

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Annual Travel Safe Policy Wording for policies purchased from 9 October 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Annual Travel Safe Policy Wording:

Travel Advisory Exclusion

Part 4 – General Exclusions, sub-paragraph 6 shall not apply in respect of travel advice based solely on the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak. To the extent that this endorsement may be inconsistent with the Covid-19 Exclusion, the Covid-19 Exclusion shall prevail.

SIGNED for and on behalf of Chubb Insurance Singapore Limited.



9 October 2020

Scott L. Simpson

Date

Endorsement

CHUBB®

Please note that this **Endorsement** will attach to and form part of the Annual Travel Safe Policy Wording for policies purchased from 19 March 2020.

All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement.

As part of this endorsement, the following clause has been added to the General Exclusions section of the Annual Travel Safe Policy Wording:

COVID-19 Exclusion

This Policy does not cover and We will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 2019 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

**SIGNED for and on behalf of Chubb
Insurance Singapore Limited.**



Scott L. Simpson

16 March 2020

Date

Benefit Schedule

		Near	Far	Further
Personal Accident		Maximum Sum Insured (\$\$)		
1	Accidental Death and Disablement - For Adult (below 70 years old) - For Adult (70 years old and above) - For Child (up to 23 years old)	\$50,000 \$25,000 \$10,000	\$50,000 \$25,000 \$10,000	\$50,000 \$25,000 \$10,000
2	Overseas Medical Expenses (sub-limit of S\$750 for Traditional Chinese Medicine Expenses) - For Adult (below 70 years old) - For Adult (70 years old and above) - For Child (up to 23 years old)	\$50,000 \$25,000 \$10,000	\$100,000 \$50,000 \$20,000	\$100,000 \$50,000 \$20,000
3	Compassionate Visit Overseas	\$3,000	\$5,000	\$5,000
4	Chubb Assistance - Emergency Medical Evacuation	\$50,000	\$100,000	\$100,000
5	Chubb Assistance - Repatriation of Mortal Remains	\$50,000	\$100,000	\$100,000
Travel Inconveniences				
6	Travel Cancellation	\$3,000	\$5,000	\$5,000
7	Travel Curtailment	\$3,000	\$5,000	\$5,000
8	Travel Misconnection (\$100 for first 4 consecutive hours and \$100 per every 12 consecutive hours thereafter) - Per Insured Person - Aggregate limit for Family Plan	\$500 \$1,200	\$500 \$1,200	\$500 \$1,200
9	Travel Delay (\$100 for first 4 consecutive hours and \$100 per every 12 consecutive hours thereafter) - Per Insured Person - Aggregate limit for Family Plan	\$1,000 \$2,500	\$1,000 \$2,500	\$1,000 \$2,500
10	Loss of Personal Baggage, Money and Travel Document (max \$200 for Money/ \$150 per article or a pair or a set of articles/ \$150 for Portable Computers) - Per Insured Person - Aggregate limit for Family Plan	\$3,000 \$6,500	\$5,000 \$10,500	\$5,000 \$10,500
11	Baggage Delay (\$100 for first 4 consecutive hours and \$100 per every 12 consecutive thereafter) - Per Insured Person - Aggregate limit for Family Plan	\$1,000 \$2,500	\$1,000 \$2,500	\$1,000 \$2,500
Liability				
12	Personal Liability	\$200,000	\$200,000	\$200,000
Others				
13	Terrorism Extension	Included	Included	Included

Important Notes:

1. Near Plan is only applicable to Journey to and from Near location.
2. Far Plan is only applicable to Journey to and from Near and Far location.
3. Further Plan is only applicable to Journey to and from Near, Far and Further location.
4. The benefit amount listed above is the maximum coverage payable for each Benefit.
5. Benefit are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 8, 9, 10 and 11.
6. Pre-existing Condition will not be covered.
7. Please refer to the policy wording for full exclusions, terms and conditions.
Near: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philipines, Thailand, Vietnam, Hong Kong, Taiwan and Macau.
Far: Worldwide excluding USA, Canada and Cuba.
Further: Worldwide excluding Cuba.

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and **Accidental** shall have a corresponding meaning.

Accidental Injury means a bodily injury resulting from an Accident which is not an illness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, committed by a Terrorist or Freedom Fighter. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Annual Policy means a Policy issued for the selected plan where You can make an unlimited number of Journey to the selected Region(s) of travel during the Period of Insurance.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

Biological agent means any pathogenic (disease producing) micro-organism(s) and /or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxin(s) which cause illness and/or death in humans, animals or plants.

Certificate of Insurance means the document which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

Chemical agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Child(ren) means Your unmarried dependent child or children (including step or legally adopted child(ren) who are:

- (a) at least forty-five (45) days of age; and
- (b) up to and including eighteen (18) years of age or up to and including twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent on You for maintenance and support.

Chinese Doctor means a legally licensed traditional Chinese medicinal practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained.

Chinese Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

Confined or Confinement means at least a Day of Confinement as a Resident In-Patient (other than for day surgery) upon the advice of and under

the regular care and attendance of a Doctor. For this purpose, a **Day of Confinement** shall mean a period for which the Hospital charges for room and board.

Covered Location means:

Near: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Hong Kong, Taiwan and Macau.

Far: Worldwide excluding USA, Canada and Cuba.

Further: Worldwide excluding Cuba.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Civil War means any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are different ethnic religious or idealistic groups, any military or usurped power.

Dental Expenses means reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. **Dentist** shall not include You or any of Your relatives unless otherwise approved by Us.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or

her license pursuant to the laws of the country in which such practice is maintained. **Doctor** shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting

Activities means any sports or sporting activities that present a high level of inherent danger (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Member means Your Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law.

Home Country means any country of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (i) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by

and under the supervision of a staff of nurses;

- (iii) has a staff of one or more Doctors available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and

Hospital shall not include the following:

- (a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital;
- (b) a health hydro or nature cure clinic;
- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics.
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Inception Date means the date when Your Annual Policy first comes into force.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium has been paid or agreed to be paid, as follows:

- For a Couple Plan, the Couple shall comprise:
 - (a) You, and
 - (b) Your Partner.
- For a Family Plan, the Family shall comprise:
 - (a) You,
 - (b) Your Partner, and
 - (c) Your Child(ren).

Child(ren) who is/are below twelve (12) years of age in a Family Plan must be accompanied by You or Your Partner for any Journey made during the Period of Insurance.

Journey means a Return Journey.

A Journey must commence from Singapore on the Effective Date.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means actively at total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Manual Work means actively at work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:

- (a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation exceeding three (3) metres in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, 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 or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery; or

(h) being remunerated for undertaking voluntary work for a charitable organisation.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the Singapore bank account designated by You, which is not a Medisave account, to which premiums are to be charged or claims to be paid.

Nuclear, Chemical, Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) or person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, excluding Cuba.

Partner means Your legally married

spouse whom You have been living permanently with at the time of Accident or Sickness.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits under Section 1; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within one hundred eighty (180) days of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and from which there is no hope of improvement.

Pre-existing Condition means any condition which:

- (a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the

commencement of a Journey; or

- (b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or
- (c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Public Conveyance means any land, sea or air conveyance (scheduled or chartered) operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Return Journey means a return trip made during the Period of Insurance by You and shall commence from the time You leave Your home or usual place of employment in Singapore to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) Overseas and shall terminate upon Your arrival in Singapore after clearing the immigration or upon the expiry of the Period of Insurance, whichever is earlier.

Resident In-patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Sickness means an illness or disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Singapore Resident means a Singapore Citizen or Singapore Permanent Resident or valid Work Permit Holder or valid Employment Pass Holder or valid Dependant Pass Holder or valid Long Term Social Visit Pass Holder or valid Student Pass Holder on the Effective Date.

Specially Designated List means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Strike means organized industrial action or any temporary stoppage of work by the concerted action of the employees of any Public Conveyance operator as a result of an industrial or labour dispute.

Terrorist or Freedom Fighter means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which uses violence or the threat of violence to promote their cause or beliefs.

Traditional Chinese Medicine

Expenses means the usual, customary and reasonable expenses for treatments of Accidental Injury or Sickness by a Chinese Doctor.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

War means War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means the insurer Chubb Insurance Singapore Limited.

You, Your means the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

To be eligible for cover under this Policy:

- (i) You and/or Your Partner must be a Singapore Resident of at least eighteen (18) years old at the time You apply for this insurance and/or upon renewal; and
- (ii) Your Child(ren) must be a Singapore Resident (if applicable).

Part 3 Scope And Limits Of Cover And Benefits

Section 1 - Choice Of Plans

The scope of coverage and benefits under this Policy will vary as follows:

Geographical Cover

- (i) if Near has been chosen, only Journey to countries defined under Near will be covered under this Policy;
- (ii) if Far has been chosen, only Journey to countries defined under Far will be covered under this Policy;
- (iii) if Further has been chosen, Journey to all countries outside Singapore except Cuba will be covered under this Policy.

Benefits

- (iv) the monetary amounts and limits of Benefits will vary according to whether Annual Travel Safe Near or Annual Travel Safe Far or Annual Travel Safe Further plan has been chosen.

Section 2 - Commencement Of Coverage

1. Coverage under Part 7 Benefits, Section 6 - Travel Cancellation, is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

2. For all other sections, insurance is effective upon commencement of the Journey.

Section 3 - Limits Of Coverage

1. This Policy shall terminate on the earliest of the following events:
 - (a) upon the expiry of Period of Insurance; or
 - (b) when You cease to satisfy the eligibility requirements; or
 - (c) upon Your death.
2. Under an Annual Policy, You will only be covered for a maximum of thirty (30) consecutive days for any one (1) Journey. We shall not be liable in respect of any loss occurring from 12.00 a.m. on the thirty-first (31st) day after commencement of any one Journey.

Section 4 - Automatic Policy Extension

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, are prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance or at the Doctor's absolute discretion; or
- (b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
- (c) the scheduled Public Conveyance or scheduled flight in which You are travelling is unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or scheduled flight or due to grounding of an aircraft as a result of mechanical or structural defect;

the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

Part 4 General Exclusions

We will not (under any Sections) pay for claims arising directly or indirectly from:

1. Declared or undeclared war or any act of War, invasion, foreign enemy, Civil War, rebellion, revolution, insurrection, military or usurped power.
2. Any nuclear reaction or contamination, ionising rays or radioactivity.
3. Any Nuclear, Chemical, Biological Terrorism.
4. Any prohibition, regulation or intervention by government authorities.
5. Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
6. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened Riot, Strike, Civil Commotion, outbreak of disease or unsafe health conditions, or impending Natural Disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice.
7. Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
8. Illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or directly from action taken by the government authorities including confiscation, seizure, destruction and restriction.
9. Intoxication by alcohol or drugs not prescribed by a Doctor.
10. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy.
11. Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
12. Any Pre-existing Condition.
13. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
14. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), and AIDS Related Complications (ARC), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
15. Any condition which results from or is a complication of venereal disease.
16. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
17. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore.
18. You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
19. You participating in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) Any professional competitions or sports in which You may receive remunerations, sponsorships or any forms of financial rewards;
 - (c) Racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) Off-piste skiing;
 - (e) White water rafting Grade 4 (of international scale of river difficulty) and above;
 - (f) Mountaineering;
 - (g) Trekking (including mountain trekking) above three thousand (3,000) metres above sea level; or
 - (h) Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.
 - (i) Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide
 - (j) Biking Sports:

mountain biking, quad biking, expedition bicycle touring, motor biking

- (k) Outdoor Sport:
4 wheel driving adventure.

Part 5 Special Conditions

1. Extension And Expansion Of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from Near or Far to Further by notifying Us of the desired change and paying the appropriate additional premium.

If, whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Part 3 Scope and Limits of Cover and Benefits, Section 4 - Automatic Policy Extension) and You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to You.

2. Notification Requirement

If You are admitted to hospital, You must advise Chubb Assistance as soon as practically possible.

3. Addition Of Insured Person

No person shall be covered by this Policy unless such person is

specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under Your Policy (prior to commencement of the intended Journey).

4. Cancellation

We may cancel this Policy at any time by giving thirty (30) days notice in writing delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We will return promptly the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will apply a short rate refund as follows:

Cancellation Of Policy	Refund %
Within 2 Months	60%
Within 3 Months	50%
Within 4 Months	40%
Within 5 Months	30%
Within 6 Months	25%
Over 6 Months	0%

There will be no refund if a claim has been made during the Period of Insurance.

Such cancellation shall be without prejudice to any event giving rise to a claim under Your Annual Policy prior to the cancellation date.

5. Automatic Renewal

Your Annual Policy will be automatically renewed upon

actual receipt of full premium by Us before the expiry of the Period of Insurance. Your payment of the full premium fifteen (15) days prior to the expiry of each Period of Insurance thereafter will result in this Policy being renewed. A renewal certificate will be issued and shall be the evidence of valid cover, unless otherwise notified. We reserve the right to amend the premium, terms and conditions of Your Annual Policy by giving You forty-five (45) days written notice of any change(s) to Your address on file.

6. No Multiple Policies

You can only be covered under one (1) leisure travel insurance policy underwritten by Us for the same Journey.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us or Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Conditions Precedent To Liability

Our liability for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to Us by You; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences Of Breach Of Duty, Fraud Or Misrepresentation

We may refuse to pay a claim either in whole or in part, of You:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission

which under Your Policy You are required to notify Us of, but You did not do so.

7. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

Online submission shall be given to Our Claims Department at www.chubbclaims.com.sg or written notice can be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946.

If You or Your legal representative want to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and
 - (ii) any other documentary evidence required by Us under Your Policy.
- (b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the

claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

9. Payment Of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7 - Benefits, Section 4 - Chubb Assistance Emergency Medical Evacuation, Section 5 - Chubb Assistance Repatriation of Mortal Remains. The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to your Nominated Account unless otherwise approved by Us.

10. Determination Of Age

For purpose of assessing your claim, Your age will be determined as at the date of Accidental Injury or Sickness You sustained with reference to Your birth date.

11. Termination For Non-Payment Of Premium

This Policy shall deem to have been void from the intended Effective Date if the premium is not paid.

12. Right Of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or

Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

13. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

14. Other Insurances And Refund Or Reimbursement From Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

15. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

16. Notice Of Trust Or Assignment And Third Party Rights

We shall not be bound or be affected by any notice of any trust,

charge, lien, assignment or other dealing with or in relation to this Policy.

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

17. Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

18. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

19. Interest

No amounts payable by Us under this Policy shall carry interest.

20. Currency

Premiums and benefits payable

under this Policy shall be in Singapore dollars.

21. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

22. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, customer services and to allow Us/ Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of Our Personal Data Protection Policy can be found at <http://www.chubb.com/sg-privacy> and You are deemed to have read the same.

You will write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 to withdraw consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

23. Policy Owners' Protection Scheme

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

24. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

Part 7 Benefits

The benefits payable under the respective Sections in this Part 7 as mentioned below are mutually exclusive:

- (i) Sections 6 and 7
- (ii) Sections 10 and 11

Section 1 - Accidental Death And Disablement

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident.</p> <p>For the purpose of this Section, the cover shall commence from the time You leave Your home or Your usual place of employment to proceed directly to the place of embarkation in Singapore or three (3) consecutive hours before the scheduled departure time of the Public Conveyance in which You have arranged to travel and shall terminate on the earliest of any of the following occurrences:</p> <ul style="list-style-type: none"> a) upon the expiry of the Period of Insurance specified in Your Certificate of Insurance; or b) upon Your arrival at the destination country or in Singapore after clearing the immigration.
What We Will Pay	We will pay to Your estate the Accidental Death Benefit or to You the Permanent Disablement compensation according to the scale stated in the Table of Benefits below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any loss caused by or resulting from Sickness.

Table Of Benefits

Loss Events	Compensation Payable % of maximum sum insured stated in the Benefit Schedule
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of Sight in one eye	50%
Total and Permanent Loss of lens of one eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both Ears	50%
ii) one Ear	15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

Section 2 - Overseas Medical Expenses	
What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey:</p> <p>(a) You incur Medical Expenses Overseas as a direct result of Accidental Injury or Sickness or Dental Expenses as a direct result of Accidental Injury; or</p> <p>(b) You have been treated by a Chinese Doctor and incur Traditional Chinese Medicine Expenses as a direct result of Accidental Injury or Sickness.</p> <p>ADDITIONAL CONDITION</p> <p>(a) We have the option of returning You to Singapore, if the cost of Medical Expenses and/or additional expenses Overseas are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity. If We return You to Singapore, the maximum sum insured of five hundred (\$500) dollars for Your continuation of medical treatment after return to Singapore shall apply.</p> <p>(b) For the avoidance of doubt, in the event You are entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, We will only be liable for the excess of the amount recoverable from such other source or insurance.</p>
What We Will Pay	<p>We will reimburse You in respect of:</p> <p>(a) Medical and Dental Expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p> <p>(b) Traditional Chinese Medicine Expenses up to the sub-limit specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p> <p>If Your Journey involves you travelling back to Your Home Country for a continuous period of more than thirty (30) days, We will only reimburse You up to twenty percent (20%) of the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ol style="list-style-type: none"> 1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel). 2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained. 3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness. 4. Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

Section 3 - Compassionate Visit Overseas

What Is Covered	If, during the Period of Insurance, whilst the You are on a Journey, You are Confined in a Hospital Overseas for more than five (5) consecutive days and Your medical condition forbids evacuation and no adult member of Your family is with You.
What We Will Pay	We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 4 - Chubb Assistance - Emergency Medical Evacuation

What Is Covered	<p>If, during the Period of Insurance and while on a Journey, You:</p> <ul style="list-style-type: none"> (i) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and (ii) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness, <p>We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.</p> <p>Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.</p> <p>All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.</p>
What We Will Pay	<p>We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.</p> <p>ADDITIONAL DEFINITION</p> <p>Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.</p>

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (i) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (ii) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 8. (iii) Any treatment performed or ordered by a person who is not a Doctor. (iv) Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.
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Section 5 - Chubb Assistance - Repatriation Of Mortal Remains

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or to Your Home Country.</p>
What We Will Pay	<p>We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>ADDITIONAL DEFINITION</p> <p>Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (i) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (ii) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 6 - Travel Cancellation

<p>What Is Covered</p>	<p>If, You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Causes occurring within thirty (30) days for events (i) to (iv) and within seven (7) days for events (v) to (vi) prior to the Scheduled Departure Date.</p> <p>This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>ADDITIONAL DEFINITIONS</p> <p>Specified Causes means</p> <ul style="list-style-type: none"> (i) You dying or becoming ill or sustaining Accidental Injury rendering You unfit to travel in the opinion of a Doctor; (ii) the unexpected death of Your Family Member or Travel Companion, or Accidental Injury or Sickness of such person which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey; (iii) compulsory quarantine, subpoena or hijack of You or Travel Companion; (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion; (v) Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date; (vi) Natural Disasters which prevent You from commencing Your Journey and this must be supported by travel advice from relevant authority. <p>Cancellation Expenses mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeited or payable under contract.</p>
<p>What We Will Pay</p>	<p>We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>There will be no further payment by Us for any Cancellation Expenses if replacement administrative expenses in respect of the change of traveler are paid by Us.</p>
<p>What Is Not Covered</p>	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following under Journey Cancellation:</p> <ol style="list-style-type: none"> 1. any change of plans on Your part or that of any other person to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; 4. Compensation for any air miles or holiday points You used to pay for the Journey in part or in full.

Section 7 - Travel Curtailment

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are forced to curtail Your Journey and to return directly to Singapore or You have to alter the itinerary of any part of a planned Journey during the course of that Journey to return directly to Singapore, as the direct and necessary result of any Specified Causes (as defined in Section 6 - Travel Cancellation).</p> <p>This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>ADDITIONAL DEFINITIONS</p> <p>Curtailment Expenses means:</p> <ul style="list-style-type: none"> (i) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which have not been and will not be used but become forfeited or payable under contract; (ii) any additional administrative expenses incurred where it is possible to amend the original travel ticket or (iii) additional travel expenses (limited to economy class fare) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator resulting from Specified Cause (as defined in Section 6 - Travel Cancellation).
What We Will Pay	<p>We will reimburse You in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following under Journey Curtailment:</p> <ol style="list-style-type: none"> 1. any change of plans on Your part or that of any other person to travel; 2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; 3. financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; 4. Compensation for any air miles or holiday points You used to pay for the Journey in part or in full. 5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

Section 8 - Travel Misconnection

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, Your confirmed onward travel connection Overseas is missed at the transfer point due to:</p> <ul style="list-style-type: none"> (a) any event leading to airspace restriction or airport closure; or (b) the late arrival of Your incoming confirmed connecting scheduled Public Conveyance, and no onward transportation is available to You within four (4) consecutive hours of Your actual arrival time.
What We Will Pay	<p>We will pay You one hundred dollars (\$100) for the first four (4) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival time to Your actual departure time) and one hundred dollars (\$100) for every subsequent consecutive twelve (12) hours of misconnection, up to the maximum sum insured specified in the Benefit Schedule.</p> <p>ADDITIONAL CONDITION</p> <p>We will only pay up to the aggregate limit specified in the Benefit Schedule for Family Plan, regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.</p>
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 9 - Travel Delay

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least four (4) consecutive hours at any single location Overseas from the time specified in the travel itinerary supplied to You due to:</p> <ul style="list-style-type: none"> (i) strike or industrial action; (ii) adverse weather conditions; (iii) mechanical breakdown/ derangement of the Public Conveyance; (iv) due to grounding of the Public Conveyance as a result of mechanical or structural defect; (v) any event leading to airspace restriction or airport closure.
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What We Will Pay	<p>We will pay You one hundred dollars (\$100) for the first four (4) consecutive hours of delay (the delay being calculated from the scheduled departure time specified in the travel itinerary to the actual departure time of the aircraft) and one hundred dollars (\$100) for every subsequent consecutive twelve (12) hours of delay, up to the maximum sum insured specified in the Benefit Schedule.</p> <p>The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.</p> <p>ADDITIONAL CONDITION</p> <p>We will only pay up to the aggregate limit specified in the Benefit Schedule for Family Plan, regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ol style="list-style-type: none"> 1. Your failure to check in according to the itinerary supplied to You. 2. strike or industrial action existing on the date You applied for cover under this Policy. 3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).

Section 10 - Loss Or Damage Of Personal Property, Baggage And Money

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey Overseas, You sustain loss or damage of Personal Property and Baggage and Money due to robbery, theft, burglary or any attempt thereof.</p> <p>ADDITIONAL DEFINITIONS</p> <p>Money means coins, bank notes, postal or money orders or signed travellers' cheques.</p> <p>Personal Property and Baggage means personal goods belonging including Portable Computers to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or checked-in as accompanied baggage with the carrier during the Journey.</p> <p>Portable Computers means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.</p> <p>Public Place means any place the public has access to.</p> <p>ADDITIONAL CONDITIONS</p> <ol style="list-style-type: none"> (a) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. (b) The loss must be reported to police or relevant authority Overseas having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (c) You must take every possible safeguard to ensure the security of Your Money. (d) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.
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What We Will Pay	<p>(a) We will only pay up to a maximum of two hundred dollars (\$200) for loss of Money and up to a maximum of one hundred and fifty dollars (\$150) for any one article or a pair or a set of articles or up to a maximum of one hundred and fifty dollars (\$150) for Portable Computers.</p> <p>(b) We will only pay up to a maximum of two hundred dollars (\$200) for loss of Money and up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey subject to the terms and conditions of this Policy.</p> <p>(c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ol style="list-style-type: none"> 1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom; 2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage; 3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade; 4. loss or damage of property from confiscation or retention by customs or other officials; 5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property; 6. loss or damage of watches and Portable Computers not carried as hand-carried baggage or kept under Your supervision; 7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data; 8. damage or breakages of fragile or brittle articles; 9. loss or damage not reported to either police or relevant authority Overseas having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage; 10. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained; 11. loss or damage to property insured under other insurance policy, or otherwise reimbursed by a common carrier or a hotel; 12. loss or damage to property left unattended in a Public Place; 13. loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment); 14. devaluation of currency or shortage due to errors or omissions during any transactions involving money; 15. loss due to confiscation or detention by customs or any other authority; 16. loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

	<p><u>PROPERTY NOT COVERED</u></p> <p>We will not pay for damage to or loss of any of the following:</p> <ul style="list-style-type: none"> (i) animals; (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances; (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses; (iv) tickets, except for administrative fees required to reissue tickets (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind; (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date; (vii) cards; including but not limited to credit card(s), cash card, identity card, Ez-Link card, driving license. (viii) contraband; (ix) business goods or samples/prototypes or equipment of any kind or any products/ components meant for trade; (x) hired or leased equipment; (xi) any consumable and/or any perishable item(s); (xii) computers (including software and accessories) other than Portable Computers; (xiii) golf clubs, golf bag, golf shoes and on motorised golf trolley; (xiv) skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots; (xv) objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semiprecious stones; (xvi) cash or cash equivalents, bank note(s), casino chip(s), voucher(s); (xvii) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s); (xviii) derangement or breakage of fragile or brittle articles.
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Section 11 - Baggage Delay

What Is Covered	If, during the Period of Insurance, while You are on a Journey, any of Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within four (4) hours of Your arrival at the scheduled destination Overseas.
What We Will Pay	<p>We will pay You one hundred dollars (\$100) for the first four (4) consecutive hours of delay and one hundred dollars (\$100) for every subsequent twelve (12) hours of delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.</p> <p>ADDITIONAL CONDITION</p> <p>We will only pay up to the aggregate limit specified in the Benefit Schedule for Family Plan, regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.</p>
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 12 - Personal Liability

<p>What Is Covered</p>	<p>If, as a result of an Occurrence, first happening during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay Compensation for:</p> <ul style="list-style-type: none"> (i) Death or Accidental Injury to any third party; or (ii) Accidental Property Damage to any third party. <p>ADDITIONAL DEFINITION</p> <p>Compensation means monies paid or payable by judgment or settlement together with any defence costs and any liability on Your part to pay legal costs and expenses.</p> <p>Occurrence means an event including continuous or repeated exposure to substantially the same general conditions which results in Death or Accidental Injury or Property Damage neither expected nor intended from the standpoint of the Insured Person. All events of a series consequent on or attributable to one source or original cause are deemed one Occurrence.</p> <p>Pollutant means solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.</p> <p>Property Damage means any physical damage to, destruction of, or loss of use of tangible property.</p> <p>ADDITIONAL CONDITION</p> <p>You must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without Our written approval.</p>
<p>What We Will Pay</p>	<p>We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p>
<p>What Is Not Covered</p>	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (1) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee. (2) Property Damage to property belonging to or held in trust by You, or while in Your custody or control. (3) Any liability assumed under contract. (4) Liability arising out of any wilful, malicious or unlawful act or omission on Your part. (5) Liability arising from the negligent supervision or vicarious liability for the acts of a minor. (6) Liability arising from the ownership, possession or use of vehicles, aircraft, firearms or animals. (7) Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence). (8) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services. (9) Any criminal proceedings taken against You whether You are actually convicted or not. (10) Liability arising out of the transmission of communicable disease by You. (11) The possession or use of any controlled substance/drugs unless prescribed by a Doctor. (12) Sexual molestation, corporal punishment, physical or mental abuse. (13) The discharge, dispersal, release, seepage, migration or escape of Pollutants, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up Pollutants; or the cost of preventing the escape of Pollutants. (14) punitive, aggravated or exemplary damages.

Section 13 - Terrorism Extension

What Is Covered	In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under all Sections of Benefits (except Section 6 - Travel Cancellation).
What We Will Pay	We will pay You up to the maximum sum insured specified in the Benefit Schedule subject to the terms, conditions and exclusions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

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