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# Travel*Easy* Flex

TRAVEL INSURANCE POLICY

**A GUIDE TO THE POLICY**

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## TravelEasy Flex Benefits Summary

The Benefits Summary shows the maximum amounts we will pay for each **trip** under the selected plan unless stated otherwise. Sub-limits and cover restrictions may apply. Family limits are subject to individual cover limits for each **insured person**. All amounts are in Singapore Dollars. Please refer to the Policy for full details of the limits, terms, conditions and exclusions.

The base cover is the minimum required coverage. Additional optional benefits can be added for extra protection. You are covered based on the plan and optional covers listed on your **schedule**.

Base cover benefits	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Personal accident cover</b>			
<b>Section 1 Personal accident</b>			
Adult below 70 years	\$200,000	\$300,000	\$500,000
Adult 70 years & above	\$40,000	\$60,000	\$80,000
Child	\$70,000	\$100,000	\$120,000
Family	\$540,000	\$800,000	\$1,240,000
<b>Medical &amp; related benefits cover</b>			
<b>Section 2 Overseas medical expenses</b>			
Adult below 70 years	\$250,000	\$500,000	\$1,000,000
Adult 70 years & above	\$50,000	\$75,000	\$100,000
Child	\$100,000	\$200,000	\$300,000
Family	\$700,000	\$1,400,000	\$2,600,000
<b>Section 3 Emergency dental expenses</b>			
Adult	\$1,000	\$3,000	\$5,000
Child	\$500	\$1,500	\$2,500
Family	\$2,000	\$6,000	\$10,000
<b>Section 4 Medical expenses in Singapore</b>			
Adult below 70 years	\$7,000	\$20,000	\$30,000
Adult 70 years & above	\$1,000	\$2,000	\$3,000
Child	\$2,000	\$5,000	\$9,000
Family	\$18,000	\$50,000	\$78,000
<b>Section 5 Mobility aid reimbursement</b>			
Adult	\$500	\$1,000	\$1,500
Child	\$250	\$750	\$1,250
Family	\$1,000	\$2,000	\$3,000

Base cover benefits	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Section 6 Traditional Chinese medicine expenses</b>			
Adult	\$400 \$40 per visit	\$500 \$50 per visit	\$600 \$60 per visit
Child	\$200 \$40 per visit	\$250 \$50 per visit	\$300 \$60 per visit
Family	\$800	\$1,000	\$1,200
<b>Section 7 Overseas hospitalisation daily benefit</b>			
Adult	\$10,000 \$100 per day	\$15,000 \$150 per day	\$24,000 \$200 per day
Child	\$5,000 \$50 per day	\$7,500 \$75 per day	\$12,000 \$100 per day
Family	\$30,000	\$45,000	\$72,000
<b>Section 8 Hospitalisation daily benefit in Singapore</b>			
Adult	\$1,000 \$100 per day	\$1,500 \$100 per day	\$2,000 \$100 per day
Child	\$500 \$50 per day	\$750 \$50 per day	\$1,000 \$50 per day
Family	\$3,000	\$4,500	\$6,000
<b>Section 9 Medical &amp; travel assistance services</b>	Available	Available	Available
<b>Section 10 Emergency medical evacuation and repatriation</b>			
Adult / Child a) Emergency medical evacuation b) Sending you home after a medical emergency evacuation c) Sending home your mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
<b>Section 11 Compassionate and hospital visit</b>			
Adult / Child	\$6,000 \$200 per room per night	\$8,000 \$300 per room per night	\$12,000 \$400 per room per night
Family	\$15,000	\$20,000	\$30,000
<b>Section 12 Child guard</b>			
Adult / Child	\$6,000 \$200 per room per night	\$8,000 \$300 per room per night	\$12,000 \$400 per room per night
Family	\$15,000	\$20,000	\$30,000
<b>Section 13 Emergency telephone charges</b>			
Adult / Child	\$100	\$200	\$300
Family	\$250	\$500	\$750

Base cover benefits	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Travel inconvenience cover</b>			
<b>Section 14 Insolvency of licensed travel operator</b>			
Adult / Child	\$2,000	\$4,000	\$6,000
Family	\$5,000	\$10,000	\$15,000
<b>Section 15 Travel cancellation</b>			
Adult / Child	\$8,000	\$10,000	\$15,000
Family	\$20,000	\$25,000	\$37,500
<b>Section 16 Travel postponement</b>			
Adult / Child	\$600	\$1,200	\$1,800
Family	\$1,500	\$3,000	\$4,500
<b>Section 17 Replacement of traveller</b>			
Adult / Child	\$500	\$750	\$1,000
Family	\$1,250	\$1,875	\$2,500
<b>Section 18 Unused entertainment ticket</b>			
Adult / Child	\$100	\$300	\$500
Family	\$250	\$750	\$1,250
<b>Section 19 Delayed departure</b>			
Adult	\$360 \$60 every 4 hrs	\$600 \$60 every 4 hrs	\$1,200 \$60 every 4 hrs
Child	\$180 \$30 every 4 hrs	\$300 \$30 every 4 hrs	\$600 \$30 every 4 hrs
Family	\$720	\$1,200	\$2,400
<b>Section 20 Flight diversion</b>			
Adult	\$500 \$100 every 6 hrs	\$1,000 \$100 every 6 hrs	\$1,500 \$100 every 6 hrs
Child	\$250 \$50 every 6 hrs	\$500 \$50 every 6 hrs	\$750 \$50 every 6 hrs
Family	\$1,000	\$2,000	\$3,000
<b>Section 21 Overbooked flight</b>			
Adult / Child	\$200 \$100 every 6 hrs	\$300 \$100 every 6 hrs	\$400 \$100 every 6 hrs
Family	\$400	\$600	\$800
<b>Section 22 Missed travel connection</b>			
Adult / Child	\$400 \$100 every 6 hrs	\$500 \$100 every 6 hrs	\$600 \$100 every 6 hrs
Family	\$800	\$1,000	\$1,200

Base cover benefits	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Section 23 Shortening the trip</b>			
Adult / Child	\$5,000	\$10,000	\$15,000
Family	\$12,500	\$25,000	\$37,500
<b>Section 24 Travel disruption</b>			
Adult / Child	\$1,000 \$200 per room per night	\$2,000 \$300 per room per night	\$3,000 \$400 per room per night
Family	\$2,500	\$5,000	\$7,500
<b>Section 25 Automatic extension of cover</b>	Covered	Covered	Covered
<b>Section 26 Delayed baggage</b>			
Adult / Child	Overseas: \$300 \$100 every 6 hrs Delay in Singapore: \$100 after 6 hrs	Overseas: \$600 \$150 every 6 hrs Delay in Singapore: \$150 after 6 hrs	Overseas: \$1,000 \$200 every 6 hrs Delay in Singapore: \$200 after 6 hrs
Family	\$600	\$1,200	\$2,000
<b>Section 27 Baggage</b> Sub-limit: \$500 per item, pair or set of items, \$1,000 for one <b>laptop computer</b> and \$500 in total for <b>jewellery</b>			
Adult / Child	\$3,000	\$5,000	\$7,500
Family	\$6,000	\$10,000	\$15,000
<b>Section 28 Loss of travel documents</b>			
Adult / Child	\$500	\$1,000	\$1,500
Family	\$1,000	\$2,000	\$3,000
<b>Section 29 Personal money</b>			
Adult / Child	\$100	\$300	\$500
Family	\$200	\$600	\$1,000
<b>Personal liability</b>			
<b>Section 30 Personal liability</b>			
Adult	\$600,000	\$800,000	\$1,000,000
Child	\$300,000	\$400,000	\$500,000
Family	\$600,000	\$800,000	\$1,000,000
<b>Safety</b>			
<b>Section 31 Terrorism cover</b>			
Adult / Child	\$200,000	\$300,000	\$500,000
Family	\$800,000	\$1,200,000	\$2,000,000

Base cover benefits	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Section 32 Passive war</b>			
Adult below 70 years	\$200,000	\$300,000	\$500,000
Adult 70 years & above	\$40,000	\$60,000	\$80,000
Child	\$70,000	\$100,000	\$120,000
Family	\$540,000	\$800,000	\$1,240,000

### Optional covers

These optional cover benefits if selected are applicable to all **insured persons** in the policy except for and Pre-existing medical condition cover and Rental vehicle cover. The sums insured follow the choice of your base cover plan. For more details, refer to the policy wordings.

Section 33 Adventure and sports cover	Sum insured per insured person per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Adventurous activities</b> Extends the policy to cover for leisure and non-competitive activities like bungee jumping, parasailing, tandem sky diving, canoeing, scuba diving, winter sports and mountaineering up to 3,000m	Covered	Covered	Covered
<b>Sports equipment</b> Covers for loss or damage to sports equipment during your journey except during use. Covered equipment includes snorkel or diving mask, wakeboard, skis, snowboards, fishing tackle equipment and bicycle	\$100	\$200	\$300

Section 34 Golfer's cover	Sum insured per insured person per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Damage or loss of golf equipment</b> Pays for loss or damage to the golfing equipment during the journey except during use	\$1,000 \$300 per article		
<b>Hired golf equipment</b> Pays for the cost of hired golf equipment if yours is lost or damage during the trip	\$300 \$100 per day		
<b>Unused green fees due to injury or illness</b> Pays for unused prepaid green fees if unable to play due to injury or illness	\$500		
<b>Hole-in-one</b> Pays for celebratory drinks expenses at the golf club premise when scoring a hole-in-one achievement	\$500		

Section 35 Rental vehicle cover	Sum insured for the <u>first</u> insured person per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<p><u>Important condition</u> Vehicle must be rented by the first insured person named in the policy and can be driven by any insured person.</p>			
<p><b>Rental vehicle cancellation</b> Pays for costs incurred due to cancellation of rental vehicle booking</p>	\$300	\$700	\$700
<p><b>Rental vehicle excess</b> Pays for the excess amount legally payable for rental vehicle damage</p>	\$500	\$1,200	\$1,200
<p><b>Returning a rental vehicle</b> Pays for costs to return a rental vehicle due to injury or illness</p>	\$300	\$700	\$700

Section 36 Cancel for any reason (CFAR)	Sum insured per insured person per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<p>Allows you to cancel, postpone, replace traveller or cut short the trip due to any reason such as work or personal emergencies and receive partial reimbursement.</p> <p><u>Important conditions</u> Valid only if you purchase the policy with this optional cover within 14 days policy of your first booking for tour, transport, accommodation or entertainment ticket.</p> <p>Benefits not payable due to government restrictions, war, terrorism, radioactive contamination, political risks, cyber incidents and pandemics. Refer to exclusions for more details</p>			
<b>Travel cancellation (CFAR)</b>	\$2,000	\$4,000	\$6,000
<b>Travel postponement (CFAR)</b>	\$300	\$500	\$1,000
<b>Replacement of traveller (CFAR)</b>	\$300	\$500	\$1,000
<b>Unused entertainment ticket (CFAR)</b>	\$100	\$200	\$300
<b>Shortening the trip (CFAR)</b>	\$1,000	\$2,000	\$3,000
<b>Co-payment</b>	We will pay 50% of covered expenses up to the sums insured under this section		

<b>Section 37 Pre-existing medical condition cover</b> Pays for inpatient hospital charges, visit by family member and emergency medical evacuation due to acute onset of pre-existing medical condition during the trip  <u>Important conditions</u> To qualify for this optional cover, the insured person must: 1. Follow your doctor's advice. 2. Have no untreated medical condition or symptom related to pre-existing medical condition. 3. In the past 12 months, you must not have: a. visited the Emergency Department or been hospitalised more than once for the pre-existing medical condition b. stayed in the hospital for more than three consecutive days	Sum insured per insured person per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Overseas medical expenses</b>	Extension of Section 2 (inpatient hospital charges only)		
Adult below 70 years	\$75,000	\$100,000	\$150,000
Adult 70 years & above	\$50,000	\$75,000	\$100,000
Child	\$50,000	\$75,000	\$100,000
<b>Emergency medical evacuation and repatriation</b>	Extension of Section 10		
Adult / Child	\$100,000	\$150,000	\$200,000
<b>Compassionate and hospital visit</b>	Extension of Section 11		
Adult / Child	\$3,000 \$200 per room per night	\$4,000 \$300 per room per night	\$6,000 \$400 per room per night
<b>Section 38 COVID-19 Cover</b>	Sum insured per trip		
Pays for cancellation or disruption of the trip and overseas medical expenses due to COVID-19	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>Pre-trip benefits</b> These sections will provide cover before the commencement of the trip			
<b>Travel cancellation</b>			
Adult / Child	\$3,000	\$4,000	\$5,000
Family	\$7,500	\$10,000	\$12,500
<b>Travel postponement</b>			
Adult / Child	\$500	\$1,000	\$1,500
Family	\$1,250	\$2,500	\$3,750
<b>Replacement of traveller</b>			
Adult / Child	\$500	\$750	\$1,000
Family	\$1,250	\$1,875	\$2,500

	Sum insured per trip		
	Standard Flex Plan	Elite Flex Plan	Premier Flex Plan
<b>During trip benefits</b>			
These sections provide cover during the trip overseas			
<b>Overseas medical expenses</b>			
Adult below 70 years	\$75,000	\$150,000	\$250,000
Adult aged 70 and above	\$37,500	\$75,000	\$100,000
Child	\$37,500	\$75,000	\$100,000
Family	\$225,000	\$450,000	\$700,000
<b>Medical &amp; travel assistance services</b>			
Adult / Child	Included		
<b>Emergency medical evacuation and repatriation</b>			
Adult / Child	\$1,000,000	\$1,000,000	\$1,000,000
Family	\$3,000,000	\$3,000,000	\$3,000,000
<b>Shortening the trip</b>			
Adult / Child	\$3,000	\$4,000	\$5,000
Family	\$7,500	\$10,000	\$12,500
<b>Travel disruption</b>			
Adult / Child	\$1,000	\$2,000	\$3,000
Family	\$2,500	\$5,000	\$7,500
<b>Automatic extension of cover</b>			
Adult / Child	Included		



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## TRAVELEASY FLEX INSURANCE POLICY

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This is your TravelEasy Flex insurance policy document. It is important that you read this policy document together with the **schedule** and any amendment or endorsement issued to make sure that you have the protection you need and to avoid 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 make a 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.

## IMPORTANT CONDITIONS

(Conditions you must meet for this insurance to operate.)

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

1. The round **trip** must begin and end in Singapore.
2. At the time of arranging the **trip** or taking out this insurance, neither you nor any other **insured person** is aware of any circumstances which are likely to lead to a claim under the policy.
3. At the time you send us 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. An **insured person** is not covered for the entire **trip** if they leave Singapore before the start of the **period of insurance**.
4. Any **child insured person** under the age of 12 years must be accompanied by a parent or **adult** guardian during the **trip**.
5. If an **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.
6. The country of residence for all **insured persons** is Singapore.
7. The **insured persons** are not travelling against the advice of a **doctor** or for the purpose of getting medical treatment.
8. For TravelEasy Flex, the **insured person** must be in good health or free from physical defects.
9. The **insured person** must meet all the conditions under section 37 – Pre-existing medical condition cover, to be eligible for this optional cover.

## 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, **insured person**).

TERM	DEFINITION
<b>Accident</b>	A sudden and unexpected event which results in bodily injury, disability or death of the <b>insured person</b> .
<b>Act of terrorism</b>	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.
<b>Acute onset of a pre-existing medical condition</b>	Refers to a sudden, unexpected and rapid deterioration of the <b>insured person's pre-existing medical condition</b> resulting in a <b>serious medical condition</b> .
<b>Additional travel expenses</b>	The necessary administrative costs and other expenses due to change of traveller (for Replacement of traveller benefit only) or travel itinerary including the cost of economy class <b>public transport</b> or standard room, provided the original air ticket or accommodation booking cannot be amended at a lower cost, less any refund recovered. The transport or accommodation of the altered travel itinerary must not be of higher class or category that which was purchased in the original itinerary.
<b>COVID-19</b>	refers to: <ol style="list-style-type: none"> <li>1. Coronavirus disease (COVID-19);</li> <li>2. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or</li> <li>3. any mutation or variation of SARS-CoV-2; or COVID-19.</li> </ol>
<b>Dentist</b>	A legally registered dental practitioner qualified to practise in line with the laws of the country in which the practice is granted. The dentist must not be an <b>insured person</b> , an <b>insured person's family member</b> , travel companion, a business partner, an employee or employer of an <b>insured person</b> , or a person related to an <b>insured person</b> in any way.
<b>Doctor</b>	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 an <b>insured person</b> , an <b>insured person's family member</b> , travel companion, a business partner, an employee or employer of an <b>insured person</b> , or a person related to an <b>insured person</b> in any way.
<b>Entertainment ticket</b>	A ticket granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events but excludes movie tickets.
<b>Home</b>	Your residential address and the address of any <b>insured person</b> in Singapore.
<b>Hospital</b>	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, community hospital, home for the aged, or a similar establishment.
<b>Illness</b>	Any sudden and unexpected deterioration of health of an <b>insured person</b> due to a medical condition contracted, which began or developed during the <b>journey</b> outside Singapore, which needs treatment by a <b>doctor</b> or <b>TCM practitioner</b> .

TERM	DEFINITION
<b>Injury</b>	Bodily injury which happens during the <b>journey</b> , caused only and directly by an <b>accident</b> and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.
<b>Inpatient</b>	means an in-patient stay in the <b>hospital</b> by the <b>insured person</b> where the treatment is being received for which room and board charges were made by the <b>hospital</b> , and this excludes in-patient stay by the <b>insured person</b> under observation in a ward.
<b>Jewellery</b>	Personal ornaments made from precious metals, stones, or other valuable materials, including but not limited to rings, necklaces, bracelets, earrings, watches, and brooches.
<b>Journey, trip</b>	<p>1. Under TravelEasy Flex cover:</p> <p>a) For a single return trip: A full return <b>trip</b> lasting no more than 182 days in a row during the <b>period of insurance</b>, beginning at the time the <b>insured person</b> leaves their <b>home</b> or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the <b>insured person</b> returns to Singapore or on the end date of the <b>period of insurance</b> shown in the <b>schedule</b>, whichever is sooner.</p> <p>b) For an annual plan: A <b>trip</b> lasting no more than 90 days in a row during the <b>period of insurance</b>, beginning at the time the <b>insured person</b> leaves their <b>home</b> or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the <b>insured person</b> returns to Singapore or on the end date of the <b>period of insurance</b> shown in the <b>schedule</b>, whichever is sooner.</p> <p>2. Under TravelEasy Flex with section 37 - Pre-existing medical condition cover selected:</p> <p>A single return trip lasting no more than 30 days in a row during the <b>period of insurance</b>, beginning at the time the <b>insured person</b> leaves their <b>home</b> or workplace within Singapore for the purpose of travelling abroad and ending up to three hours after the <b>insured person</b> returns to Singapore or on the end date of the <b>period of insurance</b> shown in the <b>schedule</b>, whichever is sooner.</p>
<b>Known event</b>	means riot, strike, civil commotion, <b>natural disaster</b> or situations which threaten the <b>insured person's</b> health or disrupt their <b>trip</b> that were publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the policy was taken up or before the <b>trip</b> was booked (in the case of an annual plan).
<b>Laptop computer</b>	means laptop or notebook, which is a mobile computer that comes with a non-detachable full-sized keyboard and a flip-up screen of at least 12 inches.
<b>Mobile device</b>	refers to handheld devices like mobile phones, tablets, phablets, netbooks, personal digital assistants and similar equipment, excluding <b>laptop computer</b> .
<b>Natural disaster</b>	An event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
<b>Period of insurance</b>	The period of insurance stated in the <b>schedule</b> which shows the duration that the policy provides cover for the <b>trip</b> .

TERM	DEFINITION
<b>Pre-existing medical condition</b>	<p>1. Under TravelEasy Flex cover, it means: Any pre-existing medical or physical conditions of any <b>insured person</b> 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 <b>journey</b>. For the purpose of an annual policy, we will treat medical or physical conditions for which a claim has been made on a previous <b>journey</b> as a pre-existing medical condition in terms of any future <b>journey</b>.</p> <p>2. Under TravelEasy Flex with section 37 - Pre-existing medical condition cover selected, it means: Any pre-existing medical or physical conditions of any <b>insured person</b> which have needed consultation or treatment including any recurring, chronic or continuing illness or condition before the start of the <b>journey</b>.</p>
<b>Public transport</b>	Any licensed and scheduled land, sea or 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. This excludes taxis, private hire vehicles such as buses or coaches that are chartered or arranged as part of a tour even if the services are regularly scheduled.
<b>Region of travel</b>	<p>Area A Brunei, Cambodia, Indonesia, Laos, East and West Malaysia, Myanmar, Philippines, Thailand and Vietnam.</p> <p>Area B Australia, China (not including Inner Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and including countries in Area A.</p> <p>Area C Worldwide, including countries in Areas A and B.</p>
<b>Schedule</b>	The schedule containing details of you, any <b>insured person</b> , the <b>type of cover</b> you have chosen and the <b>period of insurance</b> . The schedule forms part of the policy.
<b>Serious injury, serious illness</b>	means a critical or dangerous condition which, in the opinion of a <b>doctor</b> , needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health.
<b>Serious medical condition</b>	means a condition which, in the opinion of the <b>company</b> or of MSIG Assist doctor, is a critically ill state of health that requires emergency medical treatment in order to avoid death or serious impairment to the <b>insured person's</b> immediate or long-term health.
<b>TCM practitioner</b>	A traditional Chinese medicine practitioner who is 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 an <b>insured person</b> , an <b>insured person's family member</b> , <b>travel companion</b> , a business partner, an employee or employer of an <b>insured person</b> , or a person related to an <b>insured person</b> in any way.
<b>Terminal illness</b>	Means the conclusive diagnosis by a <b>doctor</b> of an <b>illness</b> that is expected to result in death within 12 months.
<b>We, us, our, the company</b>	MSIG Insurance (Singapore) Pte. Ltd.

Definitions relating to **types of cover, policyholder, insured persons and family member.**

<b>TERM</b>	<b>DEFINITION</b>
<b>Adult</b>	A person aged 18 years or above at the start of any <b>period of insurance</b> .
<b>Child, children</b>	A person who is aged over one month to below 23 years, subject to <b>type of cover</b> selected.
<b>Family</b>	Your family comprising of you and your legal spouse or legal child(ren), or both, named in the <b>schedule</b> as <b>insured persons</b>
<b>Family member</b>	The <b>insured person's</b> husband or wife, <b>child</b> , parent, stepparent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, great-grandchild, brother, brother-in-law, sister, sister-in-law.
<b>Travel companion</b>	A person who has made travel bookings to accompany the <b>insured person</b> for the <b>trip</b> .
<b>Insured, policyholder, you, your</b>	The person named as Insured or Policyholder in the <b>schedule</b> .
<b>Insured person, insured persons</b>	The person or people described in the <b>schedule</b> , who live in Singapore for whom the insurance is arranged.
<b>Type of cover</b>	<p>The type of cover you chose when you applied for the insurance.</p> <ol style="list-style-type: none"> <li>1. Travel <i>Easy Flex</i> plans: Standard Flex, Elite Flex, Premier Flex</li> <li>2. <b>Individual cover, group cover or family cover</b></li> <li>3. Single return trip or annual plan <ul style="list-style-type: none"> <li><u>Single return trip covers</u></li> <li>Adult : Aged 18 years and above at the start of <b>period of insurance</b>.</li> <li>Child : Aged one month to below 23 years at the start of the <b>period of insurance</b>.</li> <li><u>Annual plan covers</u></li> <li>Adult : Aged 18 to 69 years at the start of <b>period of insurance</b>. Renewal from 70 years is limited to Standard Flex plan up to 80 years.</li> <li>Child : Aged one month to below 23 years at the start of the <b>period of insurance</b>, renewable up to below 23 years.</li> </ul> </li> <li>4. <b>Child</b> under: <ol style="list-style-type: none"> <li>a) <b>family cover</b> are insured based on <b>child's</b> sum insured. If the benefit does not have <b>child's</b> sum insured, the <b>child</b> will have the same sum insured as the <b>adult</b>.</li> <li>b) <b>group cover</b> have the option to insure under <b>child</b> cover or <b>adult</b> cover for higher sum insured. We will pay based on the selected cover stated on the <b>schedule</b>.</li> <li>c) <b>individual cover</b> is insured based on <b>adult</b> sum insured.</li> </ol> </li> </ol>

TERM	DEFINITION
<b>Individual cover</b>	A policy issued to you for the <b>insured person</b> named in the <b>schedule</b> .
<b>Family cover</b>	<ol style="list-style-type: none"> <li>For single return <b>trip</b>, the policy covers you and your <b>family</b> travelling together on the same <b>journey</b>.</li> <li>For annual plan, the policy covers you and your <b>family</b> for multiple trips during the <b>period of insurance</b>. For <b>Family cover</b>, the <b>insured persons</b> do not need to travel together on any <b>trip</b>. However, any <b>child insured person</b> under the age of 12 years must be accompanied by a parent or adult guardian for any <b>trip</b>.</li> </ol> <p>There must be no more than seven <b>insured persons</b> under the <b>family</b> cover.</p>
<b>Group cover</b>	<ol style="list-style-type: none"> <li>A policy issued to you taking out cover on behalf of two or more <b>insured persons</b> who can be related or unrelated <b>adult(s)</b> and <b>child(ren)</b> named in the <b>schedule</b> who are travelling as a group.</li> <li>For single return trip, the <b>insured persons</b> under a group cover must travel together on the same <b>journey</b>.</li> </ol>

## THE BENEFITS

We will cover the **insured person** based on the benefits described in the following sections for the **type of cover** and **region of travel** stated in the **schedule**. All sums insured stated in each section are on per **trip** basis.

### SECTION 1 – PERSONAL ACCIDENT

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

Table of Compensation	% of the sum insured for this section
1. Death	100%
2. Permanent and total disability for which satisfactory proof has been given to the <b>company</b> that the total disability 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%
3. Total and irrecoverable loss of sight in both eyes	100%
4. Loss of two or more Limbs	100%
5. Total and irrecoverable loss of sight in one eye and Loss of one Limb	100%
6. Loss of one Limb	50%
7. Total and irrecoverable loss of sight in one eye	50%

Note:

- "Loss of Limb(s)" means permanent and total loss of use or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- If the **insured person** suffers injury that results in more than one of the results described in item 1 to 7 above, the most we will pay is 100% of the sum insured in this section.

The most we will pay under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Adult</b> aged below 70	\$500,000	\$300,000	\$200,000
<b>Adult</b> aged 70 or above	\$80,000	\$60,000	\$40,000
<b>Child</b>	\$120,000	\$100,000	\$70,000
Total for <b>family cover</b>	\$1,240,000	\$800,000	\$540,000

#### What is not covered

Please see the section on exclusions.

## SECTION 2 – OVERSEAS MEDICAL EXPENSES

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** outside Singapore which a **doctor** says are medically necessary as a result of **injury** or **illness** suffered by the **insured person** during the **journey**.

The most we will pay under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Adult</b> aged below 70	\$1,000,000	\$500,000	\$250,000
<b>Adult</b> aged 70 or above	\$100,000	\$75,000	\$50,000
<b>Child</b>	\$300,000	\$200,000	\$100,000
Total for <b>family cover</b>	\$2,600,000	\$1,400,000	\$700,000

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

#### What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

## SECTION 3 – EMERGENCY DENTAL EXPENSES

We will pay for the emergency dental treatment expenses which were paid outside Singapore to restore healthy and natural teeth or a fractured jaw if a **dentist** decides this is necessary as a result of an **injury** suffered by the **insured person** during the **journey** outside Singapore.

We will also pay for dental treatment expenses upon return to Singapore to restore healthy and natural teeth or a fractured jaw if a **dentist** decides this is necessary as a result of an **injury** suffered by the **insured person** during the **journey** outside Singapore, limited to 30 days after the **insured person** returns to Singapore.

If dental treatment is not first received outside Singapore, the **insured person** must arrange for the first dental treatment in Singapore within 72 hours of their return to Singapore.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$5,000 for each <b>adult</b> \$2,500 for each <b>child</b> \$10,000 in total for <b>family cover</b>
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<b>Elite Flex Plan</b>	\$3,000 For each <b>adult</b> \$1,500 For each <b>child</b> \$6,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$1,000 For each <b>adult</b> \$500 for each <b>child</b> \$2,000 in total for <b>family cover</b>

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

#### What is not covered

In addition to the exclusion, we will not pay for the cost of treatment relating to gum diseases, tooth decay, dentures, implants, crowns, bridges or use of precious metal.

#### SECTION 4 – MEDICAL EXPENSES IN SINGAPORE

If an **insured person** receives medical treatment during the **journey** outside Singapore for an **injury** or **illness** suffered during the overseas **journey**, we will also pay for the medical expenses which are a continuation in Singapore 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, limited to 30 days after the **insured person** returns to Singapore.

The most we will pay under this section is:

	<b>Premier Flex Plan</b>	<b>Elite Flex Plan</b>	<b>Standard Flex Plan</b>
<b>Adult</b> aged below 70	\$30,000	\$20,000	\$7,000
<b>Adult</b> aged 70 or above	\$3,000	\$2,000	\$1,000
<b>Child</b>	\$9,000	\$5,000	\$2,000
Total for <b>family cover</b>	\$78,000	\$50,000	\$18,000

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

#### What is not covered

In addition to the exclusions, we will not pay for the cost of dental treatment, mobility aids or prosthesis.

#### SECTION 5 – MOBILITY AID REIMBURSEMENT

We will pay the necessary expenses for buying mobility aids if a **doctor** says this is necessary as a result of an **injury** suffered by the **insured person** while abroad during a **journey**. Mobility aids refer to items such as crutches, wheelchair or walker and does not include prosthesis.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$1,500 for each <b>adult</b> \$1,250 for each <b>child</b> \$3,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$1,000 for each <b>adult</b> \$750 for each <b>child</b> \$2,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$500 for each <b>adult</b> \$250 for each <b>child</b> \$1,000 in total for <b>family cover</b>

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

#### What is not covered

Please see the section on exclusions.

#### SECTION 6 – TRADITIONAL CHINESE MEDICINE EXPENSES

We will pay the **insured person** the cost of traditional Chinese medical treatment by a **TCM practitioner** which is needed for **injury** and **illness** suffered by the **insured person** during the **journey** overseas.

We will further pay for medical treatment expenses by a **TCM practitioner** in Singapore which are a continuation of the overseas medical treatment, limited to 30 days after the **insured person** returns to Singapore.

Where the traditional Chinese medical treatment is not first received outside Singapore, an **insured person** must receive traditional Chinese medical treatment in Singapore within 72 hours of their return to Singapore, before we will pay for these expenses, limited to 30 days after the **insured person** returns to Singapore.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$600 for each <b>adult</b> \$300 for each <b>child</b> \$1,200 in total for <b>family cover</b> Sub-limit: \$60 per <b>insured person</b> per visit
<b>Elite Flex Plan</b>	\$500 for each <b>adult</b> \$250 for each <b>child</b> \$1,000 in total for <b>family cover</b> Sub-limit: \$50 per <b>insured person</b> per visit
<b>Standard Flex Plan</b>	\$400 for each <b>adult</b> \$200 for each <b>child</b> \$800 in total for <b>family cover</b> Sub-limit: \$40 per <b>insured person</b> per visit

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

### What is not covered

Please see the section on exclusions.

## SECTION 7 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay the benefit for each complete 24-hour period of the **insured person's** stay in **hospital** outside Singapore due to an **injury** or **illness** suffered during the overseas **journey**.

For the purpose of this section, stay in **hospital** means the **insured person** stays in a registered **hospital** as a registered inpatient because of a medical need and on the advice of a **doctor**. A one-day stay means a continuous 24-hour period for which the **hospital** makes a charge for room and board.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$200 for each <b>adult</b> and \$100 for each <b>child</b> for each full day stay in <b>hospital</b> and the most we will pay is: \$24,000 for each <b>adult</b> \$12,000 for each <b>child</b> \$72,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$150 for each <b>adult</b> and \$75 for each <b>child</b> for each full day they stay in <b>hospital</b> and the most we will pay is: \$15,000 for each <b>adult</b> \$7,500 for each <b>child</b> \$45,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>adult</b> and \$50 for each <b>child</b> for each full day they stay in <b>hospital</b> and the most we will pay is: \$10,000 for each <b>adult</b> \$5,000 for each <b>child</b> \$30,000 in total for <b>family cover</b>

The benefit under this section is only for **insured person's** stay in **hospital** in a normal ward.

### What is not covered

Please see the section on exclusions.

## SECTION 8 – HOSPITALISATION DAILY BENEFIT IN SINGAPORE

We will pay the benefit for each complete 24-hour period of the **insured person's** stay in **hospital** if the **insured person** is hospitalised within 24 hours after they return to Singapore due to an **injury** or **illness** suffered during the overseas **journey**.

For the purpose of this section, stay in **hospital** means the **insured person** stays in a registered **hospital** as a registered inpatient because of a medical need and on the advice of a **doctor**. A one-day stay means a continuous 24-hour period for which the **hospital** makes a charge for room and board.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$100 for each <b>adult</b> and \$50 for each <b>child</b> for each full day stay in <b>hospital</b> and the most we will pay is: \$2,000 for each <b>adult</b> \$1,000 for each <b>child</b>
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	\$6,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$100 for each <b>adult</b> and \$50 for each <b>child</b> for each full day they stay in <b>hospital</b> and the most we will pay is: \$1,500 for each <b>adult</b> \$750 for each <b>child</b> \$4,500 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>adult</b> and \$50 for each <b>child</b> for each full day they stay in <b>hospital</b> and the most we will pay is: \$1,000 for each <b>adult</b> \$500 for each <b>child</b> \$3,000 in total for <b>family cover</b>


### What is not covered

Please see the section on exclusions.

### TERMS AND SUMS INSURED WHICH APPLY TO SECTIONS 9 TO 13.

We arrange the worldwide medical and travel assistance services appearing in sections 9 to 13 through our appointed assistance company to help the **insured person** in any emergency during their **journey** outside Singapore.

#### MSIG Assist

<b>24-hour hotline</b> <b>+65 6323 8288</b>	<b>24-hour live-chat</b>  Scan or click the QR code for live chat
The contact details above are for travel related emergencies only. For policy matters, refer to our website for <a href="#">help &amp; support</a> .	

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

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, 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 persons** 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 sections 9 to 13. We will pay any costs involved in such proceedings and it will not affect the benefits under sections 9 to 13.

### What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

## SECTION 9 – 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.

1. Medical assistance services
  - a) Medical advice provided over the phone
  - b) Referral to a medical service provider
  - c) Arranging a hospital admission
  - d) Guarantee of medical expenses paid during a stay in hospital
2. Travel assistance services
  - a) Referral to an embassy or interpreter
  - b) Lost luggage assistance
  - c) Lost travel document assistance
  - d) Legal referral
  - e) Emergency message transmission
  - f) Children escort assistance

## SECTION 10 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

### 1. 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.

### 2. Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to above and if we feel it is medically necessary, we will arrange and pay for the **insured person** to be taken back to Singapore by scheduled airline flight (on economy class) or any other appropriate method of transport, including any extra costs of transportation to and from the airport, if their original ticket is not valid for the purpose. However, the **insured person** must give any unused portion of their ticket to



US.

### 3. 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 needed 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 under this section is \$1,000,000 for each **insured person**.

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

#### What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

### SECTION 11 – COMPASSIONATE AND HOSPITAL VISIT

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 member of the **insured person's** family is with them, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one of the **insured person's** immediate family member who, on the written advice of a **doctor**, is needed to travel from Singapore to be with the **insured person** until they are able to resume their **journey** or return to Singapore, whichever happens first. The benefit also applies if an **insured person** passes away as a result of an **injury** or **illness** during the **journey** outside Singapore.

Immediate family member refers to the legal husband or wife, parent, legal child or brother or sister of an **insured person**.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$12,000 for each <b>insured person</b> \$30,000 in total for <b>family cover</b> Sub-limit: \$400 per room per night
<b>Elite Flex Plan</b>	\$8,000 for each <b>insured person</b> \$20,000 in total for <b>family cover</b> Sub-limit: \$300 per room per night
<b>Standard Flex Plan</b>	\$6,000 for each <b>insured person</b> \$15,000 in total for <b>family cover</b> Sub-limit: \$200 per room per night

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

#### What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

## SECTION 12 – CHILD GUARD

If an **adult insured person** has to stay in **hospital** during the **journey** outside Singapore as a result of an **injury** or **illness** and there is no other **adult** to accompany the **children** who are on the same **journey**, we will pay for the reasonable travel (economy air travel, first-class rail travel) and accommodation expenses for one family member or relative to travel overseas to accompany the **children** back to Singapore.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$12,000 for each <b>insured person</b> \$30,000 in total for <b>family cover</b> Sub-limit: \$400 per room per night
<b>Elite Flex Plan</b>	\$8,000 for each <b>insured person</b> \$20,000 in total for <b>family cover</b> Sub-limit: \$300 per room per night
<b>Standard Flex Plan</b>	\$6,000 for each <b>insured person</b> \$15,000 in total for <b>family cover</b> Sub-limit: \$200 per room per night

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

### What is not covered

In addition to the exclusions, we will not be legally responsible for any expenses for services we have not arranged or approved.

## SECTION 13 – EMERGENCY TELEPHONE CHARGES

We will pay for the **insured person's** actual telephone charges for using a personal mobile phone to contact our appointed assistance company, during a medical emergency and for which a medical claim has been made under the following sections:

Section 2 - Overseas medical expenses

Section 3 – Emergency dental expenses

Section 6 – Traditional Chinese medicine expenses

Section 37 – Pre-existing medical condition cover (Overseas medical expenses)

Section 38 – COVID-19 cover (Overseas medical expenses)

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$300 for each <b>insured person</b> \$750 in total for <b>family cover</b> Sub-limit: \$50 in total for prepaid phone cards
<b>Elite Flex Plan</b>	\$200 for each <b>insured person</b> \$500 in total for <b>family cover</b> Sub-limit: \$50 in total for prepaid phone cards
<b>Standard Flex Plan</b>	\$100 for each <b>insured person</b>

	\$250 in total for <b>family cover</b> Sub-limit: \$50 in total for prepaid phone cards
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The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

**What is not covered**

In addition to the exclusions, we will not pay for calls made using any fixed telephone line or LAN line or public telephone using an international calling card (ICC).

**SECTION 14 – INSOLVENCY OF LICENSED TRAVEL OPERATOR**

We will pay for the loss of travel fares or travel deposits paid by the **insured person** which cannot be recovered from any other source, for the **journey** being cancelled before the start of the **journey** due to bankruptcy or insolvency of a Singapore Tourism Board (STB) registered travel agency licensed and operating in Singapore from which the **insured person** bought the **trip**, provided all these conditions are met:

1. This insurance is bought more than three days before the start of the **journey**.
2. Bankruptcy or insolvency takes place before the start of the **journey** but after the date of arranging this insurance.
3. Petition for bankruptcy or similar petition was not filed before this insurance was purchased.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$6,000 for each <b>insured person</b> \$15,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$4,000 for each <b>insured person</b> \$10,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$2,000 for each <b>insured person</b> \$5,000 in total for <b>family cover</b>

In a single return trip policy, once the **trip** is cancelled and an **insured person** makes a claim under this section, the policy will immediately end when the **trip** is cancelled.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 15 – TRAVEL CANCELLATION**

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or is legally required to pay, which cannot be recovered from any other source, if the **journey** is unexpectedly and unavoidably cancelled due to any of the following covered reason which take place within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion** as long as we receive written confirmation of the nature of the **serious injury** or **serious illness** from a doctor.
2. The **insured person** or their **travel companion** being called as a witness in the court of law in Singapore.
3. The **insured person's home** or place of business in Singapore being unfit to live in or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which means the **insured person** has to stay in Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination which prevent the **insured person** from beginning the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from beginning the scheduled **journey**.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$15,000 for each <b>insured person</b> \$37,500 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$10,000 for each <b>insured person</b> \$25,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$8,000 for each <b>insured person</b> \$20,000 in total for <b>family cover</b>

In a single return trip policy, once an **insured person** cancels the **trip** and a claim is made for travel cancellation under section 15 – Travel cancellation, the policy will immediately end when the **trip** is cancelled. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

### What is not covered

Please see the section on exclusions.

## SECTION 16 – TRAVEL POSTPONEMENT

We will pay for the reasonable **additional travel expenses** to reschedule the **insured person's journey** if it is unexpectedly and unavoidably postponed due to any of the following covered reasons which happen within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion**. We must receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.

2. The **insured person** or their **travel companion** being called as a witness in a court of law in Singapore.
3. The **insured person's** home or place of business in Singapore becoming uninhabitable or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which means the **insured person** has to stay in Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from beginning the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination, which prevent the **insured person** from beginning the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from beginning the scheduled **journey**.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$1,800 for each <b>insured person</b> \$4,500 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$1,200 for each <b>insured person</b> \$3,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$600 each <b>insured person</b> \$1,500 in total for <b>family cover</b>

In a single return trip policy, once an **insured person** postpones the **trip** and a claim is made for travel postponement under section 16 – Travel postponement, the policy will immediately end when the **trip** is postponed. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

#### **What is not covered**

Please see the section on exclusions.

#### **SECTION 17 – REPLACEMENT OF TRAVELLER**

We will pay for the reasonable **additional travel expenses** for the **insured person** to make a one-time change of traveller if the **insured person** unexpectedly and unavoidably has to cancel their **trip** due to death, **serious injury** or **serious illness** of the **insured person**, **insured person's family member** or **travel companion** which happen within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

The **insured person** must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$1,000 for each <b>insured person</b> \$2,500 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$750 for each <b>insured person</b> \$1,875 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$500 for each <b>insured person</b> \$1,250 in total for <b>family cover</b>

In a single return trip policy, cover for the **insured person** who is making a claim under section 17 – Replacement of traveller will end immediately when the traveller of the **trip** is replaced. To avoid any doubt, the substitute traveller has to purchase a new cover for the **trip**. However, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

#### What is not covered

Please see the section on exclusions.

#### SECTION 18 – UNUSED ENTERTAINMENT TICKET

We will pay for the cost of any prepaid or unused portion of the **entertainment ticket** which was meant to be used by the **insured person** overseas during the **trip** but was prevented from doing so due to the any of the following reasons that occur within 30 days before the **trip** or during the **trip**, less any refund recovered.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion** as long as we receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. The **insured person** or their **travel companion** being called as a witness in a court of law in Singapore.
3. The **insured person's** home or place of business in Singapore becoming uninhabitable or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which means the **insured person** has to stay in Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from beginning or continuing with the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination, which prevent the **insured person** from beginning or continuing with the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from beginning or continuing with the scheduled **journey**.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

For any claim on **entertainment ticket**, the **insured person** must seek cancellation refund from the relevant parties (e.g. tour operator, event organiser) immediately upon finding out that a change or cancellation is required to the itinerary. The **insured person** must submit claim with proof or denial of any compensation from the relevant parties.



The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$500 for each <b>insured person</b> \$1,250 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$300 for each <b>insured person</b> \$750 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>insured person</b> \$250 in total for <b>family cover</b>

If a claim under section 18 or 36 - Cancel for any reason (Unused entertainment ticket) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 19 – DELAYED DEPARTURE**

If during a **trip**, 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:

1. strike or other industrial action;
2. riot;
3. civil commotion;
4. poor weather conditions;
5. **natural disasters;**
6. the mechanical breakdown of the public transport or it not working properly; or
7. closure of airport or airspace.

We will pay one of the following benefits:

1. Delay benefit

We will pay up to the sum insured for every full four hours in a row of delay. The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight. For connecting flights, the period of delay for each flight are calculated separately and are not added together.

2. Alternative Travel Arrangement

If the **insured person** is able to book an alternative transportation to the same destination that departs earlier than the next available scheduled departure time offered by the same provider of the **public transport** which was delayed, we will pay for the additional administrative or/and travel expenses incurred. The most we will reimburse under (b) Alternative travel arrangement shall not exceed the amount we would have paid if the **insured person** had claimed under 1. Delay benefit, calculated from the original scheduled departure time to the next available scheduled departure time offered by the same public transport provider, less any refund recovered.



To qualify for claim under this section, 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 under this section is:

<b>Premier Flex Plan</b>	\$60 for each <b>adult</b> and \$30 to each <b>child</b> for every full four hours in a row of delay and the most we pay is: \$1,200 for each <b>adult</b> \$600 for each <b>child</b> \$2,400 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$60 for each <b>adult</b> and \$30 to each <b>child</b> for every full four hours in a row of delay and the most we pay is: \$600 for each <b>adult</b> \$300 for each <b>child</b> \$1,200 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$60 for each <b>adult</b> and \$30 to each <b>child</b> for every full four hours in a row of delay and the most we pay is: \$360 for each <b>adult</b> \$180 for each <b>child</b> \$720 in total for <b>family cover</b>

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 20 – FLIGHT DIVERSION**

We will pay up to the sum insured for every full six hours in a row of delay if, while travelling on a scheduled flight, the **insured person’s** flight is diverted due to:

1. poor weather conditions;
  2. **natural disasters**;
  3. emergency medical treatment for a fellow passenger; or
  4. the mechanical breakdown of the aircraft;
- and this prevents the **insured person** from continuing their **journey** and they are delayed from arriving at their planned destination.

The **insured person** must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled arrival time at the planned destination given by the carrier in the original itinerary to the actual arrival time of the **insured person’s** flight.



The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$100 for each <b>adult</b> and \$50 to each <b>child</b> for every full six hours in a row of delay and the most we pay is: \$1,500 for each <b>adult</b> \$750 for each <b>child</b> \$3,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$100 for each <b>adult</b> and \$50 to each <b>child</b> for every full six hours in a row of delay and the most we pay is: \$1,000 for each <b>adult</b> \$500 for each <b>child</b> \$2,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>adult</b> and \$50 to each <b>child</b> for every full six hours in a row of delay and the most we pay is: \$500 for each <b>adult</b> \$250 for each <b>child</b> \$1,000 in total for <b>family cover</b>

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 21 – OVERBOOKED FLIGHT**

If the **insured person** is denied boarding a scheduled flight which they have a confirmed reservation from the travel agent or airline due to overbooking, we will pay for every full six hours in a row of delay. The **insured person** must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$400 for each <b>insured person</b> \$800 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$300 for each <b>insured person</b> \$600 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$200 for each <b>insured person</b> \$400 in total for <b>family cover</b>

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 22 – MISSED TRAVEL CONNECTION**

If during a **trip**, the **insured person’s** incoming scheduled **public transport** arrives late at the transfer point outside Singapore and they miss the onward scheduled **public transport** which they have a confirmed reservation, we will pay for every full six hours in a row of delay. The **insured person** must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the actual arrival time of **insured person’s** incoming **public transport** at the transfer point to the actual scheduled departure time of the replacement **public transport**.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$600 for each <b>insured person</b> \$1,200 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$500 for each <b>insured person</b> \$1,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we pay is: \$400 for each <b>insured person</b> \$800 in total for <b>family cover</b>

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 23 – SHORTENING THE TRIP**

We will pay for the following expenses:

1. the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments for the original scheduled **journey** which the **insured person** legally has to pay and which cannot be recovered from any other source; and/or
2. the reasonable additional travel expenses which need to be paid for the **insured person**.

if the **journey** is unexpectedly and unavoidably cut short or abandoned after it begins resulting in the **insured person** having to make a direct **trip home** due to any of the following covered reasons 1 to 8 which take place during the **journey**.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion**. We must receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. The **insured person** or their **travel companion** being called as a witness in a court of law in Singapore.



3. The **insured person's** home or place of business in Singapore becoming uninhabitable or being seriously damaged following a burglary, fire, flood, typhoon, earthquake or landslip which means the **insured person** has to return to Singapore.
4. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from continuing the scheduled **journey**.
5. **Natural disasters** which happen at the planned overseas destination which prevent the **insured person** from continuing the scheduled **journey**.
6. Closing of airport or airspace that prevents the **insured person** from continuing with the scheduled **journey**.
7. Hijacking of the aircraft in which the **insured person** is on board as a passenger.
8. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

Shortening the **trip** means returning home before the scheduled return date, in which case you have to pay the part of the non-refundable, pre-paid charges. These expenses are recoverable only if the **insured person** cannot use the return ticket and is not able to recover them under another section of this policy.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$15,000 for each <b>insured person</b> \$37,500 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$10,000 for each <b>insured person</b> \$25,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$5,000 for each <b>insured person</b> \$12,500 in total for <b>family cover</b>

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

### What is not covered

Please see the section on exclusions.

## SECTION 24 – TRAVEL DISRUPTION

We will pay for the reasonable **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled **journey**, if their **trip** is unexpectedly and unavoidably disrupted due to any of the following covered reasons.

1. Death, **serious injury** or **serious illness** of the **insured person** or their **family member** or **travel companion**. We must receive written confirmation of the nature of the **serious injury** or **serious illness** from a **doctor**.
2. An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the **insured person** from continuing the scheduled **journey**.

3. **Natural disasters** which happen at the planned overseas destination, which prevent the **insured person** from continuing the scheduled **journey**.
4. Closing of airport or airspace that prevents the **insured person** from continuing with the scheduled **journey**.
5. Hijacking of the aircraft in which the **insured person** is on board as a passenger.
6. Fire at the accommodation booked by the **insured person** and the accommodation provider is unable to provide the stay.
7. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider due to infectious disease symptoms.

The **insured person** must notify the tour, **public transport** or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$3,000 for each <b>insured person</b> \$7,500 in total for <b>family cover</b> Sub-limit: \$400 per room per night
<b>Elite Flex Plan</b>	\$2,000 for each <b>insured person</b> \$5,000 in total for <b>family cover</b> Sub-limit: \$300 per room per night
<b>Standard Flex Plan</b>	\$1,000 for each <b>insured person</b> \$2,500 in total for <b>family cover</b> Sub-limit: \$200 per room per night

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

**What is not covered**

Please see the section on exclusions.

**SECTION 25 – AUTOMATIC EXTENSION OF COVER**

If the homeward **journey** cannot be completed before the end date shown in your policy due to the following reasons that occur during your **trip**, cover will stay in force without an extra premium for an **insured person** for up to:

1. 14 days if any **public transport** in which that **insured person** is travelling as a fare-paying passenger is delayed; or
2. 30 days if the intended return **journey** is prevented due to the **insured person's injury** or **illness** arising from a cause covered under this policy.

**What is not covered**

Please see the section on exclusions.

## SECTION 26 – DELAYED BAGGAGE

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

If the baggage is delayed on the arrival in Singapore, We will only pay the benefit up to the sum insured provided a minimum period of six hours in a row of delay has lapsed.

To avoid any doubt, we will pay only pay one baggage delay claim for baggage checked-in under one **insured person** regardless of:

1. the number of pieces of baggage delayed for one **insured person**; or
2. the number of **insured persons** affected from sharing one piece of delayed baggage.

We will deduct payment from the amount we will pay under section 27 – Baggage if the baggage later proves to be permanently lost.

To qualify for payment, the **insured person** must get written confirmation from the carrier, operator or their handling agents stating the reason and length of delay.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$200 for each <b>insured person</b> for every full six hours in a row of delay and the most we will pay is: \$1,000 for each <b>insured person</b> \$2,000 in total for <b>family cover</b> For delay in Singapore, we pay only \$200 after full six hours of delay.
<b>Elite Flex Plan</b>	\$150 for each <b>insured person</b> for every full six hours in a row of delay and the most we will pay is: \$600 for each <b>insured person</b> \$1,200 in total for <b>family cover</b> For delay in Singapore, we pay only \$150 after full six hours of delay.
<b>Standard Flex Plan</b>	\$100 for each <b>insured person</b> for every full six hours in a row of delay and the most we will pay is: \$300 for each <b>insured person</b> \$600 in total for <b>family cover</b> For delay in Singapore, we pay only \$100 after full six hours of delay.

### What is not covered

Please see the section on exclusions.

## SECTION 27 – BAGGAGE

We will pay for accidental loss of or damage, occurring during the **journey** outside Singapore, to personal baggage, including clothing and personal belongings worn or carried on the **insured person**, trunks, suitcases and similar bags and one **laptop computer** and one **mobile device**, taken or owned by an **insured person**.

**Jewellery, laptop computer** and **mobile device** must be transported under the **insured person's** care as carry-on baggage during travel on **public transport** as we do not cover these items for loss or damage while transported as checked-in baggage.

For any loss or damage caused by **public transport**, accommodation or service provider, you must claim from the relevant



parties first. When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties. We will pay a maximum of one **laptop computer** and one **mobile device** per **insured person** per **trip**.

We may, at our discretion, choose to cover either the loss of or repair of the item. If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item is completely irrecoverable.

A reduction factor will be applied to claims under this section, as outlined in Claim Condition 7, except for items purchased overseas during the **trip** with proof of receipts. After applying the reduction, the most we will pay for items with proof of receipts is:

1. \$500 for any single item, or pair or set of items
2. \$1,000 for a **laptop computer**
3. \$500 for **jewellery** in total

Lower limits apply to items without receipts, as detailed in Claim Condition 7.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$7,500 for each <b>insured person</b> \$15,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$5,000 for each <b>insured person</b> \$10,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$3,000 for each <b>insured person</b> \$6,000 in total for <b>family cover</b>

The most we will pay under sections 27 and 28 in total, will not be more than the sum insured under section 27 – Baggage.

### What is not covered

In addition to the exclusions, this section does not pay for items covered under section 28 – Loss of Travel Documents or section 34 – Golfer’s cover.

### SECTION 28 – LOSS OF TRAVEL DOCUMENTS

We will pay for the cost of getting replacement passports, travel tickets and other relevant travel documents as a result of accidental loss or damage during the **journey** while overseas.

We will also pay the reasonable **additional travel expenses** which are needed to replace lost travel documents, if the loss arises out of a robbery, burglary or theft while the **insured person** is outside Singapore during the **journey**.

The loss 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 under this section is:

<b>Premier Flex Plan</b>	\$1,500 for each <b>insured person</b> \$3,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$1,000 for each <b>insured person</b> \$2,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$500 for each <b>insured person</b> \$1,000 in total for <b>family cover</b>

The most we will pay under sections 27 and 28 in total, will not be more than the sum insured under section 27 – Baggage.

### What is not covered

Please see the section on exclusions.

## SECTION 29 – 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 local police at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documents from the police.

The most we will pay under this section is:

<b>Premier Flex Plan</b>	\$500 for each <b>insured person</b> \$1,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$300 for each <b>insured person</b> \$600 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$100 for each <b>insured person</b> \$200 in total for <b>family cover</b>

### What is not covered

In addition to the exclusions, we do not cover for loss or theft of money while transported as checked-in baggage.

## SECTION 30 – PERSONAL LIABILITY

We will cover each **insured person** 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:

1. death or **injury** of any other person; or
2. loss of or damage to property belonging to other people.

No matter how many **insured persons** are involved, 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 **trip**, including any legal costs and expenses awarded against or paid by the **insured person** with our written permission is:

<b>Premier Flex Plan</b>	\$1,000,000 for each <b>adult</b> \$500,000 for each <b>child</b> \$1,000,000 in total for <b>family cover</b>
<b>Elite Flex Plan</b>	\$800,000 for each <b>adult</b> \$400,000 for each <b>child</b> \$800,000 in total for <b>family cover</b>
<b>Standard Flex Plan</b>	\$600,000 for each <b>adult</b> \$300,000 for each <b>child</b> \$600,000 in total for <b>family cover</b>

### What is not covered

Please see the section on exclusions.



## SECTION 31 – TERRORISM COVER

As an exception to general exclusion 13(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 the use of biological weapons, chemical agents or nuclear devices.

We will pay based on the sum insured of all other sections. The most we will pay for all sections of the policy in total is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
Each <b>Insured person</b>	\$500,000	\$300,000	\$200,000
Total for <b>family cover</b>	\$2,000,000	\$1,200,000	\$800,000

For **insured persons** covered under group cover, the most we will pay for all **insured persons** is \$5,000,000 for each event involving terrorism acts, no matter what transport was used on the **journey**.

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 **act of terrorism** will be limited to one policy only (with the highest limit on **act of terrorism**).

## SECTION 32 – PASSIVE WAR

As an exception to general exclusion 13(a), we will extend section 1 - Personal accident of this policy to cover the **insured person** for death or bodily **injury** which may be suffered through war, riot, revolution or any similar event as long as no state of war exists in the country when the **insured person** travels there and that country is not the home of the **insured person**. The **insured person** must prove that, at the time of suffering the loss, they were in no way directly or indirectly taking part in any of those activities, apart from steps which were reasonably necessary to protect themselves or their property. They must also not have been involved in controlling, preventing, suppressing or in any other way dealing or attempting to deal with those events.

This cover will not apply 30 days after the outbreak of war or any of the events listed during the **insured person's** visit to that country.

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

## OPTIONAL COVERS

### SECTION 33 – ADVENTURE AND SPORTS COVER

This optional cover if selected and stated on the **schedule**, will apply to all the **insured persons**.

#### Adventurous activities

We will pay benefits from the relevant sections of this policy if the **insured person** suffers accidental death or **injury** as a result of taking part in or practising for the following activities for leisure and non-competitive purpose, with a licensed operator and provided the **insured person** follows all safety and health instructions, guidelines or regulations:

1. zip-lining, zip-riding, bungee jumping, parasailing, tandem sky diving, tandem paragliding, tandem hang gliding;
2. sightseeing on hot-air balloon, helicopter, airplane;

3. canoeing or white-water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty);
4. jet skiing, helmet diving, surfing (except big wave surfing which is excluded as an extreme sport);
5. scuba diving, up to the qualified depth of the **insured person's** diving certification, and at all times accompanied by a qualified dive instructor or dive master and does not exceed depth of 30 metres;
6. ice skating, tobogganing, sledging; snow tube sliding, dog sledding, snow rafting; skiing or snowboarding, snowmobiling provided these activities are not done in off piste, ungroomed, unpatrolled areas or places not recommended for beginner to intermediate users;
7. up to 3,000m above sea level for hiking, trekking or mountaineering; or
8. marathon (up to 42.195km).

### Sports equipment

We will pay the **insured person** for loss, theft or accidental damage to the sports equipment belonging to the **insured person** that occurs during the **journey** overseas but not for any loss or damage suffered during the course of use, play or practice.

For any loss or damage caused by **public transport**, accommodation or service provider, you must claim from the relevant parties first. When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties.

Sports equipment refers to the following equipment specially designed for the following activities:

1. Water sports / activities such as canoe, kayak, paddle, diving gear, wake or surf board, fishing gear
2. Land / Snow sports such as ski, ski pole, snowboards, bicycle, helmet

Sport equipment includes specialist apparel, limited only to scuba diving, snowboarding and snow skiing.

We may, at our discretion, choose to cover either the loss of or repair of the item. If any item is proven to be beyond economical repair, we will deal with a claim under this section as if the item is completely irrecoverable.

A reduction factor will be applied to claims under this section, as outlined in Claim Condition 7, except for items purchased overseas during the **trip** with proof of receipts. Lower limits apply to items without receipts, as detailed in Claim Condition 7.

The most we will pay to each **insured person** under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Adventurous activities</b>	Covered	Covered	Covered
<b>Sports equipment</b>	\$300	\$200	\$100

### What is not covered

In addition to the exclusions, this section does not pay for golfing equipment and items claimable under section 27 – Baggage.



**SECTION 34 – GOLFER’S COVER**

This optional cover if selected and stated on the **schedule**, will apply to all the **insured persons**.

**Damage or loss of golf equipment**

We will pay the **insured person** for loss, theft or accidental damage to the golfing equipment (golf clubs and bags) belonging to or on loan to the **insured person** that occurs during the **journey** overseas but not for any loss or damage suffered during the course of play or practice.

For any loss or damage caused by **public transport**, accommodation or service provider, you must claim from the relevant parties first. When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties.

We may, at our discretion, choose to cover either the loss of or repair of the item. If any item is proven to be beyond economical repair, we will deal with the claim under this section as if the item is completely irrecoverable.

A reduction factor will be applied to claims under this section, as outlined in Claim Condition 7, except for items purchased overseas during the **trip** with proof of receipts. After applying the reduction, the most we will pay for items with proof of receipts is \$300 per article. Lower limits apply to items without receipts, as detailed in Claim Condition 7.

**Hired golf equipment**

We will pay for the cost of hiring golf equipment following the loss, theft or accidental damage to the **insured person’s** golf equipment that occurs during the **journey** overseas referred to above where claim is payable under this section.

**Unused green fees due to injury or illness**

We will pay for overseas pre-booked green fees which are not refundable if the **insured person** cannot play on the scheduled booked dates due to **injury** or **illness** suffered after booking and payment has been made.

**Hole-in-one**

We will pay the **insured person** for the cost of one round of celebratory drinks when the **insured person** scores a hole-in-one in an organised event at any 18-hole golf course during the **journey** outside Singapore.

The **insured person** must provide written evidence from the golf club official of the hole-in-one scored, and provide original receipts for the cost of celebratory drinks incurred during the **journey** overseas at the same golf club premise where the hole-in-one was achieved.

The most we will pay to each **insured person** under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
Damage or loss of golf equipment	\$1,000		
Hired golf equipment	\$300, subject to \$100 per day		
Unused green fees due to injury or illness	\$500		
Hole-in-one	\$500		

**What is not covered**

Please see the section on exclusions.

**SECTION 35 – RENTAL VEHICLE COVER**

This optional cover if selected and stated on the **schedule**, provides cover for the vehicle rented during the **trip** overseas subject to the following conditions.

1. This benefit covers only for vehicles rented by the first **insured person** named in the **schedule**.
2. The first **insured person** may rent different vehicles during various part of the **trip** but must not rent more than one vehicle at the same time.
3. The rental vehicle
  - a) is a car or campervan rented from a licensed rental agency.
  - b) has a rental agreement stating that the first **insured person** is legally responsible for the rental vehicle, the excess and charges incurred.
  - c) is operated only by **insured person(s)** who:
    - i) are authorised drivers under the rental agreement.
    - ii) hold a valid driving license for the destination country.

### **Rental vehicle cancellation**

We will pay for the unused rental vehicle charges and deposits the first **insured person** has paid or is legally required to pay, which cannot be recovered from any other source, due to any of the following covered reasons:

1. The **insured person** is unable to operate the rental vehicle due to **injury** or **illness** sustained during the **journey** overseas as certified by a **doctor**, and there is no other **insured person** qualified to drive the rented vehicle.
2. The **insured person** is unable to collect the rental vehicle due to late arrival of the **insured person's** scheduled **public transport** by more than 3 hours from the original scheduled arrival time.
3. The **journey** is unexpectedly and unavoidably cancelled or disrupted in which a claim is payable under:
  - a) Section 15 – Travel cancellation
  - b) Section 16 – Travel postponement
  - c) Section 23 – Shortening the trip
  - d) Section 24 – Travel disruption

The **insured person** must notify the rental company immediately upon finding out that a change or cancellation is required to the itinerary.

### **Rental vehicle excess**

We will pay the rental excess if the first **insured person** legally has to pay this amount due to accidental loss or damage to the vehicle during a **journey** outside Singapore, provided:

1. the **insured persons** have kept to all requirements of the rental agreement;
2. as part of the hiring arrangement, the **insured person** must take up a full motor insurance against loss or damage to the rental vehicle during the rental period.

### Returning a rental vehicle

We will pay the reasonable costs for returning the rental vehicle to the nearest hire depot if the **insured person** cannot return the rental vehicle due to their **injury** or **illness**, and there is no other **insured person** who is authorised to drive and able to return the rented vehicle.

The most we will pay to the first **insured person** named in the **schedule** per **trip** under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Rental vehicle cancellation</b>	\$700	\$700	\$300
<b>Rental vehicle excess</b>	\$1,200	\$1,200	\$500
<b>Returning a rental vehicle</b>	\$700	\$700	\$300

To avoid any doubt, the sum insured is for one **trip**, regardless of the accidents or number of vehicles rented by the first **insured person**.

### What is not covered

In addition to the exclusions, this section will not pay for:

1. any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, built-in faults, or faults or damage which are not obvious; or
2. damage to tyres and rims unless damage is caused to other parts of the rental vehicle in the same **accident**.
3. insurance premiums paid for rented vehicle.

### SECTION 36 – CANCEL FOR ANY REASON (CFAR)

This optional cover if selected and stated on the **schedule**, will apply to all **insured persons**. This optional cover is not available for annual policy.

We will pay for 50% of covered expenses up to the sums insured for all these benefits under this section.

This policy and this optional cover must be purchased within 14 days of your first booking for the tour, **public transport**, accommodation or entertainment ticket for the **trip**, whichever is earlier. Bookings made must include submission of payment details to the relevant provider. Entertainment tickets include tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events but excludes movie tickets.

The **insured person** must notify the tour, **public transport**, accommodation or entertainment ticket provider immediately upon finding out that a change or cancellation is required to the itinerary.

To qualify for claim under this section, any changes made to this policy must be done before or within 14 days from the date you made your first booking, initial payment or deposit for your **trip**, whichever is earlier.

When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties. We will reduce your claim by any refund you have received in any form such as cash, credit, miles, points or vouchers.

### What is not covered

Air miles, holiday points, membership and credit card redemptions are not covered. In addition, you will not be able to make any claim for any reason under this section if your **trip** is affected by any of the following:

1. Any **known event**.
2. You or any **insured person** taking part in naval, military, air force, civil defence or police services or operations.
3. Any malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or their behalf.
4. Any restrictions or regulations imposed by any government or local authority.
5. General exclusion 13, 14, 15, 16, 17 or 18.

### **Travel Cancellation (CFAR)**

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments which the **insured person** legally has to pay and which cannot be recovered from any other source, if the **insured person** cancels the **trip** due to any reason, before the start of the **trip**.

### **Travel Postponement (CFAR)**

We will pay for the reasonable **additional travel expenses** to reschedule the **insured person** postpones the **trip** due to any reason, before the start of the **trip**.

### **Replacement Of Traveller (CFAR)**

We will pay for the reasonable **additional travel expenses** for the **insured person** to make a one-time change of traveller to take the **insured person's** place for the **trip** due to any reason, before the start of the **trip**.

### **Unused Entertainment Ticket (CFAR)**

We will pay for the cost of any prepaid or unused portion of the **entertainment ticket** which was meant to be used by the **insured person** overseas during the **trip** but was prevented from doing so due to any reason.

### **Shortening the trip (CFAR)**

We will pay for the following expenses if the **journey** is unexpectedly and unavoidably cut short or abandoned after it begins resulting in the **insured person** having to make a direct **trip home** due to any reason.

1. the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments for the original scheduled **journey** which the **insured person** legally has to pay and which cannot be recovered from any other source; and/or
2. the reasonable **additional travel expenses** which need to be paid for the **insured person**.

Shortening the **trip** means returning home before the scheduled return date, in which case you have to pay the part of the non-refundable, pre-paid charges. These expenses are recoverable only if the **insured person** cannot use the return ticket and is not able to recover them under another section of this policy.

The most we will pay to each **insured person** under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Travel Cancellation (CFAR)</b>	\$6,000	\$4,000	\$2,000
<b>Travel Postponement (CFAR)</b>	\$1,000	\$500	\$300
<b>Replacement Of Traveller (CFAR)</b>	\$1,000	\$500	\$300
<b>Unused Entertainment Ticket (CFAR)</b>	\$300	\$200	\$100
<b>Shortening the trip (CFAR)</b>	\$3,000	\$2,000	\$1,000
<b>Co-payment</b>	We will pay 50% of covered expenses up to the sums insured under this section		

In a single return trip policy, once an **insured person** makes claim for Travel cancellation (CFAR), Travel postponement (CFAR) or Replacement of traveller (CFAR), the policy coverage will immediately end for the affected **insured person**. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

If a claim under section 18 or 36 - Cancel for any reason (Unused entertainment ticket) results from the same event, we will pay for the claim under one of the sections only.

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.

### **SECTION 37 – PRE-EXISTING MEDICAL CONDITION COVER (PRE-EX COVER)**

This optional cover if selected will apply to specified **insured persons** stated on the **schedule**. This optional cover section is available only for single return trip with duration up to 30 days.

To be eligible for this optional cover, the **insured person** must meet all these conditions:

1. The **insured person** is following their treating **doctor's** advice for all their **pre-existing medical condition**. This includes not refusing or delaying any monitoring, medical appointment, medical test, medication, treatment or surgery.
2. The **insured person** does not have any medical condition or symptom which they have not consulted a **doctor** for or for which they are waiting for medical test, medical result, diagnosis, treatment or surgery.
3. In the last 12 months, the **insured person** does not have any **pre-existing medical condition** which has required them to:
  - a) receive treatment at a **hospital's** Accident and Emergency Department more than once;
  - b) stay in a **hospital** as an **inpatient** for more than three days in a row; and
  - c) stay in a **hospital** as an **inpatient** for more than once.

### **What is covered**

If during a **trip** outside Singapore, the **insured person** suffers an **acute onset of a pre-existing medical condition**, we will extend section 2, 10 and 11 of the policy to pay for the expenses incurred by the **insured person** up to 30 days from the date the **insured person** first suffers the **acute onset of a pre-existing medical condition** during the **trip**.

To qualify for claim, the **insured person** or their representative must contact MSIG Assist as soon as the situation allows.

The most we will pay to each specific **insured person** under this section is based on the sums insured shown in the table below which are sub-limits of section 2, 10 and 11 and not in addition to the sum insured of these extended sections.

Sections extended under Pre-ex cover	Sub-limits		
	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Overseas Medical Expenses</b>	<b>Extension of Section 2 (inpatient hospital charges only)</b>		
<b>Adult</b> aged below 70	\$150,000	\$100,000	\$75,000
<b>Adult</b> aged 70 or above	\$100,000	\$75,000	\$50,000
<b>Child</b>	\$100,000	\$75,000	\$50,000
<b>Emergency Medical Evacuation and Repatriation</b>	<b>Extension of Section 10</b>		
Each <b>insured person</b>	\$200,000	\$150,000	\$100,000
<b>Compassionate and hospital visit</b>	<b>Extension of Section 11</b>		
Each <b>insured person</b>	\$6,000 \$400 per room per night	\$4,000 \$300 per room per night	\$3,000 \$200 per room per night

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

### What is not covered

In addition to the exclusions, this section does not cover any claims resulting from:

1. any **pre-existing medical condition** that worsens within the 30 days before the start of the **trip** for which a **doctor** has advised to see a medical specialist, undergo investigative test, surgery, or change in treatment, prescribed medication or dosage. This does not include changes to prescribed medication or dosage for lowering blood cholesterol;
2. **terminal illness** regardless of whether diagnosis was received before or after this insurance was purchased;
3. outpatient medical treatment; or
4. medical expenses incurred in Singapore.

### SECTION 38 – COVID-19 COVER

This optional cover if selected and stated on the **schedule**, will apply to all **insured persons**.

We will pay the benefits in this section for claims due to **COVID-19** covered reasons.

**COVID-19** covered reasons refers to:



1. The **insured person** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
2. The **insured person** is identified and ordered by the Singapore or overseas government to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
3. The **insured person's family member** is hospitalised or passed away due to **COVID-19** infection.
4. The **insured person** is denied boarding of the **public transport** by the local authority or transport provider on scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from the scheduled departure date.
5. The **travel companion** is tested positive for **COVID-19** by a **doctor** or government approved personnel.
6. The **travel companion** is identified and ordered by the local government at the overseas destination to undergo quarantine or isolation due to suspected or confirmed **COVID-19** infection.
7. The **travel companion** is denied boarding of the **public transport** by the local authority or transport provider on the scheduled departure date due to **COVID-19** symptoms and thereafter tested positive for **COVID-19** by a **doctor** or government approved personnel within 5 days from scheduled departure date.

The **insured person** must notify the tour, **public transport**, accommodation or entertainment ticket provider immediately upon finding out that a change or cancellation is required to the itinerary.

When submitting claim to us, you must provide proof or denial of any compensation from the relevant parties. We will reduce your claim by any refund you have received in any form such as cash, credit, miles, points or vouchers.

### Travel Cancellation

We will pay for the unused travel fare, accommodation charges and deposits the **insured person** has paid or is legally required to pay, which cannot be recovered from any other source, if the **journey** is unexpectedly and unavoidably cancelled due to any of the **COVID-19** covered reasons 1 to 7 which take place within 30 days before the start of the **journey** but after the **journey** and insurance are arranged.

### Travel Postponement

We will pay for the reasonable **additional travel expenses** to reschedule the **insured person's journey** if it is unexpectedly and unavoidably postponed due to any of the **COVID-19** covered reasons 1 to 7 which happen within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

### Replacement Of Traveller

We will pay for the reasonable **additional travel expenses** for the **insured person** to make a one-time change of traveller if the **insured person** unexpectedly and unavoidably has to cancel their **trip** due to any of the **COVID-19** reasons 1 to 7 which happen within 30 days before the start of the **journey** but after the date of arranging this insurance and the **journey**.

### Medical and travel assistance services

We will extend section 9 to provide medical and travel assistance due to **COVID-19**. The **insured person** or the personal representative must contact MSIG Assist immediately for any medical claims relating to **COVID-19**. Please refer to section 9 for the full terms and conditions.



## Overseas medical expenses

We will pay the medical, surgical, nursing or **hospital** charges incurred by the **insured person** for up to 60 days outside Singapore which a **doctor** says are medically necessary as a result of **COVID-19** suffered by the **insured person** during the **journey**.

## Emergency medical evacuation and repatriation

We will extend section 10 for claims due to the **insured person** falling ill due to **COVID-19**. Please refer to section 10 for the full terms and conditions.

## Shortening the trip

We will pay for the following expenses if the **journey** is unexpectedly and unavoidably cut short or abandoned after it begins resulting in the **insured person** having to make a direct **trip home** due to any of the **COVID-19** covered reason 1 to 7. For **COVID-19** covered reasons 5 to 7, we will pay up to 50% of the sum insured.

1. the unused travel fare, accommodation charges and deposits the **insured person** has paid or payments for the original scheduled **journey** which the **insured person** legally has to pay and which cannot be recovered from any other source;  
and/or
2. the reasonable additional travel expenses which need to be paid for the **insured person**.

## Travel disruption

We will pay for the reasonable **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled **journey**, if their **trip** is unexpectedly and unavoidably disrupted due to any of the **COVID-19** covered reasons 1, 2, 4, 5, 6, and 7. For **COVID-19** covered reasons 5 to 7, we will pay up to 50% of the sum insured.

## Automatic extension of cover

If **insured person's** homeward **journey** cannot be completed before the end date shown in the policy, cover will stay in force without additional premium for an **insured person** for up to 14 days if the **insured person** is hospitalised due to **COVID-19** infection.

The most we will pay to each **insured person** under this section is:

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
<b>Travel cancellation</b>			
Adult / Child	\$5,000	\$4,000	\$3,000
Family	\$12,500	\$10,000	\$7,500
<b>Travel postponement</b>			
Adult / Child	\$1,500	\$1,000	\$500
Family	\$3,750	\$2,500	\$1,250
<b>Replacement of traveller</b>			
Adult / Child	\$1,000	\$750	\$500

	Premier Flex Plan	Elite Flex Plan	Standard Flex Plan
Family	\$2,500	\$1,875	\$1,250
<b>Overseas medical expenses</b>			
Adult below 70 years	\$250,000	\$150,000	\$75,000
Adult aged 70 and above	\$100,000	\$75,000	\$37,500
Child	\$100,000	\$75,000	\$37,500
Family	\$700,000	\$450,000	\$225,000
<b>Medical &amp; travel assistance services</b>			
Adult / Child	Included		
<b>Emergency medical evacuation and repatriation</b>			
Adult / Child	\$1,000,000	\$1,000,000	\$1,000,000
Family	\$3,000,000	\$3,000,000	\$3,000,000
<b>Shortening your trip</b>			
Adult / Child	\$5,000	\$4,000	\$3,000
Family	\$12,500	\$10,000	\$7,500
<b>Travel disruption</b>			
Adult / Child	\$3,000	\$2,000	\$1,000
Family	\$7,500	\$5,000	\$2,500
<b>Automatic extension of cover</b>			
Adult / Child	Included		

In a single return trip policy, once an **insured person** makes claim for section 38 under Travel cancellation, Travel postponement or Replacement of traveller, the policy coverage will immediately end for the affected **insured person**. To avoid any doubt, the policy will continue to be in force for the other **insured persons** who continue with the **trip**.

The most we will pay under sections 2, 3, 4, 5, 6, 37 – Pre-existing medical condition cover (Overseas medical expenses) and 38 – COVID-19 cover (Overseas medical expenses) in total, will not be more than the sum insured under section 2 – Overseas medical expenses.

The most we will pay for all services and benefits under sections 10, 11, 12, 13, 37 – Pre-existing medical condition cover (Emergency evacuation and repatriation & Compassionate and hospital visit) and 38 – COVID-19 cover (Emergency evacuation and repatriation) will not be more than \$1,000,000 per **insured person** for any one **journey**, no matter how many events are involved.

If a claim under section 14, 15, 16, 17, 36 – Cancel for any reason (Travel cancellation, Travel postponement & Replacement of traveller) and 38 – COVID-19 Cover (Travel cancellation, Travel postponement & Replacement of traveller) results from the same event, we will pay for the claim under one of the sections only.

If a claim under section 19, 20, 21, 22, 23, 24, 36 – Cancel for any reason (Shortening the trip) and 38 – COVID-19 Cover (Shortening the trip & Travel disruption) results from the same event, we will pay for the claim under one of the sections only.



## Conditions

1. Claims under this section must be accompanied by COVID-19 test results certified by a doctor.
2. We reserve the right to terminate the COVID-19 cover by giving you 14 days' notice in writing.

## Exclusions

Please see the section on exclusions.

### OVERALL COMPENSATION LIMIT

The most we will pay for all **insured persons** travelling in one aircraft or surface transport vehicle or vessel will be \$15,000,000 or the total of all benefits due for the **insured persons**, whichever is lesser.

If the total for all claims for **insured persons** travelling in one form of transport is more than \$15,000,000, the most we will pay for each of the **insured persons** will be a percentage of the benefits due for that person.

### EXCLUSIONS

#### Exclusions which apply to sections 26, 27, 28, 29, 33 and 34

We will not pay for

1. any loss not reported within 24 hours of discovery to the local police, 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. perishables, fruits, food and drink products;
3. vouchers, coupons and any cards such as identity, driving license, employment pass or work permit or resident permit, membership, access, transportation, stored-value, loyalty or rewards cards;
4. ATM, debit or credit card;
5. loss or damage to animals, computer software, mechanical propelled vehicles, aircraft including drones, 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, except for **laptop computer** and **mobile device** covered under section 27 – Baggage;
7. loss of money unless covered under section 29 – Personal Money;
8. 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;
9. the cost of reproducing data whether recorded on tape, card, disc or otherwise;
10. loss or damage of sports or golf equipment unless covered under section 33 – Adventure and sports cover (Sports equipment) and section 34 – Golfer's cover;

11. damage to any brittle or fragile items unless properly packed and protected;
12. 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;
13. loss or damage to property 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. any fines or penalties the **insured person** has to pay due to not replacing the lost personal documents or replacing them late;
16. any 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 of damage; or
17. any loss or damage of items hired or rented by the **insured person**.

#### **Exclusions which apply to sections 15, 16, 19, 20, 21, 22, 23, and 24**

We will not pay for the following.

1. Any failure on your or the **insured person's** part to:
  - a) check-in for departure by the time given by the carrier (except for reasons specifically provided above); or
  - b) 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.
2. Any loss or expenses being compensation for any air miles, holiday points, membership or credit card redemption you use for the **trip** in part or in full.
3. Any charges not related to transport or accommodation.
4. Any expenses for **entertainment tickets** unless covered under section 18 – Unused entertainment ticket or section 36 – Cancel for any reason (Unused entertainment ticket).

#### **Exclusions which apply to sections 30**

We will not pay for the following.

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, 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; or
  - e) owning, having or using animals, firearms, mechanically propelled vehicles, vessels or aircraft including drones of any description.
5. Any 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. Any liability which you have under an agreement but which you would not have if the agreement did not exist.
7. Judgments 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. Any 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) any 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.

## GENERAL EXCLUSIONS

(which apply 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. Any **known event**.
2. Any **pre-existing medical condition** unless the **insured person** is covered under section 37 – Pre-existing medical condition cover.
3. Human Immunodeficiency Virus (HIV), HIV related illnesses, or any other diseases or illnesses related to sexually transmitted disease.
4. Childbirth, miscarriage, abortion, menopause or any pregnancy related conditions.
5. 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).
6. Any mental illness, anxiety state or depression suffered by the **insured person** and diagnosed before arranging the **journey**.
7. The **insured person** taking part in the following activities unless covered under section 33 – Adventurous Activities Cover:

- a) flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed, regular scheduled commercial airline operating between licensed commercial airports;
  - b) rafting or canoeing involving white-water rapids, jet skiing, surfing except in conditions suitable for a beginner surfer, high diving or jumping, free diving, underwater activities involving artificial breathing apparatus;
  - c) bungee jumping, sky-diving, paragliding, hang-gliding;
  - d) winter sports, or any activities involving the use of a bobsleigh or skeleton;
  - e) hunting, potholing, mountaineering that normally involves using ropes, rock climbing unless harnessed and done on man-made walls, hiking or trekking;
  - f) speed or time trials, competitions, marathon, triathlon, ultra-marathon, 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;
  - g) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or special stunts;
  - h) manual work of any kind unless you tell us when applying for the insurance and we accept this in writing; or
  - i) expeditions or crewing a vessel from one country to another or taking part in active service in the armed forces of any nation.
8. 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, 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**.
9. Any deliberate, malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or their behalf.
10. Any travel advisory issued by Singapore government or restrictions or regulations imposed by any government or local authority.
11. Any consequential loss not shown in the policy.
12. We will also not pay for:
- a) the cost of any 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) any expenses in respect of **injury** to teeth while eating, normal dental inspection or treatment or in obtaining dentures, retainer;
  - d) eyeglasses or the like, hearing aids, prosthesis, corrective devices;
  - e) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre;
  - f) any claim if the **insured person** is under treatment not recommended by or carried out by a **doctor, dentist** or **TCM practitioner**;

- g) 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**.
- h) any medical test, vaccination, quarantine, or isolation required by the Singapore or overseas government, transport or accommodation provider that applies broadly to general travellers based on departing or arriving country, taken for the purpose of obtaining approval to travel for the **journey**.
- i) vaccination, including the side effects and complications resulting from vaccination.

### 13. War and terrorism exclusion

This insurance will not cover death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatever 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, invasion, act of foreign enemy or warlike operations (whether declared or not), riot, civil war, revolution, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power or any similar event.
- b) Any act of terrorism including but not limited to:
  - i) the use or 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; or
- 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, you will need to prove to us otherwise to pay the claim.

### 14. 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:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear machinery;
- c) any weapon or device using atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter; or
- d) the 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) any chemical, biological, biochemical, or electromagnetic weapon.

#### 15. Political risks exclusion

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

- a) Any legal authority legally taking your property.
- b) Any 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) Any 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, you must prove otherwise for us to pay the claim.

#### 16. Property Cyber and data exclusion

- a) Notwithstanding any provision to the contrary within this policy or any endorsement thereto this excludes any:
  - i) Cyber Loss;
  - ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- b) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- c) This endorsement supersedes and, if in conflict with any other wording in the or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

#### Definitions

- d) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- e) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- f) Cyber Incident means:
  - i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access,

process, use or operate any Computer System.

g) Computer System means:

i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

h) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

### 17. COVID-19 and pandemics exclusion

Except for benefits extended under section 38 - COVID-19 Cover if selected and stated on the **schedule** or endorsement, this policy excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:

a) Coronavirus (COVID-19) including any mutation or variation thereof; or

b) Pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

### 18. Sanction Limitation and Exclusion Clause

We shall not be liable in respect of any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under applicable national laws, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## GENERAL CONDITIONS

(which apply to the whole policy and which you and the **insured persons** 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. Precaution

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

#### 2. Keeping to the conditions

We will only pay claims under this policy if you and the **insured persons** keep to all conditions of this policy and the statements and answers in the application are truthful.

#### 3. Optional cover

a) For single return trip

Optional covers can be added when first purchasing the policy. They can also be added after policy purchase but before **period of insurance** starts, except for the following optional covers subject to these conditions:



- i. Section 36 – Cancel for any reason can be added if within 14 days from the first booking of tour, travel, accommodation or entertainment ticket for the **trip**, whichever is earlier.
- ii. Section 37 – Pre-existing medical condition cover can be added subject to **insured person** meeting all conditions under Section 37
- iii. Section 38 – COVID-19 cover can be added subject to no cover for claims which occur with the first 7 days of addition of this optional cover.

b) For annual plan

- i. These optional covers are not available:  
Section 36 – Cancel for any reason (CFAR)  
Section 37 – Pre-existing medical condition cover
- ii. These optional covers can be added at renewal or any time before the commencement of a **trip**. If the **trip** has commenced, these optional covers will only apply for the next **trip**.  
Section 33 – Adventure and sports cover  
Section 34 – Golfer’s cover  
Section 35 – Rental vehicle cover
- iii. Section 38 – COVID-19 cover can be added at renewal or any time during the **period of insurance** before the commencement of a **trip**, subject to no cover for claims which occur with the first 7 days of addition of this optional cover. If the **trip** has commenced, these optional covers will only apply for the next **trip**.

Premium for addition of optional cover at any point during the **period of insurance** is equivalent to the annual rate with no pro-ration. Optional covers which are added cannot be removed except at renewal for annual policy.

4. 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, and you will be entitled to the following percentage of your premium.

Period policy is in force	% of premium we will refund
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

We will keep at least \$50 in all cases.

- b) If the policy covers a single return trip, you may at any time before the start of the **period of insurance** cancel the policy by giving us written notice. You are entitled to refund of the premium less \$50 which we will retain.

For TravelEasyFlex policy with section 37 - Pre-existing medical condition cover selected, if the **insured person's pre-existing medical condition** has worsened within 30 days before the start of the **trip** or has contracted a **terminal illness**, they can request to cancel the policy and we will refund 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.

#### 5. **Legal personal representative**

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

#### 6. **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.

#### 7. **Excluding rights under the Contracts (Rights of Third Parties) Act**

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

#### 8. **Currency**

All amounts shown are 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 as soon as possible of any **injury, illness** or incident or when you discover any loss or damage which may result in a claim under this policy. You must also tell us if you know 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, loss adjusters; and
- 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;

If your claim is for bodily **injury** or **illness**, we may ask, and will pay for, a medical examination. We may also ask, and will pay for, a post-mortem examination if any **insured person** passes away.

#### 3. **Disappearance**

We will not presume the **insured person** 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** was travelling. The death of the **insured person** 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. Same cover

If an **insured person** is insured under more than one travel insurance policy we have arranged for the same **journey**, we will only pay the highest benefit from one of the policies.

#### 5. Claims from other insurance or sources

When an incident results in a claim under this policy and the same loss, damage, expense or liability can be claimed from any other sources, we will pay as follow:

- a) Where the same loss is covered by another insurance, we will only pay our proportionate share of the claim.
- b) Where the same loss is covered by any source other than insurance, we will only pay the balance of what you are not able to recover, up to the sums insured of this policy.

This condition does not apply to the following sections.

Section 1	Personal accident
Section 7	Overseas hospitalisation daily benefit
Section 8	Hospitalisation daily benefit in Singapore
section 19	Delayed departure (excluding Alternative Travel Arrangement)
Section 20	Flight diversion
Section 21	Overbooked flight
Section 22	Missed travel connection
Section 26	Delayed baggage
Section 32	Passive war

#### 6. Who we will pay

For the following sections, we will pay claims to the **insured person** unless the **insured person** has died:

Section 1 – Personal accident  
Section 7 – Overseas hospitalisation daily benefit  
Section 8 – Hospitalisation daily benefit in Singapore  
section 19 – Delayed Departure  
Section 20 – Flight diversion  
Section 21 – Overbooked flight  
Section 22 – Missed travel connection  
Section 26 – Delayed baggage  
Section 32 – Passive war

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

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



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

- a) the policyholder or **insured person** concerned who had the expense or liability;
- 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 organization that the policyholder or the **insured person** owes the money to under Section 39 – Personal Liability. 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.

**7. Reduction factor**

We will apply the following reduction factor for all property claims under these sections:

Section 27 – Baggage

Section 33 – Adventure and sports cover (Sports equipment)

Section 34 – Golfer’s cover (Damage or loss of golf equipment)

Reduction factor applicable on purchase price	with receipt	with no receipt
<b>Age of item including laptop, sports equipment, golf equipment except jewellery</b>		
up to 1 year	10%	We will pay up to \$75 per item, or pair or set of items, subject to maximum of \$375 in total.
more than 1 year and up to 2 years	20%	
more than 2 year and up to 3 years	40%	
more than 3 year and up to 4 years	60%	
more than 4 year and up to 5 years	80%	
more than 5 years	90%	

Reduction factor applicable on purchase price	with receipt	with no receipt
<b>Jewellery</b>	No reduction	We will pay up to \$250 for <b>jewellery</b> in total

**8. 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 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 help we may need. We will bear any legal cost incurred for these purposes.

**9. Our rights**

At any time after an event has happened giving rise to a claim or series of claims under the personal liability section of this policy, 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.

## 10. Arbitration

If there is any dispute about whether we are legally responsible for paying a claim or about the amount to be paid under this policy, it will be decided by arbitration in line with current law. Before you can take any other action, this arbitration must take place and an award made.

If within 12 months from the date of you claiming that we are legally responsible for a claim and you do not take up the offer of arbitration, we will assume you have abandoned the claim.

## 11. Time limit for taking legal action

If you do not begin legal action within 12 months after the arbitration award is made, we will not be legally responsible for the claim.

## 12. 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.

## PREMIUM WARRANTY

### Payment before cover warranty – This applies if you are an individual

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) A credit or debit card transaction for the premium is approved by the issuing bank;
  - b) A payment through an electronic medium including the internet is approved by the relevant party;
  - c) 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.

### Essential condition – This applies if you are a business

This policy is only valid if:

1. for the risk insured, you have never had any insurance stopped in the last 12 months due to breaking any premium-payment condition; or
2. you have declared that you have broken any premium payment for a previous policy taken up with another insurer in the last 12 months.

You must have fully paid all outstanding premiums to the previous insurer based on the short period rate for the previous policy and we must have a copy of written confirmation from the previous insurer to prove this before our cover starts.

### Premium payment warranty – This applies if you are a business

1. Despite anything else we may say in the policy, depending on clause 2 below, if the **period of insurance** is 60 days or more, any premium due must be paid and we (or our intermediary) must have received it within 60 days of the start date of cover under the policy, renewal certificate or cover note.

2. If the above doesn't happen:
  - a) the cover under the policy, renewal certificate or cover note will automatically end after the 60-day period;
  - b) this will not affect the coverage under the policy within the 60-day period; and
  - c) we will be entitled to the premium for the time we provided cover subject to a minimum of \$50.
3. If the **period of insurance** is less than 60 days, we or our intermediary must have received any premium due in full within the **period of insurance**.

## 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://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.**