



GLOBAL STUDY INSURANCE POLICY

This is your Global Study 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 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 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. The **schedule** and any endorsement made altering the terms of this policy, form part of this policy.

In return for your payment of the premium, we will provide the **insured person(s)** with the insurance cover as described in the policy during the **period of insurance** or any subsequent period for which you pay and we accept the required premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

A GUIDE TO THE POLICY

		Page
Important conditions	Your responsibilities under the policy	3
Definition of words	An explanation of words used in this policy which have special meanings	4
The benefits	What you are covered for	7
Personal accident & medical related		
Section 1	Personal accident	7
Section 2	Medical expenses (accident)	9
Section 3	Assault resulting in felony	9
Section 4	Medical expenses (illness)	10
Section 5	Overseas hospitalisation daily benefit	10
Section 6	Transport allowance for post-hospitalisation medical appointments	11
Overseas assist		
Section 7	Medical and travel assistance services	11
Section 8	Emergency medical evacuation and repatriation	12
Section 9	Hospital visit by a relative	13
Section 10	Compassionate visit by a relative	13
Section 11	Child guard	14
Section 12	Study interruptions	14
Section 13	Sponsor protection	15
Travel inconvenience		
Section 14	Loss of baggage on common air carrier	16
Section 15	Damage of prescriptive lenses	16
Section 16	Loss of travel document	16
Section 17	Delayed baggage	17
Section 18	Delayed departure	17
Section 19	Leisure travel cancellation or disruption	18
Section 20	Entertainment ticket cancellation	19
Personal liability		
Section 21	Personal liability	19
Lifestyle		
Section 22	Loss of personal belongings at overseas residence	20
Section 23	Alternative accommodation	20
Section 24	Adventurous activities cover	21
Section 25	Trauma counselling	21
Safety		
Section 26	Terrorism cover	21
Section 27	Passive war extension	22
COVID-19 Cover		
Section 28	Overseas medical expenses due to COVID-19	22
Section 29	Overseas hospitalisation daily benefit due to COVID-19	23
Section 30	Emergency medical evacuation and repatriation due to COVID-19	23
Section 31	Hospital visit by a relative due to COVID-19	24
Section 32	Compassionate visit by a relative due to COVID-19	24

A GUIDE TO THE POLICY

Exclusions	Those events we do not insure under the policy for specified sections	25
General exclusions	Those events we do not insure under the policy	28
General conditions	Your rights and our rights under the policy	31
Claim conditions	Your rights and our rights in the event of a claim	33
Premium before cover warranty	Your responsibilities to pay the premium	35
Useful procedures	Making a claim and your feedback channels	35

ELIGIBILITY

The **insured persons** must meet these eligibility conditions to be covered under this policy.

1. **Insured person(s)** must be a Singaporean or Singapore permanent resident, and normally residing in Singapore at the start of the **period of insurance**.
2. At the start of the **period of insurance** and at each renewal, **insured person(s)** must be:
 - a) For **insured student**: aged 12 years to 59 years
 - b) For **insured spouse**: aged 18 years to 59 years
 - c) For **insured child**: aged above one month to below 26 years. Up to five **insured children** may be insured if they are travelling with the **insured student**.

IMPORTANT CONDITIONS

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

The insurance operates only if the **insured persons** meet all of the following conditions.

1. **Insured persons** must be in good health and not travelling against the advice of any **doctor** or for the purpose of getting medical treatment.
2. At the time of arranging the **journey** or taking up this insurance, you, the **insured persons** and the **sponsor** are not 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, the **insured persons** have yet to leave Singapore on any **journey** meant to be covered by this insurance.
4. If **insured person** has ever been refused cover or had special terms placed on them by any insurer for travel insurance, they must declare this at the point of application and we must accept them, or there will be no cover for them.
5. During the **period of insurance**, the **insured persons** are either:
 - a) registered with an overseas **educational institution** as a part-time or full-time student with student identification card, or participating in a student exchange program, industrial attachment or internship as arranged by the **insured student's educational institution**; or
 - b) the legal spouse, biological or legally adopted children of the person described in 5a) above.
6. All **insured persons** are not employed as **manual worker**.



COVID-19 Cover

These additional conditions must be met for the **COVID-19** benefits under Sections 28 - 32.

1. The **insured person** is not travelling against any travel advisory issued by the Singapore government.
2. The **insured person** must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimising the risk and spread of **COVID-19**, including but not limited to **COVID-19** vaccination requirement, pre-departure, post-arrival **COVID-19** test, quarantine, isolation, and controlled itinerary.
3. During the **trip**, the **insured person** does not knowingly stay with any person who is having or suspected to be having a **COVID-19** infection, and/or is undergoing isolation or quarantine.
4. The **insured person** or the personal representative must contact MSIG Assist immediately for any medical claims relating to **COVID-19**.
5. We reserve the right to terminate the COVID-19 Cover by giving you 14 days' notice in writing.
6. We will only pay claims incurred within the **period of insurance**.

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** (e.g. **accident**).

TERM	DEFINITION
Accident	A sudden and unexpected event which results in bodily injury, disability or death of the insured person .
Act of terrorism	An act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.
Additional travel expenses	The necessary administrative costs and other expenses due to change of travel itinerary including the cost of economy class public transport 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.
Adult	A person aged 18 years or above at the start of any trip.
Common air carrier	Any licensed and scheduled air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare.
COVID-19	Refers to: Coronavirus disease (COVID-19); Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or any mutation or variation of SARS-CoV-2; or COVID-19.
Doctor	A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be an insured person , an insured person's family member , a

TERM	DEFINITION
	business partner, an employee or employer of an insured person , or a person related to an insured person in any way.
Educational institution	Any institution duly licensed by local authorities of that country to provide educational services by qualified teachers.
Family member	The insured person's husband or wife, child, 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.
Felonious assault	Any wilful or unlawful use of force upon the insured person that is a criminal or statutory offence in the jurisdiction in which it occurs and which results in injury to the insured person .
Home	Your residential address and the address of any insured person in Singapore.
Home contents	Movable furniture, furnishings, household goods, domestic appliances, personal computers, audio and video equipment and other personal possessions belonging to the insured person . Home contents do not include money , credit card, debit card, cash card, securities, certificates, documents of any kind, perishable goods, animals, motor vehicles, bicycles, aircraft including drones, watercraft and any accessories attaching to them, and property held or used for business purposes.
Hospital	A lawful establishment set up to care for and treat sick and injured people, and which has 24-hour nursing services provided by registered graduate nurses, one or more doctors available at all times and organised facilities for diagnosis and major surgery. This must not be mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, community hospital, home for the aged, or a similar establishment.
Hospitalised, hospitalisation	Insured person's stay in a hospital for a continuous 24-hour period or more as a registered inpatient because of a medical need and on the advice of a doctor for which the hospital makes a charge for room and board.
Illness	Any sudden and unexpected deterioration of health of an insured person due to a medical condition contracted, which began or developed during the journey outside Singapore, which needs treatment by a doctor .
Injury	Bodily injury which happens during the journey , caused only and directly by an accident and not by physical impairment, sickness, disease or anything which happens gradually and affects physical or mental health.
Insured, policyholder, you, your	The person named as insured or policyholder in the schedule .
Insured person, insured persons	The person or people described in the schedule , who live in Singapore for whom the insurance is arranged.
Insured student	The insured person who is either: a) registered and studying in an overseas educational institution as a part-time or full-time student, or b) participating in a student exchange program, industrial attachment or internship with an overseas establishment as arranged or required by their educational institution.
Insured spouse	The insured person who is the insured student's husband or wife, travelling and staying at the same overseas residence.
Insured child, insured children	The insured person who is aged above 1 month to below 26 years old, and is the insured student's biological or legally adopted child, travelling and staying at the same overseas residence .
Inpatient	means an in-patient stay in the hospital by the insured person where the treatment is being received for which room and board charges were made by the hospital , and this excludes in-patient stay by the insured person under observation in a ward.
Journey, trip	The entire trip during the period of insurance , beginning at the time the insured person leaves their home or workplace within Singapore for the purpose of

TERM	DEFINITION
	a) travelling abroad for an overseas education b) accompanying the insured student for overseas education and ending up to three hours after the insured person returns to Singapore or on the end date of the period of insurance shown in the schedule , whichever is sooner. This policy also covers multiple leisure trips within and outside the country of study, undertaken by the insured person before, during or after study, except in Singapore, and within the period of insurance. Leisure trips are covered so long as the round trip (departure from and return to Singapore) comprises travel to the country of study.
Known event	Means riot, strike, civil commotion, natural disaster or situations which threaten the insured person's health or disrupt their trip 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 trip was booked (in the case of an annual plan).
Laptop computer	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.
Manual worker	A person whose work involves physical labour or manual operation, including but not limited to: <ul style="list-style-type: none"> a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height; b) work that involves machinery, explosives or hazardous materials; c) work as a diver, assemblers, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person; d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators, welders; or e) work as a staff in a bar, restaurant and hotel, or musicians, singers, fruit pickers or cleaners.
Mobile device	Refers to handheld devices like mobile phones, tablets, phablets, netbooks, personal digital assistants and similar equipment, excluding laptop computer .
Money	Cash, bank and currency notes, cheques, money orders, crossed bankers' drafts, securities, vouchers, stored value cards and travel tickets all belonging to the insured person or for which the insured person has accepted responsibility and held for personal purposes.
Natural disaster	An event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, typhoon, hurricane, tornado, tsunami or volcanic eruption.
Overseas education	The insured student's course, which: <ul style="list-style-type: none"> a) is registered and studying in an overseas educational institution as a part-time or full-time student, or b) is participating in a student exchange program, industrial attachment or internship with an overseas establishment as arranged or required by the insured student's educational institution.
Overseas residence	Insured student's residential address whilst studying outside of Singapore during the period of insurance .
Period of insurance	The period of insurance shown in the schedule .
Personal belongings	Clothing, electronic devices, mobile device(s) , musical and photographic equipment and other personal items worn or carried on the insured person , trunks, suitcase and similar bags, taken or owned by the insured person for social and domestic purposes. Personal belongings do not include money , credit card or debit card or cash card, certificates or documents of any kind.

TERM	DEFINITION
Pre-existing medical condition	Any pre-existing medical or physical conditions of any insured person which have needed consultation or treatment including any recurring, chronic or continuing illness or condition during the 12-month period before the start of the journey . For the purpose of an annual policy, we will treat medical or physical conditions for which a claim has been made on a previous journey as a pre-existing medical condition in terms of any future journey .
Public transport	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.
Schedule	The schedule containing details of you, any insured person , the type of cover you have chosen and the period of insurance . The schedule forms part of the policy.
Serious medical condition	Means a condition which, in the opinion of the company 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 insured person's immediate or long-term health.
Sponsor	The parent or stepparent of the insured student who is paying for the insured student's entire course of overseas study. To avoid any doubt, a sponsor does not include sponsorship or scholarship from any organisation.
TCM practitioner	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 insured person , an insured person's family member , a business partner, an employee or employer of an insured person , or a person related to an insured person in any way.
Terminal illness	Means the conclusive diagnosis by a doctor of an illness that is expected to result in death within 12 months.
Total and permanent loss	Permanent, physical severance or total and irrecoverable loss of use.
Type of cover	The type of cover you chose when you applied for the insurance. Global Study Insurance plans: Standard, Classic, Premier
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.

THE BENEFITS

We will cover the **insured person** during the **period of insurance** based on the benefits described in the following sections, determined by the plan type stated in the **schedule**, subject to conditions and exclusions of this policy. The sum insured stated is the most we will pay for each section and is on per insured person unless otherwise specified.

SECTION 1 – PERSONAL ACCIDENT

We will pay the compensation for 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 the death or disability.

Table of Compensation	Compensation Calculated by multiplying the specific percentage by the sum insured for this section
1. Death	100%



2. Total and permanent disability	100%
3. Total and permanent loss of sight in both eyes	100%
4. Total and permanent loss of two or more limbs	100%
5. Total and permanent loss of sight in one eye and one limb	100%
6. Total and permanent loss of speech	100%
Table of Compensation	Compensation Calculated by multiplying the specific percentage by the sum insured for this section
7. Total and permanent loss of hearing in both ears	100%
8. Total and permanent loss of sight in one eye	50%
9. Total and permanent loss of one limb	50%
10. Total and permanent loss of hearing in one ear	25%

For this section,

1. **Total and permanent disability** refers to being certified by a **doctor** that the disability has continued for 12 months from the **accident** date and will in all probability continue for the remainder of the **insured person's** lifetime which results in the **insured person** being unable to engage in employment or occupation of any kind or where there is no employment or occupation, from attending to their usual duties.
2. **Total and permanent loss** of limb(s) means
 - a) physical severance at or above the ankle or **total and permanent loss** of use of a complete foot or leg; or
 - b) physical severance of the thumb and four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand) or severance or **total and permanent loss** of use of a complete hand or arm.
3. **Total and permanent loss** of speech refers to total and permanent loss of speech with complete inability to produce sounds associated with speech due to extensive impairments affecting either the physical ability to produce speech sounds or the cognitive ability to communicate due to damage in the brain's speech centres.
4. **Total and permanent loss** of hearing refers to total and permanent loss of hearing with near-complete or total inability to hear, even with amplification or assistive devices.

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$150,000	\$200,000	\$250,000

What is not covered

In addition to the general exclusions, we will not pay for:

1. more than 100% of the sum insured in total for this section for items 1 to 10 of the Table of Compensation which results from the same **accident**.
2. any item under the Table of Compensation with lesser percentage of sum insured payable than that of another item, provided the disabilities result from the same **accident**.



3. **Total and permanent disability** benefit amount before the waiting period of 12 months from the accident date has elapsed. We will waive the waiting period if we are reasonably satisfied that the **insured person's** disability is permanent and beyond cure by any medical treatment as certified by a doctor.
4. more than 100% of the sum insured for this section regardless of the number of times the policy is renewed.

SECTION 2 – MEDICAL EXPENSES (ACCIDENT)

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

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

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

For traditional Chinese medicine treatment expenses, we will pay up to \$100 per consultation and no more than once per day.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	\$15,000	\$25,000	\$50,000
<u>Sub-limit</u>			
Continuation of overseas treatment in Singapore	\$3,000	\$4,000	\$5,000
Traditional Chinese medicine treatment (per accident)	\$500	\$750	\$1,000

What is not covered

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

SECTION 3 – ASSAULT RESULTING IN FELONY

We will pay the benefit if the **insured person** suffers an **injury** during the **journey** due to **felonious assault** which, within 12 calendar months of its happening, is the only cause of death or any of the disabilities listed under the Table of Compensation in Section 1 – Personal accident.

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$50,000	\$75,000	\$100,000

What is not covered

In addition to the general exclusions, will not pay for any **injury**, regardless fatal or non-fatal, caused by or resulting from or involving the use of a moving vehicle.



We will also not pay for claims for death or disability caused by attacks by your relative, **family member**, fellow students and staff member of the educational institution, co-worker or any person staying with you at your **overseas residence**.

SECTION 4 – MEDICAL EXPENSES (ILLNESS)

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

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

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

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit (inpatient and outpatient)	Not covered	\$25,000	\$50,000
<u>Sub-limit</u>			
Overseas medical expenses (outpatient) Excess: \$100 per visit	Not covered	\$2,500 \$500 per visit	\$5,000 \$500 per visit
Continuation of overseas treatment in Singapore (inpatient only)	Not covered	\$2,500	\$5,000

What is not covered

In addition to the general exclusions, we will not pay for dental or traditional Chinese medicine treatments.

SECTION 5 – OVERSEAS HOSPITALISATION DAILY BENEFIT

We will pay the benefit for each complete 24-hour period of the **insured person's hospitalisation** outside Singapore due to an **injury** or **illness** suffered during the overseas **journey**, provided the **insured person** is required to be **hospitalised** for at least seven consecutive days.

For the purpose of this section, 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 is:

Standard Plan	Classic Plan	Premier Plan
Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day

What is not covered

Please see the section on general exclusions.



SECTION 6 – TRANSPORT ALLOWANCE FOR POST-HOSPITALISATION MEDICAL APPOINTMENTS

We will pay the daily benefit, to defray transportation expenses on days which the **insured person** has follow-up medical, physiotherapy or rehabilitation appointments, prescribed by a **doctor** for the same **injury** after **hospitalisation**, which occurs within 12 months from the **accident** date.

The daily benefit is payable only once per day regardless of the number of follow-up medical appointments and provided claim is payable for the same **injury** under Section 5 – Overseas hospitalisation daily benefit.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit per accident	\$50	\$75	\$100
	\$10 per day	\$15 per day	\$20 per day

What is not covered

Please see the section on general exclusions.

TERMS AND LIMITS WHICH APPLY TO SECTIONS 7 TO 11

We arrange the worldwide travel and medical assistance services appearing in Sections 7 to 11 through our appointed assistance company to help the **insured person** in any emergency during their **journey** outside Singapore. The MSIG Assist 24-hour hotline is **+65 6323 8288**.

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

The maximum limit for all services and benefits under Sections 8 to 11 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

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

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

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

What is not covered

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

SECTION 7 – 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 8 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

8.1 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.

8.2 Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to in Section 8.1 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.

8.3 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 maximum we will pay under this section is \$1,000,000 for each **insured person**.



The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

SECTION 9 – HOSPITAL VISIT BY A RELATIVE

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

This benefit is only payable once per **hospitalisation**. For the avoidance of doubt, we will pay the sum insured once even if more than one **adult insured person** is **hospitalised** at the same time.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	\$5,000	\$7,500	\$10,000
<u>Sub-limit</u>			
Hotel accommodation expenses per room per day	\$300	\$400	\$500

We will only pay benefits from one of these sections if the claim results from the same event.

- Section 9 – Hospital visit by a relative
- Section 10 – Compassionate visit by a relative
- Section 31 – Hospital visit by a relative due to COVID-19
- Section 32 – Compassionate visit by a relative due to COVID-19

The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

SECTION 10 – COMPASSIONATE VISIT BY A RELATIVE

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

For the avoidance of doubt, we will pay the sum insured once even if more than one **adult insured person** suffers death at the same time.

The most we will pay is:



	Standard Plan	Classic Plan	Premier Plan
Total limit	\$5,000	\$7,500	\$10,000
<u>Sub-limit</u>			
Hotel accommodation expenses per room per day	\$300	\$400	\$500

We will only pay benefits from one of these sections if the claim results from the same event.

Section 9 – Hospital visit by a relative

Section 10 – Compassionate visit by a relative

Section 31 – Hospital visit by a relative due to COVID-19

Section 32 – Compassionate visit by a relative due to COVID-19

The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

SECTION 11 – 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 **insured 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 **insured children** back to Singapore.

This benefit is only payable once per **hospitalisation**. For the avoidance of doubt, we will pay the sum insured once even if more than one **adult insured person** is **hospitalised** at the same time.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit per adult insured person	\$5,000	\$7,500	\$10,000

The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

SECTION 12 – STUDY INTERRUPTIONS

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

1. **Insured student** being **hospitalised** for more than 30 consecutive days as a result of an **injury or illness**; or
2. **Insured student** suffering from a **terminal illness**.

We will pay for:



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

This benefit is only payable once per the **insured student's** lifetime. To avoid any doubt, this benefit is applicable for **insured student** only and does not apply for **insured spouse** or **insured child**.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit per insured student's lifetime	\$10,000	\$12,500	\$15,000

We will only pay benefits from one of these sections if the claim results from the same event.

Section 12 – Study interruptions

Section 13 – Sponsor protection

What is not covered

Please see the section on general exclusions.

SECTION 13 – SPONSOR PROTECTION

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

This benefit is only payable once per the **insured student's** lifetime. For the avoidance of doubt, we will pay the **sum insured** once regardless the number of sponsors who suffer death or permanent total disability due to **injury** in the same or separate **accidents**.

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

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit per insured student's lifetime	\$15,000	\$20,000	\$30,000

We will only pay benefits from one of these sections if the claim results from the same event.

Section 12 – Study interruptions

Section 13 – Sponsor protection

What is not covered

Please see the section on general exclusions.



SECTION 14 – LOSS OF BAGGAGE ON COMMON AIR CARRIER

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

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

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

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

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

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

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	\$1,000	\$2,000	\$3,000
<u>Sub-limit</u>			
Each article, pair or set of items	\$500	\$500	\$500

What is not covered

Please see the section on exclusions and general exclusions.

SECTION 15 – DAMAGE OF PRESCRIPTIVE LENSES

We will reimburse the cost of getting replacement prescriptive eye glasses, if the **insured person’s** prescriptive eye glasses are damaged due to an **injury** suffered by the **insured person**.

This benefit is payable provided claim is payable for the same **injury** under Section 2 – Medical expenses (accident).

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$50	\$100	\$150

What is not covered

Please see the section on general exclusions.

SECTION 16 – LOSS OF TRAVEL DOCUMENT

We will pay for the cost of getting replacement passports, travel tickets and other relevant travel documents as a result of accidental loss due to theft or **natural disaster** during the **journey**. We will also pay the reasonable **additional travel**



expenses which are needed to replace lost travel documents.

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

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

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$500	\$500	\$500

What is not covered

Please see the section on exclusions and general exclusions.

SECTION 17 – DELAYED BAGGAGE

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

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

We will deduct payment from the amount we will pay under Section 14 – Loss of baggage on common air carrier if the baggage later proves to be permanently lost.

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

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	\$500	\$750	\$1,000
Delay while overseas	\$50 per six hours	\$75 per six hours	\$100 per six hours
Delay while in Singapore*	Max. \$50 for six or more hours	Max. \$75 for six or more hours	Max. \$100 for six or more hours

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

What is not covered

Please see the section on exclusions and general exclusions.

SECTION 18 – DELAYED DEPARTURE

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

1. strike or other industrial action or riot or civil commotion but not an uprising, military action or usurped power;



2. poor weather conditions;
3. natural disasters;
4. the mechanical breakdown of the **public transport** or it not working properly; or
5. closure of airport or airspace.

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

The most we will pay is:

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

What is not covered

In addition to the exclusions, we will not pay for the failure on **insured person's** part to check in for departure by the time given by the carrier or to tell the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary that they need to cancel or abandon the travel arrangement immediately when it is found necessary to do so.

SECTION 19 – LEISURE TRAVEL CANCELLATION OR DISRUPTION

19.1 Travel cancellation

We will reimburse the irrecoverable loss of deposit or payment for unused **public transport** and accommodation expenses for cancellation of a scheduled leisure trip, if the **insured person** is **hospitalised** for more than three consecutive days due to **injury** or **illness** and the start of the leisure trip is within the **hospitalisation** period.

19.2 Travel disruption

During the scheduled leisure trip, we will also reimburse the **additional travel expenses** incurred by the **insured person** to make changes to continue with the original scheduled leisure trip, if it is unexpectedly and unavoidably disrupted due to the **insured person** suffering **injury** or **illness** during the leisure trip resulting in **hospitalisation**.

Conditions applicable to this section

1. The **insured person** must promptly inform the relevant **public transport** and accommodation service provider as soon as they are aware of circumstances that will affect the scheduled leisure trip to seek refund or change of dates.
2. The **insured person** must submit a claim with proof or denial of any compensation from the relevant service providers.

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$100	\$200	\$300



What is not covered

In addition to the exclusions and general exclusions, we do not pay any benefit under this section:

- 1. for the portion of the scheduled leisure trip which was utilised.
- 2. if the **public transport** or accommodation provider has offered postponement or compensation of similar value in the form of, including but not limited to, replacement credits or vouchers.

SECTION 20 – ENTERTAINMENT TICKET CANCELLATION

We will reimburse the irrecoverable loss of deposit or payment for unused entertainment ticket, originally intended for the **insured person’s** use if the **insured person** is **hospitalised** due to **injury** and the period of the **hospitalisation** is within the admission date of the entertainment ticket.

For this section ‘entertainment ticket’ refers to ticket granting admission to theme parks, musicals, plays, theatre or drama performance, concert, sports event, movie, interest group activities or other similar events held outside Singapore which are booked and paid under the name of the **insured person** for leisure purpose.

Conditions applicable to Section 20

- 1. This benefit is payable provided claim is payable for the same **injury** on admission date of the entertainment ticket under Section 5 – Overseas hospitalisation daily benefit.
- 2. The **insured person** must promptly inform the relevant service providers (e.g., accommodation provider, theme park, event organiser) as soon as they are aware of circumstances that will affect the staycation plan or activity to seek refund or change.
- 3. The **insured person** must submit a claim with proof or denial of any compensation from the relevant service provider.

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$100	\$200	\$300

What is not covered

Please see the section on general exclusions.

SECTION 21 – PERSONAL LIABILITY

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

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

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

Standard Plan	Classic Plan	Premier Plan
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\$300,000	\$500,000	\$750,000
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What is not covered

Please see the section on exclusions and general exclusions.

SECTION 22 – LOSS OF PERSONAL BELONGINGS AT OVERSEAS RESIDENCE

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

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

To avoid any doubt, we will only pay the sum insured once per **period of insurance**, regardless of the number of **insured persons** in the same policy.

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

	Standard Plan	Classic Plan	Premier Plan
Total limit (per policy)	\$2,000	\$3,000	\$5,000
<u>Sub-limit</u>			
Laptop computer	\$1,000	\$1,000	\$1,000
Mobile device	\$300	\$300	\$300
Other personal belongings and home contents	\$500 per article, pair or set of items	\$500 per article, pair or set of items	\$500 per article, pair or set of items

What is not covered

Please see the section on exclusions and general exclusions.

SECTION 23 – ALTERNATIVE ACCOMMODATION

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

To avoid any doubt, we will only pay the sum insured once per **period of insurance**, regardless of the number of **insured persons** in the same policy.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit (per policy)	\$2,000	\$3,000	\$4,000
<u>Sub-limit</u>			
Per day	\$500	\$500	\$500



What is not covered

In addition to the general exclusions, we will not pay for loss by reason of legal or illegal occupation of such property or premises by any government officials.

SECTION 24 – ADVENTUROUS ACTIVITIES COVER

(This applies to Classic and Premier Plan only)

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;
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).

What is not covered

Please see the section on general exclusions.

SECTION 25 – TRAUMA COUNSELLING

We will pay for the cost of medically necessary counselling for relief of traumatic experience prescribed by a **doctor** if the **insured person** suffers **injury**, provided claim is payable for the same **injury** under Section 2 – Medical expenses (accident).

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$500	\$1,000	\$2,000

What is not covered

Please see the section on general exclusions.

SECTION 26 – TERRORISM COVER

As an exception to general exclusion 12(b), we will extend Sections 1 to 25 to cover losses which may be suffered through **acts of terrorism** but there is no liability when the **acts of terrorism** involve using biological weapons, chemical agents or



nuclear devices.

We will pay based on the limits of all other sections. The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
\$150,000	\$200,000	\$250,000

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

What is not covered

Please see the section on general exclusions.

SECTION 27 – PASSIVE WAR EXTENSION

As an exception to general exclusion 12(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).

COVID-19 COVER

Sections 28 to 32 cover the **insured person(s)** for claims relating to **COVID-19**, subject to the conditions and exclusions under this policy.

SECTION 28 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

We will pay the **inpatient** charges incurred by the **insured person** outside Singapore which a **doctor** says are medically necessary if the **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore within the first 90 days of the **trip**.

We will pay benefits up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.

The most we will pay is:

Standard Plan	Classic Plan	Premier Plan
Not covered	\$25,000	\$50,000



What is not covered

In addition to the exclusions and general exclusions, we will not pay any **COVID-19** treatment expenses which are covered by any government or national healthcare programme.

SECTION 29 – OVERSEAS HOSPITALISATION DAILY BENEFIT DUE TO COVID-19

We will pay the benefit for each complete 24-hour period of the **insured person's hospitalisation** outside Singapore if the **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore within the first 90 days of the **trip**.

For the purpose of this section, 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 is:

Standard Plan	Classic Plan	Premier Plan
Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day

What is not covered

In addition to the exclusions and general exclusions, we will not pay claims for **hospitalisation**, quarantine or isolation served at other location other than at a **hospital**.

SECTION 30 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION DUE TO COVID-19

30.1 Emergency medical evacuation

If an **insured person** is tested positive for **COVID-19** by a **doctor** or a government approved personnel outside Singapore within the first 90 days of the **trip**, 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.

30.2 Sending you home after a medical emergency evacuation

Following the emergency medical evacuation referred to in Section 30.1 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.

30.3 Sending home your mortal remains

If an **insured person** passes away outside Singapore resulting from **COVID-19** 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 maximum we will pay under this section is \$1,000,000 for each **insured person**.



The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

We will pay benefits under Sections 28 and 30 up to 60 days from the date the **insured person** was first tested positive for **COVID-19** by a **doctor** or a government approved personnel. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released. Claims due to **COVID-19** infection diagnosed from test done after the 90th day from the start of the **trip** are not covered.

What is not covered

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

SECTION 31 – HOSPITAL VISIT BY A RELATIVE DUE TO COVID-19

If an **insured person** has to stay in **hospital** outside Singapore as a result of being test positive for **COVID-19** for more than five days and no **adult family member** is with the **insured person**, we will pay for the reasonable air travel (one return economy flight) and hotel accommodation expenses for one **adult family member** who, on the written advice of a **doctor**, is needed to travel from Singapore to be with the **insured person** until the **insured person** is able to resume their **journey** or return to Singapore, whichever happens first.

This benefit is only payable once per **hospitalisation**. For the avoidance of doubt, we will pay the sum insured once even if more than one **adult insured person** is **hospitalised** at the same time.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	Not covered	\$7,500	\$10,000
<u>Sub-limit</u>			
Hotel accommodation expenses per room per day		\$400	\$500

We will only pay benefits from one of these sections if the claim results from the same event.

- Section 9 – Hospital visit by a relative
- Section 10 – Compassionate visit by a relative
- Section 31 – Hospital visit by a relative due to COVID-19
- Section 32 – Compassionate visit by a relative due to COVID-19

The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

SECTION 32 – COMPASSIONATE VISIT BY A RELATIVE DUE TO COVID-19

We will pay for the reasonable air travel (one return economy flight) and hotel accommodation expenses incurred overseas for a **family member** to arrive at **insured person’s** overseas destination and assist with all necessary arrangements for sending the **insured person’s** body or ashes back to Singapore if the **insured person** passes away as a result of being tested positive for **COVID-19** during the **journey** overseas.



For the avoidance of doubt, we will pay the sum insured once even if more than one **adult insured person** suffers death at the same time.

The most we will pay is:

	Standard Plan	Classic Plan	Premier Plan
Total limit	Not covered	\$7,500	\$10,000
<u>Sub-limit</u> Hotel accommodation expenses per room per day		\$400	\$500

We will only pay benefits from one of these sections if the claim results from the same event.

Section 9 – Hospital visit by a relative

Section 10 – Compassionate visit by a relative

Section 31 – Hospital visit by a relative due to COVID-19

Section 32 – Compassionate visit by a relative due to COVID-19

The total limit payable for all services and benefits under Sections 8 to 11 and Sections 30 to 32 will not be more than \$1,000,000 for any one **period of insurance**, no matter how many events are involved.

What is not covered

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

OVERALL COMPENSATION LIMIT

The most we will pay for all **insured persons** travelling in one aircraft or surface transport vehicle or vessel will be \$5,000,000 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 \$5,000,000, 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 14, 16, 17, and 22

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, bicycles, contact or corneal lenses, dentures, retainer or bridges for teeth, bonds, negotiable instruments, securities and stamps;



6. loss or damage to business goods or samples or any items used in connection with the **insured person's** employment or occupation, except for **laptop computer** and **mobile device** covered under Section 22 – Loss of personal belongings at overseas residence;
7. loss of **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. damage or breakage of sports equipment while in use;
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 18 and 19

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, or any unused entertainment tickets to be claimed under Section 20 – Entertainment ticket cancellation.

Exclusions which apply to Section 21

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.

Exclusions which apply to Sections 28, 29, 30, 31, 32

1. claims due to circumstances which you, the **insured person** or the travel companion knew before the purchase of this policy or **trip** that may lead to a claim under this policy;
2. changes to travel advisory or restrictions, travel arrangement, **COVID-19** prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore;
3. 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**;
4. medical expenses incurred in Singapore, or after 60 days from the date the **insured person** first tested positive for **COVID-19** by a **doctor** or government approved personnel during the **trip** outside Singapore. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released;

5. vaccination, including the side effects and complications resulting from vaccination; or
6. **pre-existing medical condition** and its complications, regardless of whether it is resulting from or complicated by **COVID-19** infection.

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**.
3. Human Immunodeficiency Virus (HIV), HIV related illnesses, or and other diseases or illnesses related to sexually transmitted disease.
4. Childbirth, miscarriage, abortion, menopause, pregnancy or any of 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), mental and nervous disorder, sleep disorder 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. The **insured person** taking part in or practising for the following activities unless covered under Section 24 – Adventurous Activities Cover:
 - a) flying or other aerial activities except travelling as a fare-paying passenger in a properly licensed commercial aircraft;
 - b) rafting or canoeing involving white-water rapids, high diving or jumping, free diving, underwater activities involving artificial breathing apparatus;
 - c) bungee jumping, skydiving, paragliding;
 - 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;
 - f) speed or time trials, competitions, marathon, triathlon, ultra-marathon, sprints or racing of any kind; or
 - g) extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or special stunts.
7. The **insured person** taking part in naval, military, air force, civil defence or police services or operations, testing of any kind of vehicle or transport, being employed as a **manual worker**, while taking part in off-shore or in mining, aerial imaging or handling explosives, ammunitions or firearms, or travelling as an operator or crew member of any **public transport**.
8. Any deliberate, malicious, criminal or unlawful acts committed by you or the **insured person** or any person acting on your or their behalf.



9. Any restrictions or regulations imposed by any government or local authority.
10. Any consequential loss not shown in the policy.
11. We will also not pay for:
- a) the cost of non-emergency treatment or surgery you choose to have, including exploratory tests, which are not directly related to the illness or injury which required the **insured person's** need to be admitted to hospital;
 - b) any form of cosmetic surgery or treatment;
 - c) expenses in respect of normal dental inspection or treatment or in obtaining dentures, retainer;
 - d) eye glasses, contact lenses (unless covered under Section 15 – Damage of prescriptive lenses), hearing aids or prosthesis and corrective devices;
 - e) treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - f) treatment not recommended by or carried out by a doctor; or
 - 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**.

12. War and terrorism exclusion

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

- a) War, riot, revolution, invasion, act of foreign enemy or warlike operations (whether declared or not), civil war, civil commotion assuming the proportions of or amounting to any uprising, military or usurped or any similar event.
- b) Any act of terrorism including but not limited to:
 - i) using threat of force or violence; or
 - ii) harm or damage to life or to property (or the threat of harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents;

by any person or group committed for political, religious, ideological or similar purposes, with the intention of putting the public or any section of the public in fear.

- c) Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If your claim is not covered as a result of this exclusion, you will need to prove to us otherwise to pay the claim.

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

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

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



- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
- b) 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.
- 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.

14. Political risks exclusion

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

- a) Legal authority legally taking your property.
- b) Property being taken from an **insured person** if that property was received illegally by the **insured person**.

We will still be legally responsible for physical damage to the insured property which takes place before the property is taken if it is covered by this policy.

- c) Public authority legally destroying your property.

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

15. Property Cyber and data exclusion

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- 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.

16. COVID-19 and pandemics exclusion

Except for benefits extended under COVID-19 Cover under a single return trip policy or under an annual policy if COVID-19 Cover is 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.

17. Sanction limitation and exclusion clause

We will 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 that insurer 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 **insured person** must keep to)

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

1. Precaution

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



2. 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 there is no claim made under the policy, you will be entitled to the following percentage of your premium.

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

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

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

3. 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.

4. Legal personal representative

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

5. Same cover

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

6. Claim 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 follows:

- 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 benefit limit of this policy.

This condition does not apply to the following sections.

- Section 1 – Personal accident
- Section 3 – Assault resulting in felony
- Section 5 – Overseas hospitalisation daily benefit



Section 6 – Transport allowance for post-hospitalisation medical appointment
Section 17 – Delayed baggage
Section 18 – Delayed departure
Section 27 – Passive war extension
Section 29 – Overseas hospitalisation daily benefit due to COVID-19

7. Governing law

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

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

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

9. Currency and Payment

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

CLAIM CONDITIONS

(Which apply to the whole policy)

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

1. Telling us about a claim

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

2. Conduct of claim

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

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

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

3. Disappearance

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

4. Who we will pay

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

Section 1 – Personal accident
Section 3 – Assault resulting in felony
Section 5 – Overseas hospitalisation daily benefit
Section 6 – Transport allowance for post-hospitalisation medical appointment
Section 17 – Delayed baggage
Section 18 – Delayed departure
Section 27 – Passive war extension
Section 29 – Overseas hospitalisation daily benefit due to COVID-19

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

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

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

- a) you or the **insured person** concerned who had the expense or liability; or
- b) our appointed assistance company or their authorised representatives or the healthcare provider to whom we or our assistance company have provided a guarantee (as appropriate); or
- c) the person or organisation you or the **insured person** owes the money to or is legally liable under Section 21– 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.

5. Taking action in your name

We can defend and settle any legal action in your or the **insured person's** name. We can recover any payment we make under the policy to anyone else (we will pay any costs involved) for our own benefit and we can do it in your or the **insured person's** name. You and the **insured person** will have to give us all information and help we may need.

6. Our rights

At any time after an event has happened giving rise to a claim or series of claims under Section 21 - Personal liability, we may pay you the full amount of the claim (or any smaller amount we can settle the claim for) and then will have no responsibility for dealing with any claim, defence or proceedings. We will not be responsible for any damage, loss or liability alleged to have been caused to you or the **insured person** as a result of any alleged act or failure to act on our part in connection with that claim, defence or proceedings. We will not be legally responsible for any costs or expenses you or any person claiming may have expended after our liability has been released.

7. 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.



8. 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.

9. 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.

10. COVID-19 Cover

When submitting claims relating to **COVID-19** Cover, it must be accompanied with all applicable document(s) for the approved travel arrangement issued by the Singapore and/or foreign government, including the vaccination records, negative test result for the mandatory pre-departure **COVID-19** diagnostic test done to meet regulatory requirement for travel, if required.

PREMIUM BEFORE COVER WARRANTY

(Applicable to policy issued to 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.

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 your 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 insurer or visit [GIA/LIA](#) or [SDIC](#) websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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



Global Study Insurance Benefits Summary

The Global Study Insurance Benefits Summary below sets out the maximum amounts we will pay each **insured person** for each **period of insurance** under the applicable plan, unless otherwise stated. Sub-limits and cover restrictions may apply. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Standard Plan	Classic Plan	Premier Plan
	Individual		
	Limit of Benefits		
Personal accident & medical related cover			
Section 1 Personal accident	\$150,000	\$200,000	\$250,000
Section 2 Medical expenses (accident)			
Overall limit	\$15,000	\$25,000	\$50,000
Continuation of overseas treatment in Singapore (sub-limit)	\$3,000	\$4,000	\$5,000
Traditional Chinese medicine (sub-limit)	\$500	\$750	\$1,000
Section 3 Assault amounting to felony	\$50,000	\$75,000	\$100,000
Section 4 Medical expenses (illness)			
Overall limit	Not covered	\$25,000	\$50,000
Overseas outpatient expenses (sub-limit)	Not covered	\$2,500	\$5,000
Continuation of overseas treatment in Singapore-inpatient only (sub-limit)	Not covered	\$2,500	\$5,000
Section 5 Overseas hospitalisation daily benefit Minimum 7 days hospitalisation	Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day
Section 6 Transport allowance for post-hospitalisation medical appointments (per accident)	\$50 \$10 per day	\$75 \$15 per day	\$100 \$20 per day
Overseas assist cover			
Section 7 Medical & travel assistance services	Available	Available	Available
Section 8 Emergency medical evacuation and repatriation			
8.1 Emergency medical evacuation			
8.2 Sending you home after a medical emergency evacuation	\$1,000,000	\$1,000,000	\$1,000,000
8.3 Sending home your mortal remains			
Section 9 Hospital visit by a relative	\$5,000	\$7,500	\$10,000
Section 10 Compassionate visit by a relative	\$5,000	\$7,500	\$10,000
Section 11 Child guard	\$5,000	\$7,500	\$10,000
Section 12 Study interruptions (per lifetime)*	\$10,000	\$12,500	\$15,000
Section 13 Sponsor protection (per lifetime)*	\$15,000	\$20,000	\$30,000
Travel inconvenience cover			
Section 14 Loss of baggage on common air carrier Sub-limit: \$500 per article, pair or set of items	\$1,000	\$2,000	\$3,000
Section 15 Damage of prescriptive lenses	\$50	\$100	\$150
Section 16 Loss of travel document	\$500	\$500	\$500
Section 17 Delayed baggage			
While overseas	Max. \$500	Max. \$750	Max. \$1,000

Benefits	Standard Plan	Classic Plan	Premier Plan
	Individual		
	Limit of Benefits		
Every 6 hours	\$50	\$75	\$100
While in Singapore Max. after 6 hours	Max. \$50	Max. \$75	Max. \$100
Section 18 Delayed departure			
While overseas Every 6 hours	Max. \$500 \$50	Max. \$1,000 \$50	Max. \$1,500 \$100
While in Singapore Max. after 6 hours	Max. \$50	Max. \$50	Max. \$100
Section 19 Leisure travel cancellation or disruption	\$100	\$200	\$300
Section 20 Entertainment ticket cancellation	\$100	\$200	\$300
Personal liability cover			
Section 21 Personal liability	\$300,000	\$500,000	\$750,000
Lifestyle cover			
Section 22 Loss of personal belongings at overseas residence (per policy) Sub-limit: \$500 per article, pair or set of items \$300 per mobile device \$1,000 for one laptop computer	\$2,000	\$3,000	\$5,000
Section 23 Alternative accommodation (per policy) Sub-limit: \$500 per day	\$2,000	\$3,000	\$4,000
Section 24 Adventurous activities cover	Not covered	Covered	Covered
Section 25 Trauma counselling	\$500	\$1,000	\$2,000
Safety cover			
Section 26 Terrorism cover	\$150,000	\$200,000	\$250,000
Section 27 Passive war extension	Covered	Covered	Covered
COVID-19 cover			
Section 28 Overseas medical expenses due to COVID-19	Not covered	\$25,000 Inpatient only	\$50,000 Inpatient only
Section 29 Overseas hospitalisation daily benefit due to COVID-19	Not covered	\$1,000 \$50 per day	\$2,000 \$100 per day
Section 30 Emergency medical evacuation and repatriation due to COVID-19			
30.1 Emergency medical evacuation 30.2 Sending you home after a medical emergency evacuation 30.3 Sending home your mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
Section 31 Hospital visit by a relative due to COVID-19 Sub-limit: Hotel accommodation expenses per room	Not covered	\$7,500 \$400 per day	\$10,000 \$500 per day
Section 32 Compassionate visit by a relative due to COVID-19 Sub-limit: Hotel accommodation expenses per room	Not covered	\$7,500 \$400 per day	\$10,000 \$500 per day

* This benefit is applicable for **insured student** only and does not apply for **insured spouse** or **insured child**.