

## TRAVELEASY INSURANCE POLICY

This is your TravelEasy Insurance Policy document. Please read it now, to make sure that You have the protection You need.

It is important that this policy document together with the **Schedule** and any amendment or endorsement issued from time to time are read together to avoid any misunderstanding.

### HOW YOUR INSURANCE OPERATES

Your Policy is a contract between Us, the **Company**, and You, Our **Insured** named in the **Schedule**. The application form, declaration and any information You gave to Us when applying for the Policy, are the basis of this contract.

In return for Your payment of premium, We will provide You with insurance cover as described in the Policy during the **Period of Insurance** or any subsequent period for which You pay and We accept the required premium.

### OUR PROMISE OF SERVICE

We wish to provide You with a high standard of service and to meet any claims covered by this Policy honestly, fairly and promptly. Should You have any reason to believe that We have not done so please contact Your agent or broker. If You do not use the services of a professional intermediary, please contact Us. We are ready to help You with Your concerns.

Please read the Policy carefully, keep it safe and take it with You if possible when You travel. We suggest that You keep Your family members informed of this insurance cover as it would be helpful in the event of a claim.

### A GUIDE TO YOUR TRAVELEASY INSURANCE POLICY

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### IMPORTANT CONDITIONS

(Conditions to be satisfied for this insurance to operate)

The insurance operates only if all of the following conditions are satisfied:

- (a) it is a round **Trip** commencing in and returning to Singapore, each **Trip** not exceeding 182 consecutive days except for annual cover where each **Trip** shall not exceed 90 consecutive days;
- (b) all **Insured Persons** are in good health and are not travelling contrary to the advice of any **Medical Practitioner** or for the purpose of obtaining medical treatment;
- (c) at the time of arranging the **Trip** and/or effecting this insurance neither You nor any other **Insured Person** is aware of any circumstances which are likely to lead to cancellation or curtailment of the **Trip**;
- (d) at the time You submit Your application for this insurance, none of the intended **Insured Persons** have already left Singapore on any **Trip** meant to be covered by this insurance; and
- (e) any **Child Insured Person** under the age of 12 years will be accompanied by a parent or **Adult** guardian during the **Trip**.

### DEFINITION OF WORDS

(which apply to the whole Policy)

Certain words have been defined below. These have the same meaning wherever they are used in the Policy. They appear in **bold print** (e.g. **Insured Person**) or begin with a capital letter (e.g. You, Your).

**Insured/You/Your**  
the **Insured** named in the **Schedule**.

**Insured Person**  
the person or persons described as such in the **Schedule**, ordinarily residing in Singapore for whom the insurance is arranged.

**the Company/We/Us/Our**  
MSIG Insurance (Singapore) Pte. Ltd.

**Adult**  
a person aged 18 years and above at the commencement of any **Trip**.

**Child**  
a person who is unemployed and unmarried, aged above 1 month old and below 18 years or up to 23 years of age if studying full time in a recognized institution of higher learning at the commencement of any **Trip**.

**Schedule**  
the **Schedule** containing details of the **Insured, Insured Person(s)**, Plan type selected and **Period of Insurance**. The **Schedule** forms part of the Policy.

**Cover Type**  
the level of cover selected by the **Insured** at the time of the **Insured's** insurance application:

- (a) Standard Plan, Elite Plan or Premier Plan
- (b) **Individual Cover, Adult & Child(ren) Cover** or **Family Cover** as stated in the **Schedule**. Persons aged 70 years and above are eligible for cover under Standard Plan and single **Trip** only.

**Individual Cover**  
a Policy issued to the **Insured** or the **Insured's Child(ren)** or the **Insured's** employees named in the **Schedule**.

**Adult & Child(ren) Cover**  
a Policy issued to the **Insured** in respect of the **Insured** and his/her biological and legally adopted **Child(ren)**. For single **Trip** travel, the **Insured Persons** are required to travel together on the same **Trip**. For an Annual Plan, the **Insured Persons** are not required to travel together on any **Trip**. However, any **Child Insured Person** under the age of 12 years must be accompanied by a parent or **Adult** guardian for any **Trip** made during the **Period of Insurance**. Only the **Adult Insured Person** is named in the **Schedule**.

## Family Cover

a Policy issued to the **Insured** in respect of the persons named in the **Schedule** as **Insured Persons** who are travelling as a **Family**. Only **Adult Insured Persons** are named in the **Schedule**.

## Family

i) Under Single **Trip**, means

- (a) **Insured** and his/her legal spouse travelling together on the same **Journey** or
- (b) **Insured** and his/her legal spouse and their biological and legally adopted **Child(ren)** travelling together on the same **Journey**.

ii) Under Annual Plan, means

- (a) **Insured** and his/her legal spouse or
- (b) **Insured** and his/her legal spouse and their biological and legally adopted **Child(ren)**

For an Annual Plan for **Family Cover**, the **Insured Persons** are not required to travel together on any **Trip**. However, any **Child Insured Person** under the age of 12 years must be accompanied by a parent or **Adult** guardian for any **Trip** made during the **Period of Insurance**.

Provided the number of **Insured Persons** under the **Adult & Child(ren)** or **Family Cover** shall not exceed 7.

## Region of Travel

### Area A

Brunei, Cambodia, Indonesia, Laos, East & West Malaysia, Myanmar, Philippines, Thailand & Vietnam

### Area B

Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Korea, Macau, Maldives, Mongolia, Nepal, New Zealand, Pakistan, Sri Lanka, Taiwan, Tibet and countries in **Area A**.

### Area C

Worldwide including countries in **Area A and B**.

## Journey/Trip

(a) If Your Policy is for a single return **Trip**:

a **Journey/Trip** during the **Period of Insurance** beginning at the time the **Insured Person** leaves his/her **Home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to 3 hours after the **Insured Person's** return to Singapore (not exceeding 182 consecutive days) or on the expiry date of the **Period of Insurance** shown in the **Schedule**, whichever is sooner.

(b) If Your Policy is an Annual Plan:

a **Journey/Trip** during the **Period of Insurance** beginning at the time the **Insured Person** leaves his/her **Home** or workplace within Singapore for the purpose of commencing the travel abroad and ending up to 3 hours after the **Insured Person's** return to Singapore (not exceeding 90 consecutive days) or on the expiry date of the **Period of Insurance** shown in the **Schedule**, whichever is sooner.

## Act of Terrorism

an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the civilian population in fear for such purposes.

## Home

the **Home** address of the **Insured** and/or an **Insured Person** in Singapore.

## Immediate Family Member

the legal spouse, parent, biological **Child**, legally adopted **Child** or sibling of an **Insured Person**.

## Period of Insurance

the **Period of Insurance** specified in the **Schedule**.

## Accident

an event which happens suddenly and gives rise to a result which the **Insured Person** did not intend or anticipate.

## Injury

bodily injury to the **Insured Person** occurring during the **Journey** caused solely and directly by an **Accident** and not by sickness, disease or gradual physical or mental wear and tear.

## Illness

any sudden and unexpected deterioration of health of an **Insured Person** due to a medical condition contracted, commencing or manifesting during the **Journey** outside Singapore which requires the treatment by a **Medical Practitioner** or TCM Practitioner.

## Medical Practitioner

a legally registered **Medical practitioner** qualified to practise Western medicine and surgery in accordance to the applicable laws of the country in which the practice is granted. The **Medical Practitioner** shall not be an **Insured Person**, an **Insured Person's** spouse, **Travel Companion**, a business partner or an employer or employee or agent of an **Insured Person**, or a person related to an **Insured Person** in any way.

## Travel Companion

an accompanying person without whom the **Journey** cannot commence or continue.

## Public Transport

any licensed and scheduled service which any member of the public can join at a recognised stop and pay a fare. **Public Transport** includes taxi service.

## THE BENEFITS

Subject to the terms conditions and exclusions of this Policy, the **Company** will pay as follows in respect of the **Period of Insurance** according to the **Cover Type** the **Insured** has selected.

## SECTION 1 – ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

We will pay the compensation for death or disablement as described below if an **Insured Person** suffers **Injury** during the **Journey** which within 12 calendar months of its happening is the sole cause of the death or such disablement.

Table Of Compensation	
1. Death	}
2. Permanent Total Disablement for which satisfactory proof has been given to the <b>Company</b> that the total disablement has continued for 12 months from the date of the <b>Injury</b> and will in all probability continue for the remainder of the <b>Insured Person's</b> life and prevent the <b>Insured Person</b> from attending to any kind of business, profession or occupation	} 100% of the Limit of Benefit
3. Total and irrecoverable loss of sight in one or both eyes	}
4. Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg	}

If the **Insured Person** suffers **Injury** that results in more than one of the results described in 1 to 4 above, the maximum We will pay is 100% of the Limit of Benefit in the aggregate.

## Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Limit of Benefit		
	Premier Plan	Elite Plan	Standard Plan
<b>Adult Insured Person</b> age below 70 years old	\$350,000	\$200,000	\$150,000
<b>Adult Insured Person</b> 70 years and above	Not Covered	Not Covered	\$50,000
<b>Child Insured Person</b>	\$87,500	\$50,000	\$37,500
In the aggregate for <b>Adult &amp; Child (ren) Cover</b> or <b>Family Cover</b>	\$875,000	\$500,000	\$375,000

## What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 2 – PUBLIC TRANSPORT DOUBLE COVER

In the event that the **Insured Person** suffers **Injury** while travelling as a fare-paying passenger on board any **Public Transport** outside Singapore during the **Journey** which within 12 calendar months of its happening is the sole cause of his/her death, the amount payable shall be double the Limit of Benefit for Death provided under Section 1.

For the purpose of this Section, **Public Transport** excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour.

## Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Limit of Benefit		
	Premier Plan	Elite Plan	Standard Plan
<b>Adult Insured Person</b> age below 70 years old	\$700,000	\$400,000	Not Covered
<b>Adult Insured Person</b> aged 70 years and above	Not Covered	Not Covered	Not Covered
<b>Child Insured Person</b>	\$175,000	\$100,000	Not Covered
In the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>	\$1,750,000	\$1,000,000	Not Covered

The Public Transport Double Cover does not apply to the **Standard Plan** and to any **Insured Person** aged 70 years and above.

## What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 3 – ACCIDENT BEREAVEMENT BENEFIT

In the event that the **Insured Person** suffers **Injury** during the **Journey** outside Singapore which within 12 calendar months of its happening is the sole cause of his/her death, We will reimburse the reasonable expenses incurred for the funeral or burial of such **Insured Person**.

## Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$8,000 each <b>Adult Insured Person</b> \$2,000 each <b>Child Insured Person</b> \$16,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>
<b>Elite Plan</b>	\$5,000 each <b>Adult Insured Person</b> \$1,250 each <b>Child Insured Person</b> \$10,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>
<b>Standard Plan</b>	\$3,000 each <b>Adult Insured Person</b> \$750 each <b>Child Insured Person</b> \$6,000 in the aggregate under <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>

## What Is Not Covered

Please refer to the Section on Exclusions.

## SECTION 4 – CHILD EDUCATION GRANT

In the event that an **Adult Insured Person** suffers **Injury** during the **Journey** outside Singapore which within 12 calendar months of its happening is the sole cause of his/her death, We will pay for each of his/her school-going biological child or legally adopted school-going child aged above 6 years and below 18 years or up to 23 years of age if studying full time in a recognized institution of higher learning a sum stated

below up to 3 children.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay \$8,000 for each Child and the maximum that We will pay is \$24,000.
<b>Elite Plan</b>	We will pay \$5,000 for each Child and the maximum that We will pay is \$15,000.
<b>Standard Plan</b>	Not Covered

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 5 – OVERSEAS MEDICAL EXPENSES

If an **Insured Person** suffers **Injury** or **Illness** during a **Journey** outside Singapore, We will pay for the necessary medical, surgical, nursing or hospital charges incurred at the direction of a **Medical Practitioner** including emergency dental treatment expenses incurred to restore sound and natural teeth or a fractured jaw up to \$5,000 each **Insured Person**.

In addition, We will pay the necessary additional expenses incurred in respect of:

- reasonable additional charges for accommodation if it is necessary for the **Insured Person** to stay beyond the intended return date and additional travel expenses to get back to the **Insured Person's Home** if the return ticket cannot be used.
- reasonable additional travel and accommodation expenses to return early to an **Insured Person's Home** (if the return ticket cannot be used) due to the serious **Injury** to or serious **Illness** or death of such **Insured Person's Travel Companion** or **Immediate Family Member**, fiancée or close business associate not travelling with the **Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Limit of Benefit		
	Premier Plan	Elite Plan	Standard Plan
<b>Adult Insured Person</b> aged below 70 years old	\$500,000	\$300,000	\$200,000
<b>Adult Insured Person</b> aged 70 years and above	Not Covered	Not Covered	\$50,000
<b>Child Insured Person</b>	\$125,000	\$75,000	\$50,000
In the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>	\$1,250,000	\$750,000	\$500,000

#### What Is Not Covered

Please refer to the Section on Exclusions.

The maximum limit payable under Sections 5 to 7 shall be aggregated and shall not exceed the maximum limit applicable under this Section 5 – Overseas Medical Expenses.

### SECTION 6 – MEDICAL EXPENSES IN SINGAPORE

If an **Insured Person** has obtained medical treatment during the **Journey** outside Singapore for an **Injury** or **Illness** suffered during the overseas **Journey**, We will further pay for the medical expenses which are a continuation in Singapore of such overseas medical treatment. Provided such expenses are incurred not more than sixty (60) days after the **Insured Person's** return to Singapore.

If the medical treatment is not first obtained outside Singapore, an **Insured Person** may seek medical treatment in Singapore within 48 hours of his/her return to Singapore provided such medical expenses are incurred within sixty (60) days after the **Insured Person's** return to Singapore.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Limit of Benefit		
	Premier Plan	Elite Plan	Standard Plan
<b>Adult Insured Person</b> aged below 70 years old	\$500,000	\$300,000	\$200,000
<b>Adult Insured Person</b> aged 70 years and above	Not Covered	Not Covered	\$5,000
<b>Child Insured Person</b>	\$125,000	\$75,000	\$50,000
In the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b>	\$1,250,000	\$750,000	\$500,000

#### What Is Not Covered

Please refer to the Section on Exclusions.

The maximum limit payable under Sections 5 to 7 shall be aggregated and shall not exceed the maximum limit applicable under Section 5 – Overseas Medical Expenses.

### SECTION 7 – TRADITIONAL CHINESE MEDICINE EXPENSES

We will pay the **Insured Person** the cost of Traditional Chinese Medical treatment by a Traditional Chinese Medicine (TCM) Practitioner which are necessarily incurred for **Injury** and **Illness** suffered by the **Insured Person** during the **Journey** overseas.

We will further pay medical treatment expenses by a TCM Practitioner in Singapore which are a continuation of such overseas medical treatment so long as such expenses are incurred not more than sixty (60) days after the **Insured Person's** return to Singapore.

Where the Traditional Chinese Medical treatment is not first obtained outside Singapore, an **Insured Person** may seek Traditional Chinese Medical treatment in Singapore within 48 hours of his/her return to Singapore provided such medical expenses are incurred within sixty (60) days after the **Insured Person's** return to Singapore.

A Traditional Chinese Medicine Practitioner refers to a legally licensed medical practitioner including acupuncturist and bonesetter duly qualified to practise

Traditional Chinese Medicine in accordance to the applicable laws of the country in which the practice is granted. The TCM Practitioner shall not be an **Insured Person**, an **Insured Person's** spouse, a business partner or an employer or employee or agent of an **Insured Person**, or a person related to an **Insured Person** in any way.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay up to \$50 per visit and the maximum that We will pay is <ul style="list-style-type: none"> <li>• \$500 each <b>Adult Insured Person</b></li> <li>• \$125 each <b>Child Insured Person</b></li> <li>• \$1,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>
<b>Elite Plan</b>	We will pay up to \$50 per visit and the maximum that We will pay is <ul style="list-style-type: none"> <li>• \$300 each <b>Adult Insured Person</b></li> <li>• \$75 each <b>Child Insured Person</b></li> <li>• \$600 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>
<b>Standard Plan</b>	We will pay up to \$50 per visit and the maximum that We will pay is <ul style="list-style-type: none"> <li>• \$100 each <b>Adult Insured Person</b></li> <li>• \$25 each <b>Child Insured Person</b></li> <li>• \$200 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>

#### What Is Not Covered

Please refer to the Section on Exclusions.

The maximum limit payable under Sections 5 to 7 shall be aggregated and shall not exceed the maximum limit applicable under Section 5 – Overseas Medical Expenses.

### SECTION 8 – OVERSEAS HOSPITALISATION DAILY BENEFITS

We will pay for the **Insured Person's** Hospital Confinement during the **Journey** outside Singapore due to **Injury** or **Illness** sustained during the overseas **Journey**.

For the purpose of this Section, "Hospital Confinement" means the **Insured Person** being confined in a registered hospital as a registered in-patient because of a medical necessity and on the advice of a **Medical Practitioner**. One day of Hospital Confinement means a continuous 24-hour period for which the hospital makes a charge for room and board.

Hospital refers to a lawfully operating institution for the care and treatment of sick and injured persons, which has 24 hours nursing services by registered graduate nurses, one or more **Medical Practitioners** available at all times and organized facilities for diagnosis and major surgery, which shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged or similar establishment.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay \$300 for each <b>Adult Insured Person</b> and \$75 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum that We will pay is: <ul style="list-style-type: none"> <li>• \$30,000 each <b>Adult Insured Person</b></li> <li>• \$7,500 each <b>Child Insured Person</b></li> <li>• \$75,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>
<b>Elite Plan</b>	We will pay \$200 for each <b>Adult Insured Person</b> and \$50 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum that We will pay is: <ul style="list-style-type: none"> <li>• \$20,000 each <b>Adult Insured Person</b></li> <li>• \$5,000 each <b>Child Insured Person</b></li> <li>• \$50,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>
<b>Standard Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$25 for each <b>Child Insured Person</b> for each full day of Hospital Confinement and the maximum that We will pay is: <ul style="list-style-type: none"> <li>• \$10,000 each <b>Adult Insured Person</b></li> <li>• \$2,500 each <b>Child Insured Person</b></li> <li>• \$25,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li> </ul>

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 9 – REPLACEMENT EMPLOYEE (Applicable to Business Travels only)

If an **Adult Insured Person** sustains Serious **Injury** or contracts Serious **Illness** while abroad during a **Journey**, We will pay the **Adult Insured Person** Replacement Expenses up to the Limit of Benefit for the Plan selected.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$15,000
<b>Elite Plan</b>	\$10,000
<b>Standard Plan</b>	\$ 5,000

The benefits under this Section do not apply to a **Child Insured Person**.

"Replacement Expenses" means all reasonable and necessary expenses incurred in sending a substitute employee to complete that part of the original **Insured Person's Journey** which relates to the official business of the **Insured Person** or that of his/her employer. Such expenses shall be limited to economy return air flight and other essential travelling expenses incurred by the substitute employee for travelling to the location at which the **Insured Person** had sustained Serious **Injury** or contracted Serious **Illness**.

"Serious **Injury**" or "Serious **Illness**" means **Injury** or **Illness** which causes the total disablement of the **Insured Person** and which has lasted or likely to last for more than 7 days, as certified in writing by a **Medical Practitioner**.

#### What Is Not Covered

Please refer to the Section on Exclusions.

## TERMS AND LIMITATIONS APPLICABLE TO SECTIONS 10 TO 15

### Service Provider

Worldwide Travel and Medical Assistance Services appearing in Sections 10 to 15 are arranged through International SOS Pte Ltd ("ISOS") by Us to assist the **Insured Person** in any emergency during his/her **Journey** outside Singapore through the MSIG Assist 24 hour Hotline No (65) 6337 6776.

The **Insured Person** and persons acting on behalf of the **Insured Person** will be required to always identify themselves to ISOS by their full names and Policy number.

### Aggregate Benefit Limit

The maximum limit for all services and benefits under Sections 10, 12 to 15 shall not exceed the aggregate limit of \$1,000,000 under the Premier Plan, \$1,000,000 under the Elite Plan and \$500,000 under the Standard Plan for any one **Period of Insurance**.

### Geographical Scope of Services

The services provided by ISOS are rendered on a worldwide basis. However, ISOS shall not be required to provide such services to **Insured Persons** located in areas which represent war risks or political conditions such as to make such services impossible or reasonably impracticable.

### Limitations

The **Company** and/or ISOS cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit ISOS from rendering such services.

### Disclaimer

You and all **Insured Persons** accept that ISOS and the professionals and other persons to whom the **Insured Person** is referred by ISOS are responsible for their own acts as independent contractors and are not employees, agents or servants of the **Company**. The **Company** is not responsible for any act or failure to act on the part of ISOS and these professionals or other persons such as, and not limited to, physicians, hospitals and clinics.

### Subrogation and Subsidiarity

The primary purpose of Sections 10, 12 to 15 is the provision of services to **Insured Persons** when involved in a medical emergency. If the services and benefits provided by ISOS are covered in whole or in part by an insurance policy or other health plans, We shall only be responsible for its rateable proportion of the cost of such services and benefits.

Any portion of a **Insured Person's** travel ticket which is unused following the provision of services is to be surrendered to the **Company**.

We may at any time at our own expense and without prejudice to Sections 10 to 15 take proceedings in Your name and/or the name of the **Insured Person(s)** to obtain compensation or secure an indemnity from any third party in respect of any loss or **Injury** giving rise to the provision of services under any of these Sections.

## SECTION 10 – EMERGENCY MEDICAL EVACUATION

Should an **Insured Person** suffers **Injury** or **Illness** during the **Journey** outside Singapore which results in a Serious Medical Condition, ISOS will organise the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services made available to ISOS which are required when moving the **Insured Person** to the nearest hospital where appropriate medical care is available.

For the purpose of this Section, "Serious Medical Condition" means a condition which in the opinion of ISOS constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the **Insured Person's** immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the **Insured Person's** geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

ISOS will provide from the alarm centre the appropriate communications, equipment facilities and linguistic capabilities, appropriate mobile medical equipment and medical escort crew.

ISOS retains the absolute right to decide the place to which the **Insured Person** will be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which ISOS is aware at the relevant time.

The maximum aggregate limit payable is \$1,000,000 for Premier Plan, \$1,000,000 for Elite Plan and \$500,000 for Standard Plan for any one **Period of Insurance** regardless of the number of events or **Insured Persons** involved.

### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15 and the Section on Exclusions.

## SECTION 11 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

An **Insured Person** can access the following Medical and Travel assistance services provided by ISOS on referral and/or arrangement basis. The **Insured Person** shall bear the full cost of any third party expenses so incurred.

### 1. Medical Assistance Services

#### (a) Telephone Medical Advice

ISOS will arrange to provide medical advice to the **Insured Person** over the telephone.

#### (b) Medical Service Provider Referral

ISOS shall provide the **Insured Persons**, upon their request, with the names, addresses, telephone numbers and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, 'Medical Service Providers'). ISOS shall not be responsible for

determining the appropriate medical specialty for handling the **Insured Person's** particular problem nor for providing medical diagnosis or treatment. Although ISOS shall make such referrals, it cannot guarantee the quality of the Medical Service Provider or the medical facility and the final selection of a Medical Service Provider or medical facility shall be the decision of the **Insured Person**. ISOS, however, will exercise care and diligence in selecting the Medical Service Providers.

#### (c) Arrangement of Hospital Admission

If the medical condition of the **Insured Person** is of such gravity that hospitalisation is needed, ISOS will assist the **Insured Person** in hospital admission by arranging for transportation to the hospital.

#### (d) Guarantee of Medical Expenses Incurred During Hospitalisation

ISOS will, whenever authorised by Us, assist the **Insured Person** by guaranteeing on behalf of the **Insured Person** medical expenses incurred during his/her hospitalisation.

#### (e) Monitoring of Medical Condition When Hospitalised

ISOS will monitor the **Insured Person's** medical condition during his/her hospitalisation.

#### (f) Arrangement of Hotel Accommodation

ISOS will arrange for hotel accommodation for the **Insured Person's** companion who is visiting the **Insured Person** during his/her hospitalisation. In the event the **Insured Person** requires hotel accommodation for convalescence, ISOS will also assist by arranging for hotel accommodation on his/her behalf.

#### (g) Unexpected Return to the Home

In the event of death of the **Insured Person's** close relative while the **Insured Person** is travelling overseas, ISOS will assist the **Insured Person** by arranging for a return air ticket for the **Insured Person** to return to his/her Home.

## 2. Travel Assistance Services

#### (a) Inoculation and Visa Requirement Information

ISOS shall provide information concerning visa and inoculation requirement for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to **Insured Persons** at any time, whether or not the **Insured Person** is travelling or an emergency has occurred. ISOS shall inform the **Insured Person** requesting such information that ISOS is simply communicating the requirements set forth in a document and ISOS shall name the document.

#### (b) Exchange Rate Information

ISOS shall provide information to the **Insured Person** regarding the exchange rate of major currencies against the United States Dollar.

#### (c) Weather Information

ISOS shall provide information to the **Insured Person** regarding the weather and temperatures of major foreign cities.

#### (d) Banking Days Information

ISOS shall provide information to the **Insured Person** regarding the banking days of foreign countries.

#### (e) Embassy Referral

ISOS shall provide information to the **Insured Person** regarding the addresses, telephone numbers and hours of opening of the nearest appropriate consulates and embassies worldwide.

#### (f) Lost Luggage Assistance

ISOS will assist the **Insured Person** who has lost his/her luggage while travelling outside Singapore by referring the **Insured Person** to the appropriate authorities involved and providing directions for recovery.

#### (g) Lost Travel Document Assistance

ISOS will assist the **Insured Person** who has lost his/her travel document such as travel ticket, passport and credit card while travelling outside Singapore by referring the **Insured Person** to the appropriate authorities involved and providing directions for recovery.

#### (h) Interpreter Referral

ISOS will assist the **Insured Person** by providing the names, telephone numbers and if possible and if requested, hours of opening of interpreters worldwide.

#### (i) Legal Referral

ISOS will assist the **Insured Person** by providing the names, telephone numbers and if possible and if requested, hours of opening of legal practitioners and lawyers worldwide.

#### (j) Emergency Message Transmission

In the event of an emergency or when the **Insured Person** is hospitalised, ISOS will keep the **Insured Person's** family informed when requested by him/her to do so.

#### (k) Children Escort Assistance

Should the **Insured Person's** dependent children require an escort to travel with them, ISOS will assist the **Insured Person** by arranging for a children escort. ISOS shall not be responsible for the payment of the escort, air ticket and related charges incurred for providing such a service which shall be the responsibility of the **Insured Person**.

### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15.

## SECTION 12 - REPATRIATION FOLLOWING EMERGENCY MEDICAL EVACUATION

Following the Medical Evacuation referred to in Section 10 above and if deemed medically necessary by ISOS, ISOS will arrange and pay for the repatriation of

the **Insured Person** to Singapore by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the **Insured Person** shall surrender any unused portion of his/her ticket to the **Company**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum that We will pay is:  
• \$30,000 each **Insured Person**  
• \$75,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Elite Plan** The maximum that We will pay is:  
• \$20,000 each **Insured Person**  
• \$50,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** The maximum that We will pay is:  
• \$10,000 each **Insured Person**  
• \$25,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

#### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15 and the Section on Exclusions.

### SECTION 13 - REPATRIATION OF MORTAL REMAINS

Upon the death of an **Insured Person** during the **Journey** outside Singapore resulting from an **Injury** or **Illness** sustained during the overseas **Journey**, ISOS will make all the necessary arrangements (including any procedures or arrangements necessary to meet local formalities) for the repatriation of the **Insured Person's** body or ashes to the **Insured Person's Home** in Singapore.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum that We will pay is:  
• \$30,000 each **Insured Person**  
• \$75,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Elite Plan** The maximum that We will pay is:  
• \$20,000 each **Insured Person**  
• \$50,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** The maximum that We will pay is:  
• \$10,000 each **Insured Person**  
• \$25,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

#### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15 and the Section on Exclusions.

### SECTION 14 – COMPASSIONATE VISIT

In the event that an **Insured Person** is hospitalised outside Singapore as a result of **Injury** or **Illness** for more than five (5) consecutive days and no **Adult** member of the **Insured Person's** family is with him/her, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one member of the **Insured Person's** immediate family who, on the written advice of a **Medical Practitioner**, is required to travel from Singapore to be with the **Insured Person** until the **Insured Person** is able to resume his/her journey or return to Singapore, whichever occurs first. The benefit also applies in the event of the death of an **Insured Person** from an **Injury** sustained during the **Journey** outside Singapore.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum that We will pay is:  
• \$15,000 each **Insured Person**  
• \$37,500 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Elite Plan** The maximum that We will pay is:  
• \$10,000 each **Insured Person**  
• \$25,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** The maximum that We will pay is:  
• \$5,000 each **Insured Person**  
• \$12,500 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

#### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15 and the Section on Exclusions.

### SECTION 15 – CHILD GUARD

In the event that an **Adult Insured Person** is hospitalised during the **Journey** outside Singapore as a result of **Injury** or **Illness** and there is no other **Adult** to accompany the **Child(ren)** who is(are) on the same **Journey**, We will pay for the reasonable travel (economy air travel, first class rail travel) and hotel accommodation expenses necessarily incurred by one family member or relative to travel overseas to accompany the **Child(ren)** back to Singapore.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum that We will pay is:  
• \$15,000 each **Adult Insured Person**  
• \$37,500 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Elite Plan** The maximum that We will pay is:  
• \$10,000 each **Adult Insured Person**  
• \$25,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** The maximum that We will pay is:  
• \$5,000 each **Adult Insured Person**  
• \$12,500 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

#### What Is Not Covered

Please refer to the Specific Exclusions applicable to Sections 10 to 15 and the Section on Exclusions.

### SPECIFIC EXCLUSIONS APPLICABLE TO SECTIONS 10 TO 15

The **Company** and/or **ISOS** shall not be liable for:

- Services rendered without the authorisation and/or intervention of **ISOS**.
- Services provided by any party other than **ISOS** for which no charge is usually made.
- Medical treatment administered by relatives whether qualified or not.
- Costs which would have been payable if the event giving rise to the intervention of **ISOS** had not occurred.
- Any expense more specifically covered in whole or in part under any other insurance policy, except for its rateable proportion thereof.
- Minor **Illness** or **Injury** which in the opinion of the **ISOS Medical Practitioner** can be adequately treated locally and which do not prevent the **Insured Person** from continuing the travel.
- Expenses incurred where in the opinion of the **ISOS Medical Practitioner**, the **Insured Person** is physically able to return to Singapore sitting as a normal passenger and without medical escort.
- All circumstances described under the General Exclusions of this Policy.

### SECTION 16 – BAGGAGE

We will pay for accidental loss of or damage during the **Journey** to personal baggage (including clothing worn) and Valuables, including one piece of laptop computer and its standard accessories taken or owned by an **Insured Person**.

"Valuables" means jewellery, furs, gold and silver articles, watches and precious stones or semi-precious stones owned by the **Insured Person**.

Subject to the maximum sub-limit in respect of each **Insured Person** for any single article, pair or set of articles is \$500 or up to 40% of the limit for this Section in respect of Valuables and maximum \$1,000 for laptop computer(s).

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum that We will pay is:  
• \$7,500 each **Adult Insured Person**  
• \$1,875 each **Child Insured Person**  
• \$15,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Elite Plan** The maximum that We will pay is:  
• \$5,000 each **Adult Insured Person**  
• \$1,250 each **Child Insured Person**  
• \$10,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** The maximum that We will pay is:  
• \$3,000 each **Adult Insured Person**  
• \$750 each **Child Insured Person**  
• \$6,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

The maximum limit payable under Sections 16 to 18 shall be aggregated and shall not exceed the maximum limit applicable under this Section 16 - Baggage.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 17 – WEDDING APPARELS & ACCESSORIES

We will pay for accidental loss or damage of the Bridal and Ceremonial Attire, wedding ring(s), jewellery and wedding accessories owned by or hired or on loan to the **Adult Insured Person** during the **Journey**.

The maximum limit in respect of any single article, pair or set of articles is \$750 or up to 40% of the limit for this Section in respect of the wedding rings and jewellery.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Definitions applying to Section 17

"Bridal Attire" means clothing and accessories of a formal nature worn by the bride at the overseas wedding ceremony or reception venue, or overseas wedding photo shoot venue whether hired, on loan or owned.

"Ceremonial Attire" means clothing and accessories of the groom at the overseas wedding ceremony or reception venue, or overseas wedding photo shoot venue whether hired, on loan or owned.

"Wedding Rings" means the ring(s) exchanged by the bride and groom at the overseas wedding ceremony venue.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

**Premier Plan** The maximum We will pay is \$3,500 each **Adult Insured Person**  
**Elite Plan** The maximum We will pay is \$2,500 each **Adult Insured Person**  
**Standard Plan** Not Covered

The maximum limit payable under Sections 16 to 18 shall be aggregated and shall not exceed the maximum limit applicable under Section 16 - Baggage.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 18 – LOSS OF DOCUMENTS AND PASSPORT

We will pay for the cost of obtaining replacement passports, travel tickets and other relevant travel documents including cost of replacing or restoring business records or samples as a result of accidental loss or damage during the **Journey**. We will also pay the reasonable and additional travel and accommodation expenses which are necessarily incurred to replace lost travel documents and business records or samples, such loss arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documentation from the Police.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$1,500 each <b>Adult Insured Person</b></li><li>• \$375 each <b>Child Insured Person</b></li><li>• \$3,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$1,000 each <b>Adult Insured Person</b></li><li>• \$250 each <b>Child Insured Person</b></li><li>• \$2,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$500 each <b>Adult Insured Person</b></li><li>• \$125 each <b>Child Insured Person</b></li><li>• \$1,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

The maximum limit payable under Sections 16 to 18 shall be aggregated and shall not exceed the maximum limit applicable under Section 16 - Baggage.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 19 – DOMESTIC MAID'S PERSONAL BAGGAGE

We will pay for accidental loss of or damage during the **Journey** to personal baggage (including clothing worn) owned by a domestic maid travelling with the **Adult Insured Person** who is the maid's employer on the same **Journey**.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$500
<b>Elite Plan</b>	\$250
<b>Standard Plan</b>	Not Covered

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 20 – DELAYED BAGGAGE

We will reimburse the **Insured Person** for emergency purchase of essential clothing or toiletries if the **Insured Person's** checked-in baggage is temporarily lost in transit or misdirected by the carrier and not restored to the **Insured Person** within 8 hours after his /her arrival at the baggage pick-up point of the scheduled destination outside Singapore.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$750 each <b>Adult Insured Person</b></li><li>• \$188 each <b>Child Insured Person</b></li><li>• \$1,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$500 each <b>Adult Insured Person</b></li><li>• \$125 each <b>Child Insured Person</b></li><li>• \$1,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$300 each <b>Adult Insured Person</b></li><li>• \$75 each <b>Child Insured Person</b></li><li>• \$600 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 21 – DELAYED DEPARTURE

In the event of the departure of the **Public Transport** in which the **Insured Person** is booked to travel on being delayed from the time specified by the carrier due to strike or other industrial action, riot, civil commotion, adverse weather conditions or the mechanical breakdown or derangement of the **Public Transport**, We will pay \$100 each **Adult Insured Person** and \$25 for each **Child Insured Person** for every full 8 hours of delay up to the limit set out below.

To qualify for this benefit, the **Insured Person** must have checked-in in accordance with the original itinerary and obtain written confirmation from the carrier or their handling agents stating the reason and length of delay.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$1,500 each <b>Adult Insured Person</b></li><li>• \$375 each <b>Child Insured Person</b></li><li>• \$3,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$1,000 each <b>Adult Insured Person</b></li><li>• \$250 each <b>Child Insured Person</b></li><li>• \$2,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$500 each <b>Adult Insured Person</b></li><li>• \$125 each <b>Child Insured Person</b></li><li>• \$1,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

Where a claim under this Section 21 and 22 – Missed Travel Connection/Overbooked Flight results from the same occurrence, this Policy will pay for the claim under one of the Sections only.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 22 – MISSED TRAVEL CONNECTION/OVERBOOKED FLIGHT

In the event that the **Insured Person** misses his/her confirmed onward travel connection during the **Journey** while outside Singapore at the transfer point due to overbooking or the late arrival of the **Insured Person's** incoming, confirmed connecting scheduled conveyance and no onward transportation is available to the **Insured Person** within 6 consecutive hours on the **Insured Person's** arrival, We will reimburse the reasonable expenses incurred in respect of hotel accommodation, meals or refreshments up to the limit for this Section if not provided for or compensated by the carrier or any other third party.

Written verification must be obtained from the **Insured Person's** carrier, operator or handling agent stating the reasons and length of delay.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$3,000 each <b>Adult Insured Person</b></li><li>• \$750 each <b>Child Insured Person</b></li><li>• \$6,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$2,000 each <b>Adult Insured Person</b></li><li>• \$500 each <b>Child Insured Person</b></li><li>• \$4,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$1,000 each <b>Adult Insured Person</b></li><li>• \$250 each <b>Child Insured Person</b></li><li>• \$2,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

Where a claim under this Section 22 and Section 21 - Delayed Departure results from the same occurrence, this Policy will pay for the claim under one of the Sections only.

### SECTION 23 – PERSONAL MONEY

We will pay for loss of an **Insured Person's** cash, banknotes or traveller's cheques carried for social and domestic purposes arising out of robbery, burglary or theft while the **Insured Person** is outside Singapore during the **Journey**.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documentation from the Police.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$750 each <b>Adult Insured Person</b></li><li>• \$188 each <b>Child Insured Person</b></li><li>• \$750 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$500 each <b>Adult Insured Person</b></li><li>• \$125 each <b>Child Insured Person</b></li><li>• \$500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$250 each <b>Adult Insured Person</b></li><li>• \$63 each <b>Child Insured Person</b></li><li>• \$250 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 24 – TRAVEL CANCELLATION

We will pay for the unused travel fare, accommodation charges and deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, if the **Journey** is unavoidably cancelled due to any of the following reasons occurring within thirty (30) days prior to the commencement of the **Journey** but after the date of arranging the **Journey**:

1. death, Serious **Injury** or Serious **Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, child or their spouses, grandchild, brother, sister or **Travel Companion** or of any person with whom You have arranged to stay with provided that a written confirmation of the nature of such Serious **Injury** or Serious **Illness** is received from a registered **Medical Practitioner**;  
Serious **Injury** or Serious **Illness** here means a critical or dangerous **Injury** or **Illness** which in the opinion of a **Medical Practitioner** requires urgent remedial treatment to avoid death or serious impairment to an **Insured Person's** immediate or long term health prospects;
2. being called as a witness in the Court of Law in Singapore or the compulsory quarantine of the **Insured Person** or his/her **Travel Companion**;
3. the **Insured Person's Home** or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** continued presence in Singapore;
4. adverse weather conditions, strike, industrial action, riot, civil commotion, or mechanical breakdown or derangement of the **Public Transport** the **Insured Person** is booked to travel on, resulting in delay in departure from Singapore for a period not less than 24 hours from the date and time of departure specified by the carrier;
5. the bankruptcy or insolvency of the Singapore licensed travel agency that was engaged for the **Insured Person's** travel arrangements resulting in the **Insured Person's** inability to commence or continue the **Journey**, provided We will only pay for any deposit for which the **Insured Person** is unable to seek reimbursement or the cost of travel tickets issued to the **Insured Person**, whichever is the lesser.

Cancellation means unavoidable termination of the **Journey** after it is arranged but before it is commenced.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$15,000 each <b>Adult Insured Person</b></li><li>• \$3,750 each <b>Child Insured Person</b></li><li>• \$37,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$10,000 each <b>Adult Insured Person</b></li><li>• \$2,500 each <b>Child Insured Person</b></li><li>• \$25,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$5,000 each <b>Adult Insured Person</b></li><li>• \$1,250 each <b>Child Insured Person</b></li><li>• \$12,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

The maximum limit payable under Sections 24 and 25 shall be aggregated and shall not exceed the maximum limit applicable under this Section 24 – Travel Cancellation.

### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 25 – TRAVEL CURTAILMENT

We will pay for the unused travel fare, accommodation charges and deposits the **Insured Person** has paid or payments which the **Insured Person** is legally obliged to pay and which are not recoverable from any other source, if the **Journey** is unavoidably curtailed after its commencement due to any of the following reasons occurring during the **Journey**:

1. death, serious **Injury** or serious **Illness** of the **Insured Person** or his/her spouse, parent, parent-in-law, grandparent, child or their spouses, grandchild, brother, sister, **Travel Companion** or of any person with whom You have arranged to stay with provided that a written confirmation of the nature of such serious **Injury** or serious **Illness** is received from a registered **Medical Practitioner**;

Serious **Injury** or Serious **Illness** here means a critical or dangerous **Injury** or **Illness** which in the opinion of a **Medical Practitioner** requires urgent remedial treatment to avoid death or serious impairment to an **Insured Person's** immediate or long term health prospects.

2. being called as a witness in the Court of Law in Singapore or the compulsory quarantine of the **Insured Person** or his/her **Travel Companion**;
3. the **Insured Person's Home** or place of business in Singapore becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires the **Insured Person's** presence in Singapore;
4. adverse weather conditions, strike, industrial action, riot, civil commotion, or mechanical breakdown or derangement of the **Public Transport** the **Insured Person** is booked to travel on, resulting in delay in departure from the date and time of departure specified by the carrier;

Curtailed means returning **Home** before the scheduled return date, in which case a proportion of non refundable, pre-paid charges will be refunded. A proportion of travel expenses will be refunded only if the **Insured Person** cannot use the return ticket and is not recovering travel expenses under another Section of this Policy.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$15,000 each <b>Adult Insured Person</b></li><li>• \$3,750 each <b>Child Insured Person</b></li><li>• \$37,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$10,000 each <b>Adult Insured Person</b></li><li>• \$2,500 each <b>Child Insured Person</b></li><li>• \$25,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$5,000 each <b>Adult Insured Person</b></li><li>• \$1,250 each <b>Child Insured Person</b></li><li>• \$12,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 26 – LOSS OF USE OF HOTEL FACILITIES

In the event that an **Insured Person** suffers loss of booked hotel accommodation as a result of fire, flood, riot, strike or industrial action during the overseas **Journey**, We will pay for the additional expenses incurred for alternative accommodation for each day of unavailability of such prepaid hotel accommodation booking up to the limit of this Section shown below.

To qualify for this benefit, the **Insured Person** must have checked-in in accordance with the original itinerary and obtained written confirmation from the hotel or their handling agents stating the duration and reason of finding an alternative accommodation. In the event that the **Insured Person** is prevented from checking-in the pre-booked hotel accommodation due to contingencies mentioned above, a written confirmation from the hotel or their handling agents stating the duration and reason for finding alternative accommodation must be obtained to substantiate a claim under this Section.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay up to \$300 each day for each <b>Adult Insured Person</b> and up to \$75 each day for each <b>Child Insured Person</b> and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$3,000 each <b>Adult Insured Person</b></li><li>• \$750 each <b>Child Insured Person</b></li><li>• \$7,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
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**Elite Plan** We will pay up to \$200 each day for each **Adult Insured Person** and up to \$50 or each day for each **Child Insured Person** and the maximum that We will pay is:

- \$2,000 each **Adult Insured Person**
- \$500 each **Child Insured Person**
- \$5,000 in the aggregate for **Adult & Child(ren) Cover** or **Family Cover**

**Standard Plan** Not Covered

### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 27 – ALTERNATIVE TRAVEL DUE TO INFECTIOUS DISEASES OUTBREAK

We will pay for the additional travel fare and accommodation charges incurred if the **Insured Person** is required to alter or make alternative travel routing to continue the **Journey** due to a travel or public health advisory announced or notified by the local authority or the World Health Organisation of an infectious disease outbreak or pandemic occurring at the intended overseas destination during the **Journey**.

To qualify for this benefit, the **Insured Person** must have departed from Singapore in accordance with the original travel itinerary and is not aware of such public health or travel advisory or such advisory has not been made public by the local authority or the World Health Organisation at the intended overseas destination.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$3,000 each <b>Adult Insured Person</b></li><li>• \$750 each <b>Child Insured Person</b></li><li>• \$7,500 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	The maximum that We will pay is: <ul style="list-style-type: none"><li>• \$2,000 each <b>Adult Insured Person</b></li><li>• \$500 each <b>Child Insured Person</b></li><li>• \$5,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	Not Covered

### SECTION 28 – HIJACK OF PUBLIC CONVEYANCE

In the event of the hijack of the **Public Transport** in which the **Insured Person** is travelling on, We will pay for every 24 hours that the **Insured Person** is prevented from reaching his / her scheduled destination, up to the limit for this Section shown below. We will not make any payment in respect of hijack when the intended destination of the **Public Transport** is to, or by way of, a country in a state of war.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay \$300 for each <b>Adult Insured Person</b> and \$75 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$6,000 each <b>Adult Insured Person</b></li><li>• \$1,500 each <b>Child Insured Person</b></li><li>• \$15,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	We will pay \$200 for each <b>Adult Insured Person</b> and \$50 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$4,000 each <b>Adult Insured Person</b></li><li>• \$1,000 each <b>Child Insured Person</b></li><li>• \$10,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$25 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$2,000 each <b>Adult Insured Person</b></li><li>• \$500 each <b>Child Insured Person</b></li><li>• \$5,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 29 – KIDNAP/ HOSTAGE

We will pay a daily benefit in the event that the **Insured Person** is kidnapped or wrongly confined, abducted or restrained by criminal force for every 24 hours during the **Journey** while outside Singapore. For the purpose of this Section, the kidnap cannot be committed by any **Insured Person** or his/her family member, **Travel Companion** or close business associate whether acting alone or in collusion with others.

The kidnap must have actually occurred and reported to the Police having jurisdiction at the place of the event within 24 hours after such incident has ended. Any claim must be accompanied by written documentation from the Police.

### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	We will pay \$300 for each <b>Adult Insured Person</b> and \$75 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$6,000 each <b>Adult Insured Person</b></li><li>• \$1,500 each <b>Child Insured Person</b></li><li>• \$15,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Elite Plan</b>	We will pay \$200 for each <b>Adult Insured Person</b> and \$50 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$4,000 each <b>Adult Insured Person</b></li><li>• \$1,000 each <b>Child Insured Person</b></li><li>• \$10,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>
<b>Standard Plan</b>	We will pay \$100 for each <b>Adult Insured Person</b> and \$25 each <b>Child Insured Person</b> for every 24 hours and the maximum that We will pay is: <ul style="list-style-type: none"><li>• \$2,000 each <b>Adult Insured Person</b></li><li>• \$500 each <b>Child Insured Person</b></li><li>• \$5,000 in the aggregate for <b>Adult &amp; Child(ren) Cover</b> or <b>Family Cover</b></li></ul>

### SECTION 30 – RENTAL VEHICLE EXCESS

If during a **Journey** outside Singapore, an **Adult Insured Person** rents or hires a car, or a campervan

- (a) from a licensed rental agency, and
- (b) the rental agreement includes an excess (or deductible or similar condition) which makes the **Insured Person** liable for loss or damage to the rental vehicle

We will pay the excess if the **Insured Person** becomes legally liable to pay this amount provided that:

- (i) it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in the **Insured Person's** control,
- (ii) the **Insured Person** has complied with all requirements of the rental agreement,
- (iii) the **Insured Person** was at the time of the accident duly licensed to drive the vehicle and was not taking part in or practising for speed or time trials of any kind, and
- (iv) no payment shall be made for any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$1,500
<b>Elite Plan</b>	\$1,000
<b>Standard Plan</b>	\$500

### SECTION 31 – RENTAL VEHICLE RETURN

If during a **Journey** outside Singapore the **Adult Insured Person** rents or hires a car, or a campervan from a licensed rental agency and is unable to return the rental vehicle due to the his/her **Injury** or **Illness**, We will pay the reasonable costs for returning the rental vehicle to the nearest hire depot. We will only meet these costs where the **Insured Person** is liable for them under the rental agreement.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$750
<b>Elite Plan</b>	\$500
<b>Standard Plan</b>	\$250

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 32 – PERSONAL LIABILITY

We will indemnify each **Insured Person** against all sums which the **Insured Person** becomes legally liable to pay as compensation for accidents which happen during the **Journey** outside Singapore and which result in:

- (a) death or **Injury** of any other person;
- (b) loss of or damage to property belonging to other persons.

#### Limit of Benefit Payable

Regardless of the number of **Insured Persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in aggregate for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Persons** with our written permission, is \$1,000,000 under Premier Plan, \$1,000,000 under Elite Plan and \$500,000 under Standard Plan.

Each **Child Insured Person** is covered at 25% of the limit of the respective cover Plan subject to the aggregate for all **Insured Persons** under the respective cover Plan.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 33 – LEGAL EXPENSES FOR WRONGFUL ARREST OR DETENTION

We will indemnify each **Insured Person** against the legal costs and expenses which the **Insured Person** becomes legally liable to pay due to wrongful arrest or detention by any government or local authority occurring during the **Journey** outside Singapore.

#### Limit of Benefit Payable

Regardless of the number of **Insured Persons** involved, the maximum amount payable under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in aggregate for all occurrences in any one **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by the **Insured Persons** with our written permission, is \$10,000 under Premier Plan and \$5,000 under Elite Plan.

This benefit is not covered under the Standard Plan.

Each **Child Insured Person** is covered at 25% of the limit under the respective cover Plans subject to the aggregate for all **Insured Persons** under the respective cover Plan.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 34 – HOME CONTENTS

We will indemnify the **Adult Insured Person** against physical loss or damage to the **Insured Person's** Home Contents within his/her **Home** in Singapore that was left

vacant because of the **Journey**, caused by fire or theft accompanied by actual, forcible and violent entry to the residence during the **Period of Insurance**, but only after the **Insured Person** is outside Singapore.

"Home Contents" refers to household furniture and furnishing, domestic appliances, audio and video equipment, clothing and personal effects belonging to the **Insured Person** or the **Insured Person's Immediate Family Members** permanently residing with the **Insured Person** excluding deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$15,000
<b>Elite Plan</b>	\$10,000
<b>Standard Plan</b>	Not Covered

Provided that We will not pay for

- more than \$2,000 in respect of platinum, gold and silver articles, watches, jewellery, precious stones and furs collectively.
- more than \$1,000 for any one article, or set or pair of articles.

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 35 - DOMESTIC PET CAT & DOG CARE

If an **Adult Insured Person** is unable to return to Singapore on the scheduled return date due to **Injury** or **Illness** or delay of the **Public Transport** which he/she is booked on, We will pay for an **Insured Person's** pet dog or cat's continued stay at the pet hotel/kennel or cattery where the pet is deposited with during the **Insured Person's Journey** abroad following his/her inability to collect the pet on the scheduled collection date.

The following documents must be produced to obtain benefit under this Section:

- a) Written confirmation from the carrier, operator or their handling agent stating the reasons and length of delay.
- b) Written confirmation from the pet hotel/kennel/cattery stating the period of stay of the **Insured Person's** pet and the collection date arranged prior to his/her Journey abroad and the period of extended stay.
- c) Medical report or certificate from a **Medical Practitioner** advising delay of planned travel on medical grounds covered under Section 5 – Medical Expenses.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is \$75 for each day up to the maximum of \$750
<b>Elite Plan</b>	The maximum that We will pay is \$50 for each day up to the maximum of \$500
<b>Standard Plan</b>	Not Covered

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 36 – CREDIT CARD COVER

If the **Adult Insured Person** suffers financial loss as a direct result of the fraudulent use of his/her credit card(s) following its accidental loss or theft during the **Journey** abroad, We will pay for such unauthorised transactions up to the limits indicated below.

The loss must be reported to the card company(s) within 6 hours of the incident. Any claim must be accompanied by a report issued by the card company(s) evidencing the loss.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

<b>Premier Plan</b>	The maximum that We will pay is \$3,000
<b>Elite Plan</b>	The maximum that We will pay is \$2,000
<b>Standard Plan</b>	Not Covered

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 37 – GOLFER'S COVER

We will pay the **Insured Person** for loss or damage to the golfing equipment (golf clubs and bags) belonging to, on loan or entrusted to the **Insured Person** due to accident or theft during the **Journey** overseas but excluding any loss or damage sustained during the course of play or practice.

In addition, We will also pay for pre-booked green fees which are not refundable if the **Insured Person** is unable to play on the schedule booked dates due to **Injury** or **Illness** sustained after such booking and payment has been made.

The benefits under this Section do not apply to a **Child Insured Person**.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

<b>Premier Plan</b>	\$1,500 for golfing equipment and \$750 for green fees
<b>Elite Plan</b>	\$1,000 for golfing equipment and \$500 for green fees
<b>Standard Plan</b>	Not Covered

#### What Is Not Covered

Please refer to the Section on Exclusions.

### SECTION 38 – AUTOMATIC EXTENSION OF PERIOD OF INSURANCE

If the homeward **Journey** cannot be completed before the expiry date stated in

Your Policy, cover will remain in force without additional premium in respect of an **Insured Person** for up to:

- (a) 14 days if any **Public Transport** in which that **Insured Person** is travelling as a ticket holding passenger is delayed.
- (b) 30 days if the intended return **Journey** is prevented due to that **Insured Person's Injury or Illness** arising from a cause covered under this Policy.

#### SECTION 39 – TERRORISM COVER

Notwithstanding the General Exclusion No. 1, this Policy is extended to cover each of the **Insured Person** subject to the limits stated below for claims arising directly or indirectly from any **Act of Terrorism** whilst the **Insured Person** is overseas.

This extension does not apply to an **Act of Terrorism** involving directly or indirectly the use of biological agents, chemical agents or nuclear devices.

#### Limit of Benefit Payable

This will depend on the **Cover Type** as indicated in the **Schedule**.

The maximum We will pay is:

	Limit of Benefit		
	Premier Plan	Elite Plan	Standard Plan
<b>Adult Insured Person</b> age below 70 years old	\$350,000	\$200,000	\$150,000
<b>Adult Insured Person</b> 70 years and above	Not Covered	Not Covered	\$50,000
<b>Child Insured Person</b>	\$87,500	\$50,000	\$37,500
In the aggregate for <b>Adult &amp; Child (ren) Cover</b> or <b>Family Cover</b>	\$875,000	\$500,000	\$375,000

Where an **Insured Person** is insured under more than one Policy with the **Company** covering **Act of Terrorism**, our maximum liability for any and all claims arising directly or indirectly from any and all acts of terrorism shall be limited to the Policy with the highest limit on **Act of Terrorism**.

All other terms, conditions and exclusions of this Policy continue to apply.

#### OVERALL AGGREGATE LIMIT

Our maximum aggregate liability under this Policy in respect of all **Insured Persons** travelling in one aircraft or surface transport vehicle or vessel (each called a "conveyance") shall not exceed the Conveyance Limit of \$7,500,000 or the aggregate limit payable in respect of such **Insured Persons**, whichever is the lesser.

#### EXCLUSIONS

##### Exclusions Applicable to Sections

##### 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14, 15, 24, 25, 31 & 35, 37, 38

1. Nothing shall be payable under these Sections of the Policy in respect of **Injury, Illness**, death or disablement, charges or expenses resulting from:
  - (a) any pre-existing medical or physical conditions of any **Insured Person** which has required consultation or treatment including any recurring, chronic or continuing illness or condition during the 12 month period before the commencement of the **Journey**. For the purpose of an Annual Plan, medical or physical conditions upon which a claim has been made on a previous **Trip** shall be deemed a pre-existing condition with regard to subsequent **Trips**.
  - (b) any anxiety state and/or depression suffered by the **Insured Person** and diagnosed prior to the date of arranging the **Journey**.
  - (c) flying or other aerial activities except while travelling as a passenger in an properly licensed private and/or commercial airline operating between established and licensed commercial and private airports or heliports.
  - (d) rafting or canoeing involving white water rapids; bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, pot-holing, ski racing in major events, off-piste skiing, ski jumping and the use of bob sleighs or skeletons, mountaineering or rock climbing that ordinarily requires the use of ropes or guides.
  - (e) taking part in or practising for speed or time trials, sprints or racing of any kind, or as a professional sports person or any organized team football.
  - (f) manual work of any kind unless this has been indicated on the application and accepted by Us.
  - (g) taking part in expeditions or the crewing of a vessel from one country to another or engaging in active service in the armed forces of any nation.
2. We will not pay for
  - (a) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the **Illness or Injury** which necessitated the **Insured Person's** admittance into hospital.
  - (b) any form of cosmetic surgery or treatment.
  - (c) any claim arising from pregnancy, childbirth, miscarriage.
  - (d) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  - (e) any loss caused directly or indirectly by Government or local authority regulations or cancellation by the carrier
  - (f) any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Medical Practitioner**.
  - (g) any claim if the **Insured Person** is travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment during the **Journey**.

##### Exclusions Applicable to Sections 16, 17, 18, 19, 20, 23, 36 & 37

We will not pay for

1. any loss not reported within 24 hours of discovery to local Police, airline, transport company or other carrier who had custody of the baggage or property and/or may be responsible for the loss.

2. loss of and damage to any handphone or portable telecommunication equipment, bonds, negotiable instruments, securities, stamps or items used in connection with the **Insured Person's** employment or occupation.
3. loss of baggage, money or other insured property including business samples left unattended, mailed or shipped separately or as a result of Your failure to take due care and precaution for the safeguard and security of such property.
4. damage or breakage of sports equipment while in use or to any brittle or fragile items.
5. contact or corneal lenses, bicycles, household goods, antiques, artifacts, objects of art or paintings, data on tapes, discs or cards, portable computer equipment, software and accessories except for lap-top computer(s) as provided under Section 16 – Baggage.
6. loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
7. delay, detention, seizure or confiscation by Customs or other Government Officials.
8. unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
9. any fines or penalties incurred by the **Insured Person** due to non-replacement or late replacement of the lost personal documents.

##### Exclusions Applicable to Sections 21, 22, 24, 25, 26 & 35

We will not pay for

1. strike or industrial action, riot, civil commotion, adverse weather conditions which has commenced or has been announced on or before the date of arranging this insurance.
2. any failure on Your or the **Insured Person's** part to:
  - (a) check in for departure by the time specified by the carrier (except for reasons specifically provided above)
  - (b) notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so.

##### Exclusions Applicable to Section 32 & 33

We will not be liable for

1. any liability arising from personal Injury or bodily Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
2. the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
3. fines, penalties, punitive or exemplary damages.
4. liability arising from
  - (a) death or bodily injury of the **Insured Person's** employee or member of his/her family
  - (b) loss of or damage to property which belongs to or is in the custody or control of the **Insured Person** or his/her employee or any member of his/her family
  - (c) the **Insured Person's** employment, trade, business or profession
  - (d) the ownership or occupation of any land or buildings other than temporary holiday accommodation
  - (e) the ownership, possession or use of animals, firearms, mechanically propelled vehicles, vessels or aircraft of any description.
5. any claim or loss arising out of any activity and/or business conducted and/or transacted via the Internet, Intranet, Extranet or via the **Insured Person's** own website, Internet site, Web address and/or via the transmission of electronic mail or documents and/or electronic means.
6. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
7. judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore, Malaysia or Negara Brunei Darussalam nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore, Malaysia or Negara Brunei Darussalam whether by way of reciprocal agreement or otherwise.
8. any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - (a) asbestos, or
  - (b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

##### Exclusions Applicable to Section 34

We will not pay for

1. loss or damage caused by or arising from wear and tear, depreciation, deterioration, insects, vermin, mildew, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, faulty design or workmanship.
2. any loss or damage occasioned through the wilful act of the **Insured Person** or with the connivance of the **Insured Person**.
3. loss by reason of confiscation, requisition, detention or legal or illegal occupation of such property or premises by any government authorities.
4. consequential loss of any kind.

#### GENERAL CONDITIONS

(which apply to the whole Policy and to be observed by the **Insured** and all **Insured Persons**)

The conditions which appear in the Policy or in any endorsement are part of the contract and must be complied with. They are where their nature permits conditions precedent to the right to recover from Us.

1. Where this Policy covers a single **Trip**, then the insurance under this Policy shall not, unless the Policy provides otherwise, commence until the total premium stated in the **Schedule** has actually been paid to and accepted by Us.
- 2(a) Where the Policy is an Annual Plan:
  - i) We may cancel the Policy at any time by giving seven (7) days' notice of cancellation in writing to Your last known address. We will in such a case return a pro rata portion of the premium for the unexpired **Period of Insurance**.
  - ii) You may cancel the Policy at any time by giving seven (7) days' written notice of cancellation to Us and provided no claim is made under the Policy, You will be entitled to a return of premium subject to our short period rates for the period the Policy has been in force as follows:

Period Policy Is In Force	% of Annual Premium Refundable
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	20%
Above 6 months	No refund allowed

Subject to \$50 retained minimum

- 2(b) Where the Policy covers a single **Trip**, You may at any time prior to commencement of the **Period of Insurance** cancel the Policy by giving written notice of cancellation to Us. In that event, We will be entitled to retain a minimum premium of \$50. You will not be entitled to any refund of premium if the **Period of Insurance** has commenced, or any claim is made under the Policy.
3. The due observance and fulfilment of the terms provisions and conditions of this Policy insofar as they relate to anything to be done or not to be done by the **Insured** and the **Insured Person** and the truth of the statements and answers in the application shall be conditions precedent to any liability on our part to make any payment under this Policy.
4. The terms exclusions and conditions of this Policy, so far as applicable and with any necessary modifications, shall apply to the legal personal representatives of the **Insured** and the **Insured Person**.
5. If an **Insured Person** is insured under more than one travel insurance policy underwritten by the **Company** for the same **Journey**, We will only be liable for the policy which provides the highest benefit limits.
6. When an incident results in a claim under this Policy and there is any other insurance which covers the same loss, damage, expense or liability We will pay only our proportionate share. This condition does not apply to the following Sections:
  - Section 1 Accidental Death And Permanent Total Disablement
  - Section 2 Public Transport Double Cover
  - Section 3 Accident Bereavement Benefit
  - Section 4 Child Education Grant
  - Section 8 Overseas Hospitalisation Daily Benefits
  - Section 28 Hijack of Public Conveyance
  - Section 29 Kidnap/Hostage
7. Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the Laws of Singapore.
8. A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.
9. All amounts shown are in Singapore dollars.
10. It is hereby declared that as a condition precedent to the liability of the **Company** the **Insured Person** has agreed that any personal information in relation to the **Insured Person** provided by or on behalf of the **Insured Person** to the **Company** may be held, used and disclosed to enable the **Company** or individuals/organisations associated with the **Company** or any independent third party (within or outside of Singapore) to:
  - (a) process and assess the **Insured's** application or any matter arising from the **Schedule** and any other application for insurance cover and/or
  - (b) provide all services related to this Policy.

#### CLAIM CONDITIONS

(which apply to the whole Policy)

The payment of claims under this Policy is dependent upon observance of its terms and conditions by You, and so far as they apply, by the **Insured Person** or any other claimant.

1. You must contact Us with full details as soon as possible of any **Injury, Illness**, incident or on the discovery of any loss or damage which may result in a claim under this Policy. You must also tell us if you know of any writ, summons or prosecution against You and/or the **Insured Person** and immediately send Us every letter or document which relates to a claim.
2. All certificates, information and evidence which We may require will be supplied at Your expense or the expense of Your legal representative. If Your claim is for bodily **Injury** or **Illness** We may request, and will pay for, a medical examination. We may also request, and will pay for, a post mortem examination if any **Insured Person** dies.
3. Accidental death shall not be presumed by the disappearance of the **Insured Person** except in the event of the total loss of the sea-going vessel, aircraft or train on which the **Insured Person** was travelling. The death of the **Insured Person** shall be established by an official death certificate, or in the event of his disappearance following an **Accident** or the total loss of the sea-going vessel, train or aircraft, by a court order presuming the **Insured Person's** death.

4. For Sections providing benefits, We will pay the **Insured Person** concerned unless the **Insured Person** is a deceased **Adult** or a **Child**.

Where the **Insured Person** is:

- (a) a deceased **Adult**, We will pay his/her legal personal representatives.
- (b) a **Child**, We will pay You or your legal personal representatives.

For Sections providing reimbursements or indemnities for expenses or liabilities incurred We will either pay:

- (a) You or the **Adult Insured Person** concerned who incurred and discharged the expense or liability or
- (b) ISOS or their authorised representatives or the healthcare provider to whom ISOS has provided a guarantee as appropriate.
5. You and the **Insured Person** or any person acting for You or the **Insured Person**, must not negotiate any claim or admit or deny liability without our written permission.
6. We can defend and settle any legal action in Your or the **Insured Person's** name. We can recover any payment We make under the Policy to anyone else at our own expense and for our own benefit and We can do it in Your or the **Insured Person's** name. You and the **Insured Persons** will have to give Us all information and assistance that We require.
7. At any time after the happening of any occurrence giving rise to a claim or series of claims under the Personal Liability Section of this Policy We may pay to the **Insured** the full amount of our liability or any smaller sum for which those claims can be settled and relinquish the conduct of any claim defence or proceedings and We shall not be responsible for any damage loss or liability alleged to have been caused to the **Insured** and/or the **Insured Persons** in consequence of any alleged act or omission of the **Company** in connection with such claim defence or proceedings or of our relinquishing such conduct nor shall We be liable for any costs or expenses whatsoever incurred by the **Insured** or any claimant or other person after We shall have relinquished such conduct.
8. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against Us.
9. If We offer an amount in settlement or disclaim liability for any claim hereunder and such claim is not within twelve calendar months from the date of such offer or disclaimer referred to arbitration under the provisions contained in this Policy or made subject to a pending court action, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.
10. If You or anyone acting for You makes a claim under this Policy knowing the claim to be dishonest or exaggerated in any way, We will not pay the claim and all cover under this Policy will cease immediately. We reserve the right to notify the Police of any such claim.

#### GENERAL EXCLUSIONS

(which apply to the whole Policy)

This Policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any bodily injury, illness or disease and death to any person directly or indirectly caused by, or contributed to, or arising from:

- 1(a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or
- (b) any act of terrorism including but not limited to
  - (i) the use or threat of force, violence and/or
  - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or
- (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
- 2(a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- (b) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person provided that We are not relieved of any liability to You in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy.
- (c) the destruction of property by order of any public authority.
- 3(a) damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the Insured or not, where such Damage is caused by programming or operator error, Virus or Similar Mechanism or Hacking;
- (b) consequential loss directly or indirectly caused by or arising from programming or operator error, Virus or Similar Mechanism or Hacking;

but this exclusion shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

## DEFINITION

### Defined Contingency

For the purpose of this Exclusion only, "Defined Contingency" shall mean fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

### Virus or Similar Mechanism

Virus or Similar Mechanism means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

### Hacking

Hacking means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data.

Additionally, the **Company** shall not be liable for:

4. Any claims of whatever nature directly or indirectly caused by
  - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
  - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof
  - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
  - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stores, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
  - (v) any chemical, biological, bio-chemical or electromagnetic weapon
5. Any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any:
  - a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device.
  - b) media or systems used in connection with any of the foregoing whether the property of the **Insured** or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
    - (i) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time
    - (ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and (b) above

This general exclusion does not apply in respect of

- (a) Section 1 Accidental Death and Permanent Total Disablement
- (b) Section 2 Public Transport Double Cover
- (c) Section 3 Accident Bereavement Benefit
- (d) Section 4 Child Education Grant
- (e) Section 5 Overseas Medical Expenses
- (f) Section 6 Medical Expenses in Singapore
- (g) Section 7 Traditional Chinese Medicine Expenses
- (h) Section 8 Overseas Hospitalisation Daily Benefits
- (i) Section 9 Replacement Employee
- (j) Section 10 Emergency Medical Evacuation
- (k) Section 11 Medical & Travel Assistance Services
- (l) Section 12 Repatriation Following Emergency Medical Evacuation
- (m) Section 13 Repatriation of Mortal Remains
- (n) Section 14 Compassionate Visit
- (o) Section 15 Child Guard
- (p) Section 24 Travel Cancellation
- (q) Section 25 Travel Curtailment
- (r) Section 28 Hijack of Public Conveyance
- (s) Section 29 Kidnap/Hostage
- (t) Section 32 Personal Liability
- (u) Section 33 Legal Expenses for Wrongful Arrest or Detention
- (v) Section 35 Domestic Pet Cat or Dog Care

if provided by this Policy.

6. Any claim arising directly or indirectly from insanity, any **Injury, Illness**, death, loss, expense or other liability attributable to venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related **Illness** including AIDS and/or any mutant derivatives or variations of this however caused.
7. Any costs of treatment in respect of pregnancy, childbirth, miscarriage, abortion or menopause.
8. Any claim due to death, **Injury, Illness** or disablement resulting from willfully inflicted self **Injury** or **Illness** including suicide or attempted suicide or any act which could reasonably be considered as exposure to danger (except when undertaken in an attempt to save human life), or the influence of intoxicating liquor or drugs or other substance abuse (other than drugs taken under medical supervision and not for the treatment of drug addiction).
9. The **Insured Person** engaging in naval, military, air force service or operations, testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunition or firearms.
10. Any loss caused directly or indirectly by Government or local authority regulations or cancellation by the carrier.
11. Any loss or damage or legal liability insured under any other insurance policy or reimbursed by any carrier, hotel, travel agent or any other party.
12. Any consequential loss not specified in the Policy.

### PAYMENT BEFORE COVER WARRANTY - Applicable to Individual Insured

1. Notwithstanding anything herein contained but subject to clause 2 below, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy or Renewal Certificate or Cover Note.
2. In the event that the total premium due is not paid and actually received in full by the **Company** (or the intermediary through which this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the **Company** in respect of that cover. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate or Cover Note.

### CONDITION PRECEDENT - Applicable to Corporate Insured

The validity of this Policy is subject to the condition precedent that:

- (a) for the risk insured, the named **Insured** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the named **Insured** has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
  - (i) the named **Insured** has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
  - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the named **Insured** to the **Company** before cover incept.

### PREMIUM PAYMENT WARRANTY - Applicable to Corporate Insured

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the **Period of Insurance** is 60 days or more, any premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
  - (a) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (c) the **Company** shall be entitled to a pro-rata time on risk premium subject to a minimum of \$50.
3. If the **Period of Insurance** is less than 60 days, any premium due must be paid and actually received in full by the **Company** (or the intermediary through whom this Policy was effected) within the **Period of Insurance**.

## TravelEasy Schedule of Benefits (Summary)

COVER	LIMIT OF BENEFITS						
	PREMIER PLAN		ELITE PLAN		STANDARD PLAN		
	Individual Cover	Adult & Child(ren) / Family Cover	Individual Cover	Adult & Child(ren) / Family Cover	Individual Cover	Adult & Child(ren) / Family Cover	
Section 1	<b>Accidental Death and Permanent Total Disablement</b>						
	- Adult below 70 years	\$350,000	\$875,000 in aggregate	\$200,000	\$500,000 in aggregate	\$150,000	\$375,000 in aggregate
	- Adult 70 years and above	Not Covered		Not Covered		\$50,000	
	- Child	\$87,500		\$50,000		\$37,500	
Section 2	<b>Public Transport Double Cover</b>						
	- Adult below 70 years	\$700,000	\$1,750,000 in aggregate	\$400,000	\$1,000,000 in aggregate	Not Covered	
	- Adult 70 years and above	Not Covered		Not Covered			
	- Child	\$175,000		\$100,000			
Section 3	Accident Bereavement Benefit	\$8,000	\$16,000	\$5,000	\$10,000	\$3,000	\$6,000
Section 4	Child Education Grant	\$8,000 each Child Up to \$24,000		\$5,000 each Child Up to \$15,000		Not Covered	
Section 5	<b>Overseas Medical Expenses</b>						
	- Adult below 70 years	\$500,000	\$1,250,000 in aggregate	\$300,000	\$750,000 in aggregate	\$200,000	\$500,000 in aggregate
	- Adult 70 years and above	Not Covered		Not Covered		\$50,000	
	- Child	\$125,000		\$75,000		\$50,000	
Section 6	<b>Medical Expenses in Singapore</b>						
	- Adult below 70 years	\$500,000	\$1,250,000 in aggregate	\$300,000	\$750,000 in aggregate	\$200,000	\$500,000 in aggregate
	- Adult 70 years and above	Not Covered		Not Covered		\$5,000	
	- Child	\$125,000		\$75,000		\$50,000	
Section 7	Traditional Chinese Medicine Expenses <i>Limit : \$50 per visit</i>	\$500	\$1,000	\$300	\$600	\$100	\$200
	<b>Aggregate Limits</b>	The combined limit under Sections 5 to 7 shall not exceed \$500,000 each Adult, \$125,000 each Child and \$1,250,000 for Adult & Child(ren) / Family in the aggregate		The combined limit under Sections 5 to 7 shall not exceed \$300,000 each Adult, \$75,000 each Child and \$750,000 for Adult & Child(ren) / Family in the aggregate		The combined limit under Sections 5 to 7 shall not exceed \$200,000 each Adult aged below 70 yrs, \$50,000 each Adult aged 70 yrs and above, \$50,000 each Child and \$500,000 for Adult & Child(ren) / Family in the aggregate	
Section 8	Overseas Hospitalisation Daily Benefits	\$300 per day Max \$30,000	\$300 per day Max \$75,000	\$200 per day Max \$20,000	\$200 per day Max \$50,000	\$100 per day Max \$10,000	\$100 per day Max \$25,000
Section 9	Replacement Employee	\$15,000	Not Applicable	\$10,000	Not Applicable	\$5,000	Not Applicable
Section 10	Emergency Medical Evacuation	\$1,000,000		\$1,000,000		\$500,000	
Section 11	Medical & Travel Assistance Services	Available		Available		Available	
Section 12	Repatriation following Emergency Medical Evacuation	\$30,000	\$75,000	\$20,000	\$50,000	\$10,000	\$25,000
Section 13	Repatriation of Mortal Remains	\$30,000	\$75,000	\$20,000	\$50,000	\$10,000	\$25,000
Section 14	Compassionate Visit	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
Section 15	Child Guard	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
	<b>Aggregate Limits</b>	The Combined limit under Sections 10, 12 to 15 shall not exceed the Individual Cover limit each person and \$1,000,000 in the aggregate		The Combined limit under Sections 10, 12 to 15 shall not exceed the Individual Cover limit each person and \$1,000,000 in the aggregate		The Combined limit under Sections 10, 12 to 15 shall not exceed the Individual Cover limit each person and \$500,000 in the aggregate	
Section 16	Baggage <i>Limit: \$500 per article, pair or set; maximum \$1,000 for laptop(s)</i>	\$7,500	\$15,000	\$5,000	\$10,000	\$3,000	\$6,000
Section 17	Wedding Apparels & Accessories	\$3,500	Not Applicable	\$2,500	Not Applicable	Not Covered	
Section 18	Loss of Documents and Passport	\$1,500	\$3,000	\$1,000	\$2,000	\$500	\$1,000
	<b>Aggregate Limits</b>	The combined limit for Sections 16 to 18 shall not exceed \$7,500 each person and \$15,000 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 16 to 18 shall not exceed \$5,000 each person and \$10,000 for Adult & Child(ren) / Family in the aggregate		The Combined limit for Sections 16 and 18 shall not exceed \$3,000 each person and \$6,000 for Adult & Child(ren) / Family in the aggregate	
Section 19	Domestic Maid's Personal Baggage	\$500		\$250		Not Covered	
Section 20	Delayed Baggage	\$750	\$1,500	\$500	\$1,000	\$300	\$600
Section 21	Delayed Departure <i>\$100 per 8 hrs</i>	\$1,500	\$3,000	\$1,000	\$2,000	\$500	\$1,000
Section 22	Missed Travel Connection / Overbooked Flight	\$3,000	\$6,000	\$2,000	\$4,000	\$1,000	\$2,000
Section 23	Personal Money	\$750		\$500		\$250	
Section 24	Travel Cancellation	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
Section 25	Travel Curtailment	\$15,000	\$37,500	\$10,000	\$25,000	\$5,000	\$12,500
	<b>Aggregate Limits</b>	The combined limit for Sections 24 & 25 shall not exceed \$15,000 each person and \$37,500 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 24 & 25 shall not exceed \$10,000 each person and \$25,000 for Adult & Child(ren) / Family in the aggregate		The combined limit for Sections 24 & 25 shall not exceed \$5,000 each person and \$12,500 for Adult & Child(ren) / Family in the aggregate	
Section 26	Loss of Use of Hotel Facilities	\$300 per day Max \$3,000	\$300 per day Max \$7,500	\$200 per day Max \$2,000	\$200 per day Max \$5,000	Not Covered	Not Covered
Section 27	Alternative Travel Due to Infectious Diseases Outbreak	\$3,000	\$7,500	\$2,000	\$5,000	Not Covered	Not Covered
Section 28	Hijack of Public Conveyance	\$300 per 24 hrs Max \$6,000	\$300 per 24 hrs Max \$15,000	\$200 per 24 hrs Max \$4,000	\$200 per 24 hrs Max \$10,000	\$100 per 24 hrs Max \$2,000	\$100 per 24 hrs Max \$5,000
Section 29	Kidnap/ Hostage	\$300 per 24 hrs Max \$6,000	\$300 per 24 hrs Max \$15,000	\$200 per 24 hrs Max \$4,000	\$200 per 24 hrs Max \$10,000	\$100 per 24 hrs Max \$2,000	\$100 per 24 hrs Max \$5,000
Section 30	Rental Vehicle Excess	\$1,500		\$1,000		\$500	
Section 31	Rental Vehicle Return	\$750		\$500		\$250	
Section 32	Personal Liability	\$1,000,000		\$1,000,000		\$500,000	
Section 33	Legal Expenses for Wrongful Arrest or Detention	\$10,000		\$5,000		Not Covered	
Section 34	Home Contents	\$15,000		\$10,000		Not Covered	
Section 35	Domestic Pet Cat & Dog Care	\$75 per day Max \$750		\$50 per day Max \$500		Not Covered	
Section 36	Credit Card Cover	\$3,000		\$2,000		Not Covered	
Section 37	Golfer's Cover - Unused green fee due to Injury /illness - Damage/loss of golf equipment	\$750 \$1,500		\$500 \$1,000		Not Covered	
Section 38	Automatic Extension of Period of Insurance	Public Transport Delay: 14 days Bodily Injury/ Sickness: 30 days		Public Transport Delay: 14 days Bodily Injury/ Sickness: 30 days		Public Transport Delay: 14 days Bodily Injury/ Sickness: 30 days	
Section 39	<b>Terrorism Cover for all above Sections except Section 11 Acts of Terrorism (excluding biological, chemical and nuclear devices) outside Singapore</b>						
	- Adult below 70 years	\$350,000	\$875,000 In aggregate	\$200,000	\$500,000 In aggregate	\$150,000	\$375,000 In aggregate
	- Adult 70 years and above	Not Covered		Not Covered		\$50,000	
	- Child	\$87,500		\$50,000		\$37,500	

**Cover for Child**

25% of Individual Cover limits: Sections 3, 7, 8, 16, 18, 20-29, 32-33

Please refer to the Policy for full details.

100% of Individual Cover limits: Sections 10-14, 38

Not Covered: Sections 4, 9, 15, 17, 19, 30, 31, 34-37