

Name of Policyholder: Singtel Mobile Singapore Pte Ltd
Insured Person(s): Individual members nominated by the policyholder, as per declaration

Singtel Tourist Travel Protect

In consideration of the payment of premium by the **policyholder** to **us** and subject to the terms, exceptions and conditions contained in this policy document or endorsement issued, **we** will provide **you** with complimentary insurance cover as described in the **plan** during the **period of insurance**.

The **policyholder** agrees that the benefits under this **plan**:

- are provided free of charge to selected customers ('**you**') nominated by the **policyholder**;
- can be discontinued following a joint decision by the **policyholder** and **us**

Summary of benefits

Benefit		Maximum limit (S\$)
Section 1	Daily Cash Benefit (S\$100)	Up to \$500
Section 2	Transport Allowance	Up to \$100

SECTION 1 – DAILY CASH BENEFIT

If the **insured person** is **hospitalised** due to an **injury** suffered while in Singapore, **we** will pay up to \$100 for each full day of **hospitalisation** for the treatment of an **injury** during the **period of insurance**.

The maximum limit under this section is up to \$500 as shown in the summary of benefits.

SECTION 2 – TRANSPORT ALLOWANCE

If the **insured person** is **hospitalised** due to an **injury** suffered while in Singapore, **we** will reimburse the fee reasonably charged for road transport to take the **insured person** to a **hospital**, as long as:

- we have accepted a claim for daily cash benefit under section 1; and
- you provide original bills or receipts for the road transport.

For this benefit, road transport shall mean an ambulance, taxi or private-hire vehicle licensed to operate in Singapore at the time.

The maximum limit under this section is up to \$100 as shown in the summary of benefits.

DEFINITIONS

Accident

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

Enrolment confirmation

By activating the eligible SIM card that has this plan included, a confirmation SMS will be sent to **your** registered mobile number confirming successful enrolment under this plan. The **enrolment confirmation** date shall be the same as the **start date**.

Group Policy

The contract of insurance between the **policyholder** and **us**, including any endorsements **we** have issued and the **enrolment confirmation**.

Hospital

An institution that is lawfully run as a hospital in Singapore and:

- provides full-time care and treatment to inpatients;
- has a staff of nurses;
- has one or more **medical practitioners** available at all times; and
- has facilities for diagnosis, including (if necessary) facilities for major surgery.

This does not include any institution or special unit used mainly:

- as a community hospital, clinic, nursing home, rest home or convalescent home, or a similar establishment;
- as a hydro, spa or nature-care hydroclinic; or
- for the treatment of alcohol or drug addiction.

It also does not include any institution for mental or behavioural disorder, or the psychiatric department of a hospital.

Hospitalised/Hospitalisation

Staying for at least 24 hours in a row in a **hospital** as a bed patient on the advice of, and under the regular care and attendance of a **medical practitioner** and for which the **hospital** made a room and board charge.

Injury

Physical injury caused solely and directly by an **accident** and independently of any other cause. This excludes all medical conditions, illnesses, diseases, sickness, bacterial and viral infections, even if such conditions resulted from or were in any way connected with the **accident**.

Insured person (you, your)

The individual as declared by the **policyholder** to be covered under this **plan** and who meets the eligibility requirements as stated in this group **policy**.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised and licensed to practise medicine and surgery in Singapore

The medical practitioner cannot be **you** or

- any member of **your** family or their family; or
- **your** or their business partner, employer, employee or agent.

Period of insurance

A period of 5 consecutive days starting from the **start date** shown in your **enrolment confirmation**, or until you leave Singapore, whichever is earlier.

Plan

The Insurance coverage provided to an **Insured Person** by **us**, including any endorsements **we** have issued and the enrolment confirmation.

Policyholder

Singtel Mobile Singapore Pte Ltd

Pre-Existing condition

This means:

- any condition, illness, disease, **injury**, disability or birth defect which **you** have received medical advice for, been diagnosed with, been hospitalised, received medical treatment for, or been prescribed drugs for, in the last 12 months before the **plan** started or was renewed; or
- any signs and symptoms that appeared in the last 12 months before the **plan** started or was renewed and for which a cautious person could reasonably be expected to have received medical advice or counselling, undergone investigation, had diagnostic tests, received medical treatment, had surgery, been hospitalised, or been prescribed drugs.

Start date

The date of commencement of **your** cover under this **plan** as shown in the **enrolment confirmation**.

We (us, our)

Great Eastern General Insurance Limited.

GENERAL CONDITIONS

1. Cancellation of group policy

We or the **policyholder** can cancel this **group policy** by giving thirty (30) days' notice in writing. Cancellation of this group **policy** by **us** or the **policyholder** shall be without prejudice to any claim arising before the cancellation date. If the cancellation date is before the end of the **period of insurance**, the insurance coverage would end on the expiry date of the **period of insurance**.

2. Cancellation of insurance plan

Your insurance coverage under the plan shall terminate on the earliest of the following:

- a) **we** receive the notice of cancellation from the **policyholder**;
- b) You are unable to satisfy any of the eligibility requirements and important conditions

There will be no premium refund for cancellation of insurance cover. **We** reserve the right to decline to continue cover for any material change in risk which may increase the possibility of a claim under **your** insurance cover.

3. Contracts (Rights of Third Parties) Act 2001

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

4. Duplicate cover

The **insured person** can only be covered under one (1) travel insurance policy paid by him/her and underwritten by **us**. For the avoidance of doubt, this does not apply to this complementary insurance cover.

5. Eligibility

For cover to apply, **you** must be:

- a Singtel SIM card customer; and
- aged between 16 and 65 on the **start date** of the **period of insurance**.

6. False information and fraud

If any information that **you** have provided in connection with the **plan** is untrue, inaccurate or incomplete, or any claim under the **plan** is fraudulent in any way, **your** cover under the **plan** will be declared void (treated as if it had never existed) and all cover will end immediately without a refund of premium.

7. Governing Law

The group **policy** will be governed and interpreted in line with the laws of Singapore.

8. Interpretation

The group **policy** and any amendment or endorsement issued should be read together. Any word or expression which has a specific meaning in this group policy document has the same meaning in the endorsement.

9. Keeping to the plan

We will only be liable under the **plan** if **you** and the **policyholder** keep to all the terms and conditions.

10. Notice and alterations

All notices given to **us** must be in writing. Any alteration or addition to the group **policy** will only be valid if it is signed or initialed by an authorised officer of **ours**.

We may make alterations to the group **policy** with the agreement of the **policyholder**. If the alteration of the group **policy** is made during **your** period of cover, it will not affect **your** existing cover.

11. Paying claims

We will make all claim payments (except for death under section 1) under the plan to **you**. In the event of **your** death, claim payment will be made to your legal representative or estate. Any receipt that **you** (or anyone acting on **your** behalf) give **us** for any claim payment **we** make under the group **policy** will be proof that **we** have met **our** full obligation relating to the claim.

12. Reasonable precautions

You must take all reasonable precautions to prevent any **accident** or **injury**.

13. Territorial limit

This group **policy** will cover **you** for any **injury** arising within Singapore only.

CLAIM CONDITIONS

1. Abandonment of Claim

If **we** reject any claim under the cover, and the matter is not referred to arbitration (as set out above) within 12 calendar months from the date of **our** decision, that claim will be considered to have been abandoned and **you** cannot continue with it.

2. Arbitration

Any dispute arising out of or in connection with this group **policy**, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of three (3) arbitrator(s).

The language of the arbitration shall be in English.

3. Medical Examination

You must, when reasonably required by **us**, undergo a medical examination carried out by a **medical practitioner** appointed by **us**. **We** would pay for the examination.

4. Providing documents

You must give **us** all certificates, forms, bills, receipts, information and evidence **we** ask for, at **your** own expense. Any bills, receipts and other documents **we** ask for to support a claim must be the original, unless **we** agree otherwise in writing.

5. Providing proof we ask for

If **we** ask for any proof of loss, **you** must send it to **us** within 60 days of the date of the loss.

6. Reporting an accident

You must give **us** full details of the **accident** as soon as possible, and in any case within 30 about any event which may give rise to a claim under the **plan**. **We** have the right to reject the claim and will not be liable to pay any claim if the **accident** is reported to **us** later than 30 days from the date of event.

GENERAL EXCLUSIONS

If **we** think that any of these general exclusion prevents the **plan** from covering any loss, damage or liability, and **you** disagree, **you** must provide proof that the exclusion does not apply. If **you** do not, the loss, damage, cost or expense will not be covered.

The **plan** does not cover any claim directly or indirectly caused by, or arising from or in connection with, the following.

1. War, invasion and hostilities (whether war is declared or not), civil war, rebellion, revolution, uprising or overthrowing of power, strike, riot, civil commotion.
2. Ionising radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
3. Any deliberate acts of the **insured person**, including suicide, attempted suicide and self-inflicted **injury**.
4. Mental and nervous disorders, including sleeping disorder, depression, insanity, stress and anxiety.
5. Pregnancy, childbirth or miscarriage (unless caused or induced by an **accident**) or any associated condition or complication.
6. Any kind of hernia.
7. Any sexually transmitted disease, HIV (human immunodeficiency virus), AIDS (acquired immunodeficiency syndrome) or any AIDS-related condition.
8. Provoked assault or any act or event the **insured person** provokes, instigates, participates in or plans, either directly or indirectly.
9. The effect or influence of alcohol or of drugs that:
 - are not prescribed for (and used correctly by) **you**; or
 - are prescribed for the treatment of drug addiction, alcoholism or mental illness.
10. Routine health checks, services and supplies not recommended by a **medical practitioner**, or preventive care or measures, including vaccinations and contraception.
11. Dental surgery or treatment.
12. Cosmetic or plastic surgery.
13. Any **pre-existing condition**.
14. **Communicable disease Exclusion**
Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or

- gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

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15. Cyber loss

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any CYBER LOSS.

Definitions:

CYBER LOSS means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- (i) an authorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- (ii) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- (iii) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

COMPUTER SYSTEM means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

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16. Electronic date

This insurance does not cover any loss or damage directly or indirectly caused by or consisting of or arising from the failure or inability of any computer, electronic equipment, data processing or media, microchip, embedded chip, integrated circuit or similar device, or firmware or any computer software, whether the property of the Insured or not, occurring at any time to:-

- (i) correctly recognise any date as its true calendar date
- (ii) capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- (iii) capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

but this shall not exclude subsequent loss or damage not otherwise excluded, which itself results from a Defined Peril

The words "Defined Peril" shall mean fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot and strike, malicious damage, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal where such loss or damage is insured by the policy.

17. **Sanctions Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the Insured, Policyholder, beneficial owner of the Policy, life assured(s) (if applicable), beneficiary, payee or any affiliate, successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgement taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely

- (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business;
- (ii) liquidate and/or close-out any financial product or investment;
- (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit;
- (iv) decline and/or refuse any transaction or request; and/or
- (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

18. **Terrorism**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

19. **Total asbestos**

This **policy** shall not apply to and does not cover any actual or alleged liability for any claim in respect of loss directly or indirectly arising out of, resulting from or in consequence of asbestos in whatever form or quantity.

Policy Owners' Protection Scheme

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