

Global Study Insurance Benefits		CLASSIC PLAN	PREMIER PLAN
		Limit of benefits per insured person	
Personal accident & medical related benefits cover			
Section 1	Personal accident - Accidental death and permanent disablement	\$100,000	\$150,000
Section 2	Medical expenses – Accident - Inpatient expenses - Outpatient expenses - Traditional Chinese Medicine	\$15,000 Max \$200	\$50,000* Max \$200
Section 3	Medical expenses – Illness - Inpatient expenses	Not covered	\$50,000*
Overseas assist benefits cover			
Section 4	Emergency medical evacuation	\$1,000,000 [^]	\$1,000,000 [^]
Section 5	Medical and travel assistance services	Available	Available
Section 6	Hospital visit by a relative	\$5,000 [^]	\$10,000 [^]
Section 7	Compassionate visit by a relative	\$5,000 [^]	\$10,000 [^]
Section 8	Sending home your mortal remains	\$1,000,000 [^]	\$1,000,000 [^]
Section 9	Study interruptions	\$10,000	\$15,000
Section 10	Sponsor protection (parent)	\$10,000	\$15,000
Travel inconvenience cover			
Section 11	Loss of baggage on common air carrier - Limit: \$500 per article, pair or set of items	\$1,000	\$2,000
Section 12	Loss of travel document	\$500	\$500
Section 13	Delayed baggage - While overseas - While in Singapore	\$500 \$50 per six hours Max \$50 for six hours delay	\$1,000 \$100 per six hours Max \$100 for six hours delay
Section 14	Delayed departure - While overseas - While in Singapore	\$500 \$50 per six hours Max \$50 for six hours delay	\$1,000 \$100 per six hours Max \$100 for six hours delay
Personal liability cover			
Section 15	Personal liability	\$300,000	\$500,000
Lifestyle cover			
Section 16	Loss of personal belongings at overseas residence - Limit: \$200 per article, pair or set of items and \$1,000 for one laptop computer	\$2,000	\$3,000
Section 17	Alternative accommodation - In event of loss of booked accommodation due to fire or natural disaster	\$2,000	\$3,000
Section 18	Adventurous activities cover Bungee jumping, sky diving, paragliding, hot-air ballooning, jet skiing, white-water rafting, diving and other activities listed in the policy	Not covered	Covered
Additional benefits			
Section 19	Terrorism cover	\$100,000	\$150,000

* Sections 2 and 3 share a total limit of \$50,000 for Premier plan.

[^] Sections 4, 6 to 8 share a total limit of \$1,000,000 for Premier and Classic plans respectively.

Please refer to the policy for full details.

Your easy guide to 24 hour assistance and making a claim

We want your overseas study experience to be enjoyable and relaxing. Should you need assistance during your travels or to make a claim, here's a quick guide on the medical and travel assistance services available and the essential documents needed to lodge a claim.

MSIG Assist - Worldwide medical & travel assistance



+65 6323 8288

24hr Emergency Hotline

Please provide policyholder's name,
 ID or FIN number or policy number.

- o Emergency medical evacuation & repatriation
- o Sending home your mortal remains
- o Compassionate visit
- o Telephone medical advice, medical service provider referral
- o Hospital admission, guarantee of medical expenses
- o Embassy or interpreter referral
- o Lost luggage & travel document assistance

For full details of all assistance services, please refer to your policy.

Making a Global Study Insurance claim

Report your claim to MSIG as soon as possible, and send the completed claim form together with all supporting documents within 30 days of any event giving rise or likely to give rise to a claim.

Claims Helpline: +65 6827 7660 (during office hours); claims@sg.msig-asia.com (email)



Your "must have" documents for all type of claims

- o Claim form, download at msig.com.sg > Make a claim
- o Airline ticket or boarding pass
- o Travelling schedule
- o Copy of passport with stamp showing date of departure and/or return to Singapore



Personal accident, medical expenses, emergency medical evacuation & repatriation

- o Original medical receipts and medical reports



Travel delays

- o Carrier's letter stating reason and period of disruption



Loss of baggage, laptop & travel documents

- o Obtain the loss or damage irregularity report from the carrier
- o Baggage return acknowledgement slip
- o Police report
- o Purchase or repair receipts
- o Warranty card and photos of damaged items

GLOBAL STUDY INSURANCE POLICY

This is your Global Study Insurance policy document. Please read it together with the **schedule** and any amendment or endorsement issued to make sure that you have the protection you need and avoidance of any misunderstanding. If there are any changes that may affect the insurance provided, please let us know immediately.

We suggest that you let your **family members** know about this insurance cover as it would be helpful if you or they need to claim.

IMPORTANT NOTICE

The insurance cover provided to you under this policy is based on the information you have given us.
 You must tell us all facts that you know or ought to know, or you may not be covered under the policy.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us and you, the **insured person** 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 you paying the 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 premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If 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 directly. We are ready to help you with your concerns.

A GUIDE TO THE POLICY

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IMPORTANT CONDITIONS

(Conditions you must meet for this insurance to operate)

The insurance operates only if you meet all of the following conditions.

- (a) **Insured person** must be in good health and not travelling against the advice of any **doctor** or for the purpose of getting medical treatment.
- (b) At the time of arranging the **journey** or taking up this insurance, you, **insured person** and the **sponsor** are not aware of any circumstances which are likely to lead to a claim under the policy.
- (c) At the time you send us your application for this insurance, **insured person** have yet to leave Singapore on any **journey** meant to be covered by this insurance.
- (d) If **insured person** is a **child**, the **insured** must be the parent.
- (e) If **insured person** has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and we must accept them, or there will be no cover for them.
- (f) During the **period of insurance**, the **insured person**
 - (i) is registered with an overseas **educational institution** as a part-time or full-time student with student identification card, or
 - (ii) is participating in a student exchange program, industrial attachment or internship as arranged by the **insured person's educational institution**, and
 - (iii) is not employed as a **manual worker**.

DEFINITION OF WORDS

(Applicable 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** (for example, **accident**).

Accident

A sudden and unexpected event which results in bodily injury, disability or death of the **insured person** or **sponsor**.

Acts of terrorism

An act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.

Adult

A person aged 18 years to below 60 at the start of the **journey**.

Child

A person aged 12 years to below 18 at the start of the **journey**.

Common air carrier

Any licensed and scheduled air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare.

Doctor

A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be you, your relative, the **insured person**, **insured person's** relative or a person related to the **insured person** in any way.

Educational institution

Any institution duly licensed by local authorities of that country to provide educational services by qualified teachers.

Family member

The legal husband or wife, parent, step-parent, parent-in-law, biological child, legally adopted child, brother or sister of an **insured person**.

Home contents

Movable furniture, furnishings, household goods, domestic appliances, personal computers, audio and video equipment and other personal possessions belonging to the **insured person**. Home contents do not include **money**, credit card, debit card, cash card, securities, certificates, documents of any kind, perishable goods, animals, motor vehicles, bicycles, aircraft including drones, watercraft and any accessories attaching to them, and property held or used for business purposes.

Hospital

A lawful establishment set up to care for and treat sick and injured people, and which has 24-hour nursing services provided by registered graduate nurses, one or more **doctors** available at all times and organised facilities for diagnosis and major surgery. This must not be mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged, or a similar establishment.

Hospitalised, Hospitalisation

Insured person's stay in a **hospital** for a continuous 24-hour period or more as a registered inpatient because of a medical need and on the advice of a **doctor** for which the **hospital** makes a charge for room and board.

Illness

Any sudden and unexpected deterioration of health of an **insured person** due to a medical condition contracted, which began or developed during the **journey** outside Singapore, which needs treatment by a **doctor**.

Injury

Bodily injury which happens during the **journey** outside Singapore, caused only and directly by an **accident** and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.

Insured, policyholder, you, your

The person named as insured or policyholder in the **schedule**.

Insured person

The person described in the **schedule**, who live in Singapore for whom the insurance is arranged.

Journey

The entire trip during the **period of insurance**, beginning at the time the **insured person** leaves their home or workplace within Singapore for the purpose of travelling abroad for an **overseas education** and ending up to three hours after the **insured person** returns to Singapore or on the end date of the **period of insurance** shown in the **schedule**, whichever is sooner.

This policy also covers multiple overseas and homebound trips undertaken by the **insured person**, so long that they happen within the **period of insurance** shown in the **schedule**.

Laptop computer

A laptop or notebook, which is a mobile computer that comes with a non-detachable full-sized keyboard and a flip-up monitor with at least 12-inch screen. It does not include other handheld computers or **mobile devices**.

Manual worker

A person whose work involves physical labour or manual operation, including but not limited to:

- (a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;
- (b) work that involves machinery, explosives or hazardous materials;
- (c) work as a diver, assemblers, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators, welders; or

(e) work as a staff in a bar, restaurant and hotel, or musicians, singers, fruit pickers or cleaners.

Mobile device

Handheld devices like mobile phones, tablets, phablets, netbooks, personal digital assistants and similar equipment, excluding **laptop computer**.

Money

Cash, bank and currency notes, cheques, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to the **insured person** or for which the **insured person** has accepted responsibility and held for personal purposes.

Natural disaster

An event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.

Overseas education

The **insured person**

(a) is registered and studying in an overseas **educational institution** as a part-time or full-time student, or

(b) is participating in a student exchange program, industrial attachment or internship with an overseas establishment as arranged or required by the **insured person's educational institution**.

Overseas residence

Insured person's residential address whilst studying outside of Singapore during the **period of insurance**.

Period of insurance

The period of insurance shown in the **schedule**.

Personal belongings

Clothing, electronic devices, **mobile device(s)**, musical and photographic equipment and other personal items worn or carried on the **insured person**, trunks, suitcase and similar bags, taken or owned by the **insured person** for social and domestic purposes. Personal belongings do not include **money**, credit card or debit card or cash card, certificates or documents of any kind.

Public transport

Any **common air carrier** or any licensed and scheduled land or sea transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes motor vehicles such as bus or coach that are chartered or arranged as part of a tour.

Schedule

The schedule containing details of you, **insured person**, the **type of cover** you have chosen and the **period of insurance**. The schedule forms part of the policy.

Serious medical condition

A condition which, in our opinion, needs urgent treatment to avoid death or serious impairment to the **insured person's** immediate or long-term health.

Sponsor

Insured person's parent or step-parent who is paying for the tuition fees while the **insured person** studies in an overseas **educational institution**.

Terminal illness

A progressive disease suffered by **insured person** which in the opinion of a **doctor** that death as a consequence of it can reasonably be expected within 12 months from the first diagnosis.

Total and permanent loss

Permanent, physical severance or total and irrecoverable loss of use.

Traditional Chinese Medicine (TCM) practitioner

A legally licensed medical practitioner, including acupuncturists and bonesetters, who is qualified to practise traditional Chinese medicine in line with the laws which apply in the country in which the practice is granted. The TCM practitioner must not be the **insured person**, an **insured person's** husband or wife, business partner, employer, employee, agent or related to the **insured person** in any way.

Type of cover

The type of cover you chose when you applied for the insurance, which will be shown in the **schedule** – Classic or Premier Plan.

We, us, our, the **company**

MSIG Insurance (Singapore) Pte. Ltd.

THE BENEFITS

We will cover the **insured person** for the **period of insurance** based on the benefits described in the following sections according to the **type of cover** as stated in the **schedule**, depending on the terms, conditions and exclusions of this policy.

SECTION 1 – PERSONAL ACCIDENT

We will pay the compensation for death or disability as described below if an **insured person** suffers an **injury** during the **journey** which, within 12 calendar months of its happening, is the only cause of the death or disability.

Results		Compensation
A.	Death	100% of sum insured
B.	Permanent loss or disability as specified below that is certified by a doctor :	A percentage of the sum insured as shown below against each result:
	1. Permanent total disability which prevents insured person from carrying out any kind of business, profession or occupation at all times	100%
	2. Total and permanent loss of sight in both eyes	100%
	3. Total and permanent loss of two or more limbs	100%
	4. Total and permanent loss of sight in one eye and one limb	100%
	5. Total and permanent loss of speech	100%
	6. Total and permanent loss of hearing in both ears	100%
	7. Total and permanent loss of sight in one eye	50%
	8. Total and permanent loss of one limb	50%
	9. Total and permanent loss of hearing in one ear	25%

To avoid any doubt, **total and permanent loss** of limb(s) means

- (i) physical severance at or above the ankle or **total and permanent loss** of use of a complete foot or leg; or
- (ii) physical severance of the thumb and four fingers at or above the metacarpo-phalangeal joints (where the fingers join the palm of the hand) or severance or **total and permanent loss** of use of a complete hand or arm.

The most we will pay is:

Classic Plan	Premier Plan
\$100,000	\$150,000

We will not pay for:

1. result A in addition to any result B if caused by the same **accident**, except that if a payment has been made under any part of result B and death occurs later solely caused by and within 12 calendar months of the **accident**, we will then pay the difference if the compensation payable for result A is greater than that already paid for result B.
2. any specific item of result B where that item is also comprised in any other item of result B for which a greater amount of compensation is payable in the circumstances.
3. more than 100% of the sum insured under result A for any and all compensation payable under result A and/or B.
4. result B(1) until satisfactory proof has been given to the **company** that the total disablement has continued for 12 months from the date of the **injury** and will in all probability continue for the remainder of the **insured person's** life. If we are reasonably satisfied that the disablement from employment is total and permanent, we may partly or wholly waive this waiting period.
5. more than the limits of compensation as specified above regardless of the number of times the policy is renewed.

SECTION 2 – MEDICAL EXPENSES (ACCIDENT)

We will pay for the necessary inpatient and outpatient medical, surgical, nursing, **hospital**, dental or traditional Chinese medicine treatment charges you have to pay outside Singapore which a **doctor** or **TCM practitioner** says are necessary as a result of **injury** suffered by the **insured person** during the **journey**.

We will also pay for the local medical expenses as directed by a **doctor** or **TCM practitioner** which are a continuation of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

If medical treatment is not first received outside Singapore, the **insured person** must arrange for medical treatment in Singapore within 72 hours of their return to Singapore, before we will pay for further medical expenses as directed by a **doctor** or **TCM practitioner**, limited to 30 days after the **insured person** returns to Singapore.

For traditional Chinese medicine treatment expenses, we will pay up to \$50 per consultation and no more than once per day.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit	\$15,000	\$50,000
Continuation of overseas treatment in Singapore	\$5,000	\$10,000
Traditional Chinese medicine treatment	\$200 per injury	\$200 per injury

We will not pay more than \$50,000 in total under Premier Plan for Section 2 – Medical expenses (Accident) and Section 3 – Medical expenses (Illness).

What is not covered

We will not pay if the **insured person** is entitled to an indemnity or a recovery from any other source, with the exception of any amount not covered by such other indemnity or recovery.

SECTION 3 – MEDICAL EXPENSES (ILLNESS)

(This applies to Premier Plan only)

If the **insured person** is **hospitalised** overseas, we will pay the necessary inpatient medical, surgical, nursing and **hospital** treatment charges you have to pay which a **doctor** says are necessary as a result of **illness** suffered by the **insured person** during the **journey**.

We will also pay for the local inpatient medical expenses which are a continuation of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

If medical treatment is not first received outside Singapore, the **insured person** must arrange for inpatient medical treatment in Singapore within 72 hours of their return to Singapore, before we will pay for further inpatient medical expenses, limited to 30 days after the **insured person** returns to Singapore.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit		\$50,000
Continuation of overseas treatment in Singapore	Not covered	\$10,000

We will not pay more than \$50,000 in total under Premier Plan for Section 2 – Medical expenses (Accident) and Section 3 – Medical expenses (Illness).

What is not covered

We will not pay:

1. if the **insured person** is entitled to an indemnity or a recovery from any other source, with the exception of any amount not covered by such other indemnity or recovery; and
2. for outpatient medical expenses, dental or traditional Chinese medicine treatments.

TERMS AND LIMITS WHICH APPLY TO SECTIONS 4 TO 8

We arrange the worldwide travel and medical assistance services appearing in sections 4 to 8 through our appointed assistance company to help the **insured person** in any emergency during their **journey** outside Singapore. The MSIG Assist 24-hour hotline is **+65 6323 8288**.

The **insured person** and people acting on their behalf will always have to identify themselves by their full names and policy number.

The maximum limit for all services and benefits under Sections 4, 6 to 8 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

The services are provided on a worldwide basis. However, we and our appointed assistance company will not have to provide these services to **insured person** in areas which make it impossible or not reasonably practical to provide them.

We and our appointed assistance company cannot be held responsible for failure to provide services or for delays caused by conditions beyond our control. This includes, but is not limited to, strikes, or where local laws or regulatory agencies prevent us and our appointed assistance company, the professionals or other people such as **doctors, hospitals** and clinics to who the **insured person** is being referred, from providing help. These **doctors, hospitals** and clinics would be acting as our independent contractors.

We may at any time commence legal proceedings in your name or the name of the **insured person** to recover compensation from anyone else who are legally liable for any loss or **injury** or **illness** giving rise to providing services under any of these sections.

What is not covered

Expenses for services we have not arranged or approved.

SECTION 4 – EMERGENCY MEDICAL EVACUATION

If an **insured person** suffers an **injury** or **illness** during the **journey** outside Singapore which results in a **serious medical condition**, we will organise air, land or sea transport, medical care during transportation, communications and all other usual services made available to us which are needed when moving the **insured person** to the nearest **hospital** where appropriate medical care is available.

We will decide the place to which the **insured person** will be sent and the method by which the evacuation will be carried out, taking account of all the assessed facts and circumstances which we are aware of at the relevant time.

The most we will pay for each **insured person** for any one **period of insurance** is \$1,000,000.

The total limit for all services and benefits under Sections 4, 6 to 8 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

Expenses for services we have not arranged or approved.

SECTION 5 – MEDICAL AND TRAVEL ASSISTANCE SERVICES

The following medical and travel assistance services are available to you and provided by our appointed assistance company.

You will have to pay all costs and expenses for the services listed below, including telecommunication charges.

- A. Medical assistance services
 - (i) Medical advice provided over the phone
 - (ii) Referral to a medical service provider
 - (iii) Arranging a **hospital** admission
 - (iv) Guarantee of medical expenses paid during **hospitalisation**
- B. Travel assistance services
 - (i) Referral to an embassy or interpreter
 - (ii) Lost luggage assistance
 - (iii) Lost travel document assistance
 - (iv) Legal referral
 - (v) Emergency message transmission
 - (vi) Children escort assistance

SECTION 6 – HOSPITAL VISIT BY A RELATIVE

If an **insured person** has to stay in **hospital** outside Singapore as a result of an **injury** or **illness** for more than five days and no **adult family member** is with the **insured person**, we will pay for the reasonable air travel (one return economy flight) and hotel accommodation expenses for one **adult family member** who, on the written advice of a **doctor**, is needed to travel from Singapore to be with the **insured person** until the **insured person** is able to resume their **journey** or return to Singapore, whichever happens first.

The most we will pay is:

Classic Plan	Premier Plan
\$5,000	\$10,000

If a claim under Section 6 – Hospital visit by a relative and Section 7 – Compassionate visit by a relative, results from the same event, we will pay under one of the sections only.

The total limit for all services and benefits under Sections 4, 6 to 8 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

Expenses for services we have not arranged or approved.

SECTION 7 – COMPASSIONATE VISIT BY A RELATIVE

We will pay for the reasonable air travel (one return economy flight) and hotel accommodation expenses incurred overseas for a **family member** to arrive at **insured person's** overseas destination and assist with all necessary arrangements for sending the **insured person's** body or ashes back to Singapore if the **insured person** passes away as a result of an **injury** or **illness** sustained during the **journey** overseas.

The most we will pay is:

Classic Plan	Premier Plan
\$5,000	\$10,000

If a claim under Section 6 – Hospital visit by a relative and Section 7 – Compassionate visit by a relative, results from the same event, we will pay under one of the sections only.

The total limit for all services and benefits under Sections 4, 6 to 8 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

Expenses for services we have not arranged or approved.

SECTION 8 – SENDING HOME YOUR MORTAL REMAINS

If an **insured person** passes away outside Singapore resulting from an **injury** or **illness** suffered during the **journey** overseas, we will make all the necessary arrangements (including any procedures or arrangements necessary to meet local formalities) for sending the **insured person's** body or ashes to the **insured person's** home in Singapore.

The most we will pay for each **insured person** for any one **period of insurance** is \$1,000,000.

The total limit for all services and benefits under Sections 4, 6 to 8 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

Expenses for services we have not arranged or approved.

SECTION 9 – STUDY INTERRUPTIONS

If the **overseas education** is unexpectedly and unavoidably cancelled during the **period of insurance** due to any of the following reasons:

- (i) **Insured person** being **hospitalised** for more than 30 consecutive days as a result of an **injury** or **illness**; or
- (ii) **Insured person** suffering from a **terminal illness**.

We will pay for:

- A. unused tuition fees, charges and deposits paid to the overseas **educational institution** which are non-refundable or cannot be recovered from any other source;
- B. unused travel fare, accommodation charges and deposits paid or payments which **insured person** legally has to pay and which are non-refundable or cannot be recovered from any other source; and
- C. reasonable additional travel and accommodation expenses incurred overseas for **insured person's** direct trip home to Singapore.

The most we will pay is:

Classic Plan	Premier Plan
\$10,000	\$15,000

If a claim under Section 9 – Study interruptions and Section 10 – Sponsor protection (parent), results from the same event, we will pay under one of the sections only.

SECTION 10 – SPONSOR PROTECTION (PARENT)

We will pay for **insured person's** unpaid tuition fees if the **sponsor** passes away or suffers from permanent total disability within 90 days from an **accident**.

Permanent total disability under this section means a condition which, as concluded by a **doctor**, prevents the **sponsor** from carrying out any kind of business, profession or occupation at all times and will in all probability continue for the remainder of the **insured person's** life.

The most we will pay is:

Classic Plan	Premier Plan
\$10,000	\$15,000

If a claim under Section 9 – Study interruptions and Section 10 – Sponsor protection (parent), results from the same event, we will pay under one of the sections only.

SECTION 11 – LOSS OF BAGGAGE ON COMMON AIR CARRIER

We will pay for accidental loss of or damage to **insured person’s personal belongings**, which takes place during the **journey**.

The **insured person** must be travelling as a ticket-holding passenger on-board a **common air carrier** at the time of accidental loss or damage. To qualify for payment, the **insured person** must get written confirmation from the **common air carrier**.

Jewellery (including watches, items made of precious metal or stones), **laptop computer** and **mobile device** must be carried under the **insured person’s** care as carry-on baggage while travelling on **common air carrier** as these items are not covered for loss or damage while carried as checked-in baggage.

We may choose to pay or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for electronic items bought within one year before the date of accidental loss or damage if the **insured person** can produce evidence (for example, original receipts).

If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item has been lost.

For any loss or damage caused by **common air carrier**, you must first claim from the **common air carrier**. **Insured person** must provide proof of denial of any compensation from the **common air carrier** when submitting a claim under this section.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit	\$1,000	\$2,000
Each article, pair or set of items	\$500	\$500

What is not covered

We will not pay for:

1. loss not reported within 24 hours of discovery to the airline or other carrier who had custody of or control of the baggage or property or may be responsible for the loss;
2. perishables, fruits, food and drink products;
3. vouchers, coupons and any cards such as identity, driving license, employment or work or resident permit, membership, access, transportation, stored-value, loyalty or rewards cards;
4. Automated Teller Machine (ATM) card, debit card or credit card;
5. loss or damage to animals, computer software, mechanical propelled vehicles, aircraft including drones, bicycles, contact or corneal lenses, dentures, retainer or bridges for teeth, bonds, negotiable instruments, securities and stamps;
6. loss or damage to business goods or samples or any items used in connection with the **insured person’s** employment or occupation;
7. loss or damage to baggage, **money**, or other insured property left unattended in any public place (any place which the general public has access to), or as a result of the **insured person’s** failure to take care and precautions to protect the property;
8. the cost of reproducing data whether recorded on tape, card, disc or otherwise;
9. damage or breakage of sports equipment;
10. damage to any brittle or fragile items unless properly packed and protected;
11. loss or damage caused by wear and tear (including scratches, stains, dents, discoloration of the item which does not affect how it works), loss in value, 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;
12. loss or damage caused by deliberate act of the **insured person** or with their agreement;
13. loss or damage caused by customs or other government officials legally taking, holding or destroying it;
14. unexplained disappearance, shortage due to mistakes or failure to act, differences in the exchange rate or loss in value;
15. fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late;
16. loss or damage that has been or will be refunded or paid by any carrier, hotel, travel agent or any other person or organisation responsible for the loss or damage; or
17. loss or damage of items hired or rented by the **insured person**.

SECTION 12 – LOSS OF TRAVEL DOCUMENT

We will pay for the cost of getting replacement passports, travel tickets and other relevant travel documents as a result of accidental loss due to theft or **natural disaster** during the **journey**. We will also pay the reasonable and extra travel and accommodation expenses which are needed to replace lost travel documents.

The accidental loss must happen while the **insured person** is outside Singapore during the **journey**.

Loss due to theft must be reported to the local police at the place where the loss happened, no more than 24 hours after the incident. Any claim must be accompanied by written documents from the police.

The most we will pay is:

Classic Plan	Premier Plan
\$500	\$500

What is not covered

We will not pay for:

1. loss due to theft and not reported within 24 hours of discovery to the local police;
2. loss left unattended in any public place (any place which the general public has access to), or as a result of the **insured person's** failure to take care and precautions to protect the property;
3. the cost of reproducing data whether recorded on tape, card, disc or otherwise;
4. loss caused by wear and tear, 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;
5. loss caused by customs or other government officials legally taking, holding or destroying it;
6. unexplained disappearance, shortage due to mistakes or failure to act;
7. fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late; or
8. loss that has been or will be refunded or paid by any carrier, hotel, travel agent or any other person or organisation responsible for the loss.

SECTION 13 – DELAYED BAGGAGE

If the **insured person's** checked-in baggage is temporarily lost during the **journey** or misdirected by the **common air carrier** and not given back to the **insured person** within six hours after their arrival at the baggage pick-up point of the scheduled destination, we will pay for every full six hours of delay.

To avoid any doubt, we will pay for one piece of delayed baggage per **insured person**.

We will deduct payment from the amount we will pay under Section 11 – Loss of baggage on **common air carrier** if the baggage later proves to be permanently lost.

To qualify for payment, the **insured person** must get written confirmation from the **common air carrier** stating the reason and length of delay.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit	\$500	\$1,000
Delay while overseas	\$50 per six hours	\$100 per six hours
Delay while in Singapore [#]	Max \$50 for six or more hours	Max \$100 for six or more hours

[#] If baggage is delayed, misdirected or temporarily misplaced by the **common air carrier** after **insured person's** arrival at the baggage pick-up point in Singapore, we will only pay the maximum limit under "Delay while in Singapore" in the above table for at least six hours of delay.

What is not covered

We will not pay for:

1. loss not reported within 24 hours of discovery to the airline or transport company or other carrier who had custody of or control of the baggage or property or may be responsible for the loss;
2. loss to property caused by customs or other government officials legally taking, holding or destroying it;
3. unexplained disappearance, shortage due to mistakes or failure to act; or
4. fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late.

SECTION 14 – DELAYED DEPARTURE

We will pay for every full six hours of delay, if the **public transport** in which the **insured person** is booked to travel is delayed from departing from the time given by the carrier due to:

- A. strike or other industrial action or riot or civil commotion but not an uprising, military action or usurped power;
- B. poor weather conditions;
- C. **natural disasters**;
- D. the mechanical breakdown of the **public transport** or it not working properly; or
- E. closure of airport or airspace.

To qualify for this benefit, the **insured person** must have checked-in in line with the original itinerary and received written confirmation from the carrier or their handling agents stating the reason and length of delay.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit	\$500	\$1,000
Delay while overseas	\$50 per six hours	\$100 per six hours
Delay while in Singapore	Max \$50 for six or more hours	Max \$100 for six or more hours

What is not covered

We will not pay for:

1. strike, industrial action, riot, civil commotion or **natural disaster** which has commenced or made known to the public before the date of taking up this insurance or arranging the trip with the carrier of the **public transport**; or
2. failure on **insured person's** part to check in for departure by the time given by the carrier or to tell the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary that they need to cancel or abandon the travel arrangement immediately when it is found necessary to do so.

SECTION 15 – PERSONAL LIABILITY

We will cover against all amounts which the **insured person** becomes legally responsible for paying compensation for accidents which happen during the **journey** outside Singapore and which result in:

- A. death or **injury** of any other person; or
- B. loss of or damage to property belonging to other people.

The most we will pay under this section for any one event or series of events resulting from one original cause and in total for all events in any one **period of insurance**, including any legal costs and expenses awarded against or paid by the **insured person** with our written permission, is:

Classic Plan	Premier Plan
\$300,000	\$500,000

What is not covered

We will not pay for:

1. 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, dealing with 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 their family;
 - (b) loss of or damage to property which belongs to or is in the custody or control of the **insured person** or their employee or any member of their family;
 - (c) the **insured person's** employment, trade, business or profession;
 - (d) owning or occupying any land or buildings other than temporary holiday accommodation;
 - (e) owning, having or using animals, firearms, explosives, mechanically propelled vehicles, vessels or aircraft including drones of any description;
5. claim or loss arising out of any activity or business carried out via the internet, intranet, extranet or the **insured person's** own website, internet site, web address or when sending email or documents by electronic means;
6. liability which **insured person** have under an agreement but which **insured person** would not have if the agreement did not exist;
7. judgements which are not in the first instance delivered by or received from a court within the Republic of Singapore nor to orders received in the court for enforcing judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise;
8. claims and losses based on, arising out of, directly or indirectly resulting from or as a result of, or any way involving:
 - (a) asbestos; or
 - (b) actual or alleged asbestos-related **injury** or damage involving using asbestos, or the presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

SECTION 16 – LOSS OF PERSONAL BELONGINGS AT OVERSEAS RESIDENCE

We will cover the **insured person** against accidental loss or damage to their **personal belongings** and **home contents** within their **overseas residence** or hotel accommodation, caused by fire or **natural disaster** during the **period of insurance**.

We may choose to pay or decide to reinstate or repair any damaged item after taking into account wear and tear and market value. We may not consider any loss in market value for electronic items bought within one year before the date of accidental loss or damage if the **insured person** can produce evidence (for example, original receipts).

If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item has been lost.

The most we will pay is:

	Classic Plan	Premier Plan
Total limit	\$2,000	\$3,000
Laptop computer	\$1,000	\$1,000
Mobile device	\$200	\$200
Other personal belongings and home contents	\$200 per article, pair or set of items	\$200 per article, pair or set of items

What is not covered

We will not pay for:

1. loss or damage to animals, computer software, mechanical propelled vehicles, aircraft including drones, bicycles, contact or corneal lenses, dentures, retainer or bridges for teeth, bonds, negotiable instruments, securities and stamps;
2. perishables, fruits, food and drink products;
3. vouchers, coupons and any cards such as identity, driving license, employment or work or resident permit, membership, access, transportation, stored-value, loyalty or rewards cards;
4. Automated Teller Machine (ATM) card, debit card or credit card;
5. loss or damage to business goods or samples or any items used in connection with the **insured person's** employment or occupation;
6. loss or damage as a result of the **insured person's** failure to take care and precautions to protect the property;
7. the cost of reproducing data whether recorded on tape, card, disc or otherwise;
8. damage or breakage of sports equipment while in use;
9. damage to any brittle or fragile items unless properly packed and protected;
10. loss or damage caused by wear and tear (including scratches, stains, dents, discoloration of the item which does not affect how it works), loss in value, 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;
11. loss or damage caused by deliberate act of the **insured person** or with their agreement;
12. loss or damage caused by customs or other government officials legally taking, holding or destroying it;
13. loss by reason of legal or illegal occupation of such property or premises by any government officials;
14. unexplained disappearance, shortage due to mistakes or failure to act, differences in the exchange rate or loss in value;
15. fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late;
16. loss or damage that has been or will be refunded or paid by any other source or person or organisation responsible for the loss or damage; or
17. loss or damage of items hired or rented by the **insured person**.

SECTION 17 – ALTERNATIVE ACCOMMODATION

We will pay for the reasonable extra expenses incurred by the **insured person** for alternative hotel accommodation if their **overseas residence** is rendered uninhabitable as a result of fire or **natural disaster** during the **period of insurance**.

The most we will pay is:

Classic Plan	Premier Plan
\$2,000	\$3,000

What is not covered

We will not pay for:

1. consequential loss or damage of any kind;
2. loss by reason of legal or illegal occupation of such property or premises by any government officials; or
3. loss or damage that has been or will be refunded or paid by any other source or person or organisation responsible for the loss or damage.

SECTION 18 – ADVENTUROUS ACTIVITIES COVER

(This applies to Premier Plan only)

As an exception to general exclusion 5, this policy will cover the **insured person** for death or **injury** which may be suffered as a result of taking part in or practising for:

- A. bungee jumping, parasailing, hang gliding, paragliding, zip-lining;
- B. skydiving;
- C. sightseeing on hot-air balloon, helicopter, airplane;
- D. hiking, trekking or mountaineering on mountains below 3,000 metres above sea level;
- E. skiing or snowboarding or snowmobiling all within official approved areas of a ski resort;
- F. ice skating, tobogganing, sledging, snow tube sliding, dog sledding, snow rafting;
- G. jet skiing;
- H. canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
- I. helmet diving;
- J. underwater activities involving artificial breathing apparatus for diving up to a maximum depth of 30 metres with a qualified diving instructor or a qualified divemaster and with recognised diving certification; or
- K. marathon (up to 42.195km).

The above activities must be done for leisure purposes and with a licensed operator.

SECTION 19 – TERRORISM COVER

As an exception to general exclusion 11(b), we will extend this policy to cover losses which may be suffered through **acts of terrorism** but there is no liability when the **acts of terrorism** involve using biological weapons, chemical agents or nuclear devices.

The most we will pay is:

Classic Plan	Premier Plan
\$100,000	\$150,000

If the **insured person** is insured under more than one policy with us covering **acts of terrorism**, the most we will pay for all claims arising directly or indirectly from any **acts of terrorism** will be limited to one policy only (with the highest limit on **acts of terrorism**).

GENERAL EXCLUSIONS

(Applicable to the whole policy)

We will not be legally responsible for any claims, damages, losses, death or disability, **injury, illness** or liability directly or indirectly caused by, or in connection with, or arising from the following.

1. Pre-existing medical or physical conditions of any **insured person** which have needed consultation or treatment including any recurring, chronic or continuing illness or condition during the 12-month period before the start of the **journey**. For the purpose of an annual plan, we will treat medical or physical conditions for which a claim has been made on a previous **journey** as a pre-existing condition in terms of any future **journey**.
2. Human Immunodeficiency Virus (HIV), HIV related **illnesses**, or and other diseases or **illnesses** related to sexually transmitted disease.
3. Pregnancy, childbirth, miscarriage, abortion or menopause.
4. Suicide or attempted suicide, intentional self-inflicted **injury** or any act which could reasonably be considered as exposure to danger (unless carried out in an attempt to save human life), insanity, or while the **insured person** is under the influence of alcohol, drugs or other substance abuse (other than drugs taken under medical supervision and not to treat drug addiction).
5. The **insured person** taking part in or practising for:
 - (a) flying or other aerial activities except travelling as a fare-paying passenger in a **common air carrier**;
 - (b) rafting or canoeing involving white-water rapids, bungee jumping, jet skiing, high diving or jumping, free diving, skydiving, paragliding, underwater activities involving artificial breathing apparatus, winter sports, or any activities involving the use of a bobsleigh or skeleton, hunting, potholing, hiking, trekking, mountaineering or rock climbing that normally involves using ropes(except for rock climbing on man-made walls);
 - (c) speed or time trials, competitions, marathon, ultra-marathon, triathlon, sprints or racing of any kind, or as a professional sportsperson (where you could earn income, pay or sponsorship from taking part in that sport or activity) or any organised team football;
 - (d) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or special stunts;
 - (e) manual work of any kind; or
 - (f) expeditions or crewing a vessel from one country to another or taking part in active service in the armed forces of any nation.
6. The **insured person** taking part in naval, military, air force, civil defence or police services or operations, testing of any kind of vehicle or transport, being employed as a **manual worker**, while taking part in off-shore or in mining, aerial imaging or handling explosives, ammunitions or firearms, or travelling as an operator or crew member of any **public transport**.
7. Deliberate, malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or **insured person's** behalf.
8. Restrictions or regulations imposed by any government or local authority.
9. Consequential loss not shown in the policy.
10. We will also not pay for:
 - (a) the cost of non-emergency treatment or surgery you choose to have, including exploratory tests, which are not directly related to the **illness** or **injury** which required the **insured person's** need to be admitted to **hospital**;
 - (b) any form of cosmetic surgery or treatment;
 - (c) expenses in respect of normal dental inspection and/or treatment or in obtaining dentures, retainer or eye glasses or the like or hearing aids or prosthesis and corrective devices;
 - (d) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - (e) treatment not recommended by or carried out by a **doctor**; or
 - (f) any claim if the **insured person** is travelling against the advice of a **doctor** or for the purpose of getting medical treatment during the **journey**.

11. War and terrorism exclusion

We will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following, no matter whether there is any other cause or event contributing at the same time or in any other sequence to the loss.

- (a) War, riot, revolution, invasion, act of foreign enemy or warlike operations (whether declared or not), civil war, civil commotion assuming the proportions of or amounting to any uprising, military or usurped or any similar event.
- (b) **Acts of terrorism** including but not limited to:
 - (i) using threat of force or violence; or
 - (ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents;
by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear.
- (c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If we say your claim is not covered as a result of this exclusion, the **insured person** will need to prove to us otherwise to pay the claim.

12. Radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion

This clause will override anything in this insurance which says differently.

We will not cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from any of the following.

- (a) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
- (b) Radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery.
- (c) Weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter.
- (d) Radioactive, toxic, explosive or other dangerous properties of any radioactive matter. This exclusion does not apply to radioactive isotopes, other than nuclear fuel, when these isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- (e) Chemical, biological, biochemical, or electromagnetic weapon.

13. Political risks exclusion

We will not cover loss or damage caused directly or indirectly or as a result of any of the following.

- (a) Legal authority legally taking your property.
- (b) Property being taken from an **insured person** if that property was received illegally by the **insured person**.
We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this policy.
- (c) Public authority legally destroying your property.

In any action suit or other proceeding where we use this exclusion as the reason for not paying the claim, the **insured person** will need to prove to us otherwise to pay the claim.

14. Cyber exclusion

We will not cover:

- (a) damage to any computer or other equipment, component, system or item which processes, stores, sends or retrieves data, including loss or corruption of data (including any information or programs or software) and whether your property or not, if the damage is caused by programming or operator error, **virus or similar**, or **hacking**; and
- (b) consequential loss directly or indirectly caused by or arising from general exclusion 14(a) above.

However, we will cover any claim for subsequent loss or destruction of or damage to any property, or consequential loss which itself results from a **defined risk**, but only as far as the claim would otherwise be covered under this policy.

For the purpose of this general exclusion 14 only, we use the following definitions.

Defined risk means fire, lightning, explosion, aircraft and other aerial devices or items dropped from them, riot, civil commotion, strikers, locked-out workers, people taking part in labour disturbances, malicious people other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, property being hit by any road vehicle or animal or volcano, freezing or weight of snow.

Virus or similar means program code, programming instruction or any set of instructions deliberately used with the ability to damage, interfere with or otherwise have a negative effect on computer programs, data files or operations, whether involving self-replication or not. This definition includes, but is not limited to, trojan horses, worms and logic bombs.

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

GENERAL CONDITIONS

(Which apply to the whole policy and which you and **insured person** must keep to)

The conditions which appear in the policy or in any endorsement are part of the contract and you must keep to them.

1. Eligibility

Unless we agree in writing otherwise, any person you wish to insure under this policy must be named as an **insured person** in the **schedule** and must at the commencement date of the policy be the following:

- (a) yourself aged between 18 and below 60 years old; or
- (b) your legal spouse aged between 18 and below 60 years old; or
- (c) your biological or legally adopted **child** aged between 12 and below 18 years old, with your or their usual country of residence as Singapore.

2. Precaution

The **insured person** must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

3. Cancellation

(a) If the policy is an annual plan:

- (i) we may cancel the policy at any time by giving you seven days' notice in writing to your last-known address (if we do, we will return a percentage of your premium depending on how much of the **period of insurance** is left to run); and
- (ii) you may cancel the policy at any time by giving us seven days' written notice as long as you have not made a claim under the policy, you will be entitled to the following percentage of your premium.

Period policy is in force	% of premium we will refund
Up to two months	60%
Up to three months	40%
Up to six months	20%
Above six months	No refund allowed

We will keep at least \$50 of the premium paid in all cases.

- (b) If the policy covers less than 12 months of **period of insurance**, you may at any time before the start of the **period of insurance** cancel the policy by giving us written notice. If you do, we will be entitled to keep at least \$50 of the premium paid. You will not be entitled to any refund of premium if the **period of insurance** has started, or you have made any claim under the policy.

4. Legal personal representative

The terms, exclusions and conditions of the policy will also apply to your or any **insured person's** legal representatives.

5. Same cover

If an **insured person** is insured under more than one Global Study Insurance Plan or similar travel insurance policy we have arranged for the same **journey**, we will only be liable for the policy which provides the highest benefit limits.

6. Other insurance

When an incident results in a claim under this policy and there is other insurance which covers the same loss, damage, expense or liability, we will pay only our proportionate share of the claim. This condition does not apply to the following sections.

- Section 1: Personal accident
- Section 13: Delayed baggage
- Section 14: Delayed departure

7. Governing law

This contract of insurance is governed by the laws of Singapore. If there is any dispute, it will be dealt with by the courts of Singapore.

8. Excluding rights under the Contracts (Rights of Third Parties) Act

A person who is not a party to in this policy contract will have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of its terms.

9. Currency and Payment

All amounts shown and all payments shall be made in Singapore dollars.

CLAIM CONDITIONS

(Which apply to the whole policy)

For us to pay claims under this policy, you must keep to the following conditions.

1. **Telling us about a claim**

You must contact us with full details within 30 days from any **injury, illness** or incident or when you discover any loss or damage which may result in a claim under this policy. You or **insured person** must also tell us if you or **insured person** knows about any writ, summons or prosecution against you or an **insured person** and immediately send us every letter or document which relates to a claim.

2. **Conduct of claim**

You and the **insured person** or any person acting for you or the **insured person**:

- (a) must not negotiate any claim or admit or deny legal responsibility without our written permission.
- (b) must co-operate fully with us as well as our appointed representatives such as investigators and loss adjusters.
- (c) must give us all medical reports, certificates, information and evidence required by us or our appointed representatives which we may need at your expense.

We may also ask, and will pay for, a post-mortem examination if the **insured person** and/or **sponsor** passes away.

3. **Disappearance**

We will not presume the **insured person** and/or **sponsor** has died as a result of an **accident** if they disappear, unless there has been the total loss of the sea-going vessel, aircraft or train on which the **insured person** and/or **sponsor** was travelling. The death of the **insured person** and/or **sponsor** must be established by an official death certificate, or in the event of them disappearing after an **accident** or the total loss of the sea-going vessel, train or aircraft, by a court order presuming they are dead.

4. **Who we will pay**

For sections providing benefits (1, 13 and 14) we will pay the **insured person** concerned unless the **insured person** has died.

If the **insured person** has died, we will pay:

- (a) the **insured person's** legal personal representatives; or
- (b) you or your legal personal representatives for an insured **child**.

For sections providing refunds or cover for expenses or liabilities paid or agreed, we will either pay:

- (a) you or the **insured person** concerned who had the expense or liability; or
- (b) our appointed assistance company or their authorised representatives or the healthcare provider to whom we or our assistance company have provided a guarantee (as appropriate); or
- (c) the person or organisation you or the **insured person** owes the money to or is legally liable under section 15.

If we pay the claim in line with the above, we will have no further legal responsibility under this policy for the **insured person** concerned.

5. **Taking action in your name**

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 (we will pay any costs involved) for our own benefit and we can do it in your or the **insured person's** name. You and the **insured person** will have to give us all information and help we may need.

6. **Our rights**

At any time after an event has happened giving rise to a claim or series of claims under Section 15 - Personal liability, we may pay you the full amount of the claim (or any smaller amount we can settle the claim for) and then will have no responsibility for dealing with any claim, defence or proceedings. We will not be responsible for any damage, loss or liability alleged to have been caused to you or the **insured person** as a result of any alleged act or failure to act on our part in connection with that claim, defence or proceedings. We will not be legally responsible for any costs or expenses you or any person claiming may have expended after our liability has been released.

7. **False or exaggerated claims**

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 end immediately. We can tell the police about this.

PAYMENT BEFORE COVER WARRANTY

1. We must receive the total premium due on or before the start date for the cover under the policy. Payment shall be considered to have been received by us when one of the following acts takes place.

- (a) Cash or honoured cheque for the premium is handed over to us or our intermediaries;
- (b) A credit or debit card transaction for the premium is approved by the issuing bank;
- (c) A payment through an electronic medium including the internet is approved by the relevant party;
- (d) A credit in favour of us or our intermediaries is made through an electronic medium including the internet.

2. If we do not receive the full premium due as described in clause 1 above, the insurance will not apply and we will not pay any benefits under the policy.

USEFUL PROCEDURES

1. Making a claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your feedback channels

If you have any feedback or comments on our service, tell us about it. Our service quality team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

POLICY OWNERS' PROTECTION SCHEME

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

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.