### 4. Currency

All amounts shown are in Singapore dollars.

### 5. Deciding your age

If **you** make a claim, the age **you** were at the time the claim arose will be based on **your** age when the cover started.

### 6. Disclaimer

**We** will do everything reasonably possible to make sure that the **appointed assistance company** provides high-quality services. However, **we** are not the supplier of the services and **we** will have no liability relating to the services provided by the **appointed assistance company**, or for any of the consequences of using the services.

### 7. Duplication of cover

If **you** are covered for the same **trip** under more than one travel policy from **us**, **we** will consider **you** to be insured only under the **policy** with the highest benefit limits.

### 8. Ending cover

The entire **policy** and all cover under it will end immediately if:

- **you** do not pay any premium when it is due; or
- the **policy** is cancelled as described in general condition 2.

### 9. Fitness for travel

When **you** took out the **policy** **you** must have been medically fit to travel and not have known about any circumstances which could lead to the **trip** being cancelled or disrupted.

### 10. Governing law

The **policy** will be governed by and interpreted in line with Singapore law.

- 11. Interpretation**  
The **policy** and the **schedule** or **certificate of insurance** should be read together. Any word or expression which has a specific meaning in this policy document has the same meaning in the **schedule** and the **certificate of insurance**.
- 12. Keeping to the policy**  
**We** will only be liable under the **policy** if **you** keep to all the terms, conditions and endorsements of the **policy**.
- 13. Non-contribution clause (does not apply to sections 1 and 2)**  
This insurance does not cover any amount which is insured (or would have been if **you** did not have this **policy**) by any other policy or policies. This insurance does cover any amount over that which would be paid under the other policy or policies if **you** did not have this **policy**.
- 14. Notice of important changes**  
**You** must immediately give **us** written notice of any change in any **insured person's** details, including their name, address, and occupation, and any **injury**, disease, disability or condition an **insured person** has. **You** must also give **us** details of any other insurance (except motor insurance that does not pay benefits for **injury**) that covers accidental **injury** or **illness**.
- 15. Premium warranty**  
**15.1. Payment before cover warranty (for non-corporate insured)**
- a) The premium for the **policy** must be paid to **us**, or the intermediary **you** took the **policy** out through, on or before the start date of the **policy**. The premium will be considered to have been paid when:
- cash for the premium is handed over to **us** or the intermediary;
  - a cheque for the premium is handed over to **us** or the intermediary **you** took out this **policy** through, and is not returned unpaid;
  - a credit-card or debit-card payment for the premium is approved by the card issuer; or
  - an electronic transfer or online payment goes through.
- b) If the premium is not paid on or before the start date of the **policy**, no cover will be provided, regardless of any payment **you** make after the start date.
- 16. Reasonable care**  
**You** must take all reasonable care and precautions to protect the safety of each **insured person** and the insured property.
- 17. Using your information**  
**We** can use any information **we** have about **you**, and give it to associated people or companies, or any independent third parties (within or outside Singapore), for any purpose in the normal course of arranging and managing the **policy** and any claim.
- 18. Taking out cover**  
**You** must take out this cover before **you** leave Singapore for **your trip**.
- 19. Value Plan**  
**We** do not allow any amendments or endorsements under the **policy** for Value Plan. There will be no refund of premium for Value Plan and **you** cannot cancel the policy.

## Claim conditions that apply to the whole policy

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- 1. Arbitration**  
Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).  
If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.  
The arbitration will be conducted in English by three arbitrators in Singapore.

**2. Conduct of proceedings**

Nobody must admit any liability or give any assurance or promise without **our** permission in writing. **We** can conduct all proceedings relating to claims in **your** name and instruct solicitors of **our** choice for this purpose. **You** must give all the information and help **we** ask **you** for.

**3. Fraud**

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

**4. Medical examination**

**We** have the right and opportunity to examine **you**, at **our** own expense, when and as often as **we** reasonably need to while assessing a claim and to have an autopsy carried out when it is not forbidden by law.

**5. Payment of benefits**

All amounts due under the **policy** would be paid to **you** or **your** legal representatives, except that:

- in the case of **your** death, the benefit will be paid to **your** estate or **your** legal personal representative; and
- benefits under sections 6 and 7 will be paid directly to the **appointed assistance company**.

The maximum **we** will pay per **insured person** is S\$5,000,000 in total for all policies issued by **us**.

**6. Proof of loss**

Within 60 days of discovering any loss covered by the **policy** **you** must provide **us** with:

- written proof of the loss;
- the original policy document, **schedule** or **certificate of insurance**;
- original receipts and invoices; and
- all other relevant documents;

at **our** Singapore office.

If it is not reasonably possible to provide all the necessary proof within 60 days, this will not affect **your** claim as long as **you** provide the proof as soon as reasonably possible and not later than one year from the date of the loss.

**You** or **your** legal representatives must pay the cost of providing all the proof **we** need.

**7. Rights of recovery**

**We** can recover, from **you** or **your** legal representatives, the full amount which **we** (or the **appointed assistance company**) paid for any claim which **we** were not liable to pay.

**We** will take over all **your** rights to recover amounts from any person, company or organisation, and **you** must give **us** any help, information or documents **we** need for this. After any loss, **you** must not do anything that could damage **your** right to recover any amount from others.

**8. Taking over your rights of recovery**

When **we** have paid a claim under the **policy**, **we** will have all rights to recover the amount **we** paid from any person, company or organisation liable for the loss, damage or injury. **You** must not take any action that would affect these rights, and **you** must give **us** all the help and information **we** need to recover the amounts due to **us**.

**9. Written notice**

**You** must give **us** written notice as soon as reasonably possible after, and no later than 30 days after, any event that gives rise to, or is likely to give rise to, a claim under the **policy**. If the property insured under sections 13, 14, 16 or 21 is lost or damaged, **you** must report this to the police, hotel, **public transport** company, or port or airport authority within 24 hours and take all reasonable measures to protect, save and recover it.

**Policy Owners' Protection Scheme**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for your policy, you do not need to take any action. For more information on the benefits covered under the scheme, contact us or visit the General Insurance Association website ([www.gia.org.sg](http://www.gia.org.sg)) or the SDIC website ([www.sdic.org.sg](http://www.sdic.org.sg)).

## Summary of Benefits

### 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

WhatsApp : +1 888 831 7667

Click-To-Call : <https://emakl.3cx.com.my:5001/greasterngeneral>

SECTION	MAXIMUM LIMIT OF BENEFIT (S\$)						
	VALUE PLAN		ECONOMY PLAN		PREMIUM PLAN		
	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER	
<b>1. PERSONAL ACCIDENT</b>							
<b>Accidental death and permanent disability</b>							
1	Each adult insured person under 70	150,000	300,000 in total	250,000	650,000 in total	500,000	1,250,000 in total
	Each adult insured person aged 70 or above	100,000		125,000		200,000	
	Each child insured person	75,000		100,000		125,000	
<b>Public transport double indemnity</b>							
2	Each adult insured person under 70	Not covered	Not covered	500,000	1,250,000 in total	1,000,000	2,300,000 in total
	Each adult insured person aged 70 or above	Not covered	Not covered	250,000		400,000	
	Each child insured person	Not covered	Not covered	200,000		250,000	
<b>2. MEDICAL</b>							
<b>Medical expenses while overseas</b>							
3	Each adult insured person under 70	150,000	300,000 in total	350,000	1,000,000 in total	1,000,000	3,000,000 in total
	Each adult insured person aged 70 or above	Not covered	Not covered	100,000		200,000	
	Each child insured person	Not covered	Not covered	100,000		200,000	
<b>Medical expenses while in Singapore</b>							
4	Each adult insured person under 70	4,250	10,000 in total	8,500	30,000 in total	25,000	100,000 in total
	Each adult insured person aged 70 or above	Not covered	Not covered	4,000		7,500	
	Each child insured person	Not covered	Not covered	4,000		7,500	
<b>Traditional Chinese medicine</b>							
5	Each adult insured person	Not covered		300	500		
	Each child insured person	Not covered		150	250		
<b>Overall limits for all claims under sections 3 to 5</b>							
Each adult insured person under 70		150,000	300,000 in total	350,000	1,000,000 in total	1,000,000	3,000,000 in total
Each adult insured person aged 70 or above		Not covered	Not covered	100,000		200,000	
Each child insured person		Not covered	Not covered	100,000		200,000	
<b>Emergency medical evacuation</b>							
Emergency medical evacuation expenses charged by the appointed assistance company							
6	Each adult insured person under 70	500,000	500,000 in total	1,000,000	1,000,000 in total	1,000,000	1,000,000 in total
	Each adult insured person aged 70 or above						
	Each child insured person						
<b>Repatriation</b>							
Expenses charged by the appointed assistance company for transporting an insured person's body or ashes back to Singapore (repatriation) if he or she passes away overseas during the trip							
7	Each adult insured person under 70	10,000	20,000 in total	15,000	30,000 in total	20,000	50,000 in total
	Each adult insured person aged 70 or above						
	Each child insured person						
<b>Emergency phone charges</b>							
8	Emergency mobile phone charges relating to communicating with our appointed assistance company in connection with a claim covered under the policy	150		150		150	
<b>Overall limits for all claims under sections 6 to 8</b>							
Each adult insured person under 70		500,000	500,000 in total	1,000,000	1,000,000 in total	1,000,000	1,000,000 in total
Each adult insured person aged 70 or above							
Each child insured person							

# Summary of Benefits

## 24-HOURS EMERGENCY ASSISTANCE SERVICES

Phone (Hotline) : (65) 6708 7453

WhatsApp : +1 888 831 7667

Click-To-Call : <https://emakl.3cx.com.my:5001/greasterngeneral>

SECTION	MAXIMUM LIMIT OF BENEFIT (S\$)						
	VALUE PLAN		ECONOMY PLAN		PREMIUM PLAN		
	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER	
<b>3. TRAVEL INCONVENIENCE</b>							
9	<b>Trip cancellation</b>						
	If the trip is cancelled, travel expenses and accommodation costs that were paid in advance and cannot be recovered	5,000 per insured person	10,000 in total	10,000 per insured person	25,000 in total	15,000 per insured person	50,000 in total
10	<b>Travel delay</b>						
	If the departure of your public transport is delayed by at least six hours due to events specified in the policy document						
	1. Adult insured person	100 per insured person for every six consecutive hours, up to maximum limit of 1,000		100 per insured person for every six consecutive hours, up to maximum limit of 1,500		100 per insured person for every six consecutive hours, up to maximum limit of 2,000	
	2. Child insured person	50 per insured person for every six consecutive hours, up to maximum limit of 1,000		50 per insured person for every six consecutive hours, up to maximum limit of 1,500		50 per insured person for every six consecutive hours, up to maximum limit of 2,000	
	3. While in Singapore	500 maximum limit while in Singapore		500 maximum limit while in Singapore		500 maximum limit while in Singapore	
11	<b>Trip postponement</b>						
	If the trip is postponed, administration fees and charges relating to travel expenses and accommodation costs that were paid in advance and cannot be recovered	1,000 per insured person	2,500 in total	2,000 per insured person	5,000 in total	4,000 per insured person	10,000 in total
12	<b>Trip disruption</b>						
	If the trip is disrupted, extra travel expenses or the cost of the unused portion of non-recoverable travel expenses, accommodation costs and entertainment tickets	5,000 per insured person	10,000 in total	10,000 per insured person	25,000 in total	15,000 per insured person	50,000 in total
<b>Overall limits for all claims under sections 10 and 12</b>							
		5,000 per insured person	10,000 in total	10,000 per insured person	25,000 in total	15,000 per insured person	50,000 in total
13	<b>Baggage loss</b>						
	Covers loss or damage to baggage, clothing and personal effects Max 500 for any one article or a pair or a set of articles Max 1,000 for laptop computer, netbook and tablet Max 500 in total for hand phones and spectacles	3,000 per insured person	5,000 in total	5,000 per insured person	10,000 in total	8,000 per insured person	15,000 in total
14	<b>Personal money and travel documents</b>						
	Loss of money due to robbery, burglary, theft or natural disaster and costs of getting replacement travel documents	Overall limit: 3,000 Sub-limit for personal money: 250	Overall limit: 5,000 Sub-limit for personal money: 500	Overall limit: 5,000 Sub-limit for personal money: 350	Overall limit: 10,000 Sub-limit for personal money: 700	Overall limit: 8,000 Sub-limit for personal money: 500	Overall limit: 15,000 Sub-limit for personal money: 1,000
<b>Overall limits for all claims under sections 13 and 14</b>							
		3,000 per insured person	5,000 in total	5,000 per insured person	10,000 in total	8,000 per insured person	15,000 in total
15	<b>Baggage delay</b>						
	If checked-in baggage is delayed for at least six hours						
	1. Adult insured person	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 800	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 1,500	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 1,200	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 2,500	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 2,000	200 per insured person for every six consecutive hours while overseas, up to maximum limit of 4,000
	2. Child insured person	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 800	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 1,500	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 1,200	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 2,500	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 2,000	50 per insured person for every six consecutive hours while overseas, up to maximum limit of 4,000
	3. While in Singapore	200 in total while in Singapore	200 in total while in Singapore	200 in total while in Singapore	200 in total while in Singapore	200 in total while in Singapore	200 in total while in Singapore
16	<b>Golfer's cover</b>						
	For damage to or loss of golf equipment						500 in total
	For unused green fees due to an insured person's injury or illness	Not covered		Not covered			250 in total
	Hole-in-one						250

## Summary of Benefits

### **24-HOURS EMERGENCY ASSISTANCE SERVICES**

Phone (Hotline) : (65) 6708 7453

WhatsApp : +1 888 831 7667

Click-To-Call : <https://emakl.3cx.com.my:5001/greateasterngeneral>

SECTION	MAXIMUM LIMIT OF BENEFIT (S\$)					
	VALUE PLAN		ECONOMY PLAN		PREMIUM PLAN	
	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER	INDIVIDUAL COVER	FAMILY COVER
<b>4. EXTENSIONS</b>						
17	<b>Automatic extension of cover</b>					
	Extended period of cover due to specified reasons	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days
18	<b>Terrorism extension</b>					
	Applies to sections 1, 2, 3, 4, 5, 6, 9, 11 and 12 only if they occur as the result of an act of terrorism (excluding use of biological, chemical agents or nuclear devices)	The maximum limit for the section or 50,000 per insured person, whichever is lower	The maximum limit for the section or 100,000 per insured person, whichever is lower	The maximum limit for the section or 150,000 per insured person, whichever is lower	The maximum limit for the section or 150,000 per insured person, whichever is lower	The maximum limit for the section or 150,000 per insured person, whichever is lower
19	<b>Adventurous leisure activities</b>					
	Covers the list of activities under this section	Covered	Covered	Covered	Covered	Covered
20	<b>Rental vehicle excess</b>					
	Covers the rental vehicle excess if a car rented by an insured person is involved in an accident	Not covered	Not covered	Not covered	500	500
<b>5. SINGTEL BESPOKE BENEFITS</b>						
21	<b>Phone care</b>					
	Repairing or replacing your mobile phone after accidental damage or theft during the trip	500 per insured person	750 per insured person	750 per insured person	800 per insured person	800 per insured person
22	<b>Bill protect</b>					
	Reimbursing a Singtel mobile phone bill for a period of hospitalisation due to an accident	Per insured person: 100 per day, maximum 500	Per insured person: 150 per day, maximum 1,000	Per insured person: 150 per day, maximum 1,000	Per insured person: 200 per day, maximum 2,000	Per insured person: 200 per day, maximum 2,000
23	<b>Data rescue</b>					
	Reimbursing additional Singtel mobile data expenses arising due to a travel delay of at least 12 consecutive hours	100 per insured person	100 per insured person	100 per insured person	100 per insured person	100 per insured person

Please see the relevant sections of the policy for full details.