



## Travel Guard® Lite (Malaysia, Bintan, Batam and Tanjung Balai) Per-Trip Plan

### Travel Insurance Terms and Conditions

## Part A – Important Policy Information

This policy forms a legal contract between **you** and **us**. **We** will insure **you** and pay the benefits under this policy in return for **you** paying the premiums.

**We** will insure **you** and promise to pay indemnity for loss to the extent provided under this policy while the policy is still in force. The period of insurance is stated in the Policy Schedule.

This policy sets out the terms and conditions of the contract of insurance between Zurich Insurance Company Limited (Singapore Branch) and **you**. Please read the policy carefully as this is a legal document.

### The Insurer

#### **Zurich Insurance Company Limited (Singapore Branch)**

50 Raffles Place #32-01  
Singapore Land Tower  
Singapore 048623

### Eligibility Criteria

#### **To be eligible for cover under this policy:**

1. **You** must be **ordinarily resident** in Singapore with full rights to enter into and return to Singapore regardless of medical status;
2. **Your trip** must commence in Singapore; and
3. **You** must be returning to Singapore at the end of the travel.

### Important Contact Information

24-hour worldwide pre-trip and emergency assistance is provided by **Travel Guard Asia Pacific Pte. Ltd. (Travel Guard)**. If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, emergency transportation services or to return home for any reason covered by this policy, **you** must contact **Travel Guard** and follow their reasonable advice or instruction. Failure to do so may prejudice **your** claim under this policy.

#### **Travel Guard Asia Pacific Pte. Ltd. (Travel Guard): +65 6054 3499**

Available 24 hours worldwide for emergency travel related calls.

#### **Travel Guard Claims: +65 6054 3500** or <https://claims.travelguard.com/travelguard/sg>

Available 9.00am to 5.30pm weekdays, excluding public holidays.

#### **Travel Guard Singapore Customer Service: +65 6054 3500** or <https://travelguard.com.sg/contact-us>

Available 9.00am to 5:30pm weekdays, excluding public holidays.

If **you** require assistance or need to call about a policy that **we** have issued to **you**, please quote the Policy Number as shown on **your** Policy Schedule. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

## Schedule of Benefits

The Schedule of Benefits contains a summary of the cover available and sets out the maximum amounts **we** will pay under each section. Sub-limits and other cover restrictions may apply. Please refer to the applicable section in the policy wording for specific terms, conditions and exclusions.

The limits shown are in respect of each **trip** and apply to each insured person unless expressly stated otherwise in the Schedule of Benefits or policy wording below.

MEDICAL AND ASSOCIATED BENEFITS		SUM INSURED (SGD)
Section 1	Medical Expenses Incurred Overseas for Injury	
	Insured Persons Aged Under 70 Years	\$50,000
	Insured Persons Aged 70 Years or Older	\$25,000
Section 2	Medical Expenses Incurred Overseas for Sickness	
	Insured Persons Aged Under 70 Years	\$500
	Insured Persons Aged 70 Years or Older	\$250
Section 3	Emergency Medical Evacuation	\$50,000
Section 4	Repatriation	\$5,000
PERSONAL ACCIDENT BENEFITS		
Section 5	Accidental Death and Permanent Disablement	
	Insured Persons Aged Under 70 Years	\$50,000
	Insured Persons Aged 70 Years or Older	\$10,000
TRAVEL INCONVENIENCE BENEFITS		
Section 6	Travel Cancellation and Postponement	\$5,000
Section 7	Trip Interruption	\$5,000
Section 8	Travel Delay	
	Maximum Amount Payable	\$400
	Amount Per 6 Hours	\$100
Section 9	Baggage Loss	\$500
	Limit Per Article	\$100
Section 10	Baggage Delay	
	Maximum Amount Payable	\$400
	Amount Per 6 Hours	\$100
Section 11	Loss of Travel Documents and Personal Money	
	Maximum Amount Payable	\$500
	Limit for Loss of Cash, Traveller's Cheques or Banknotes	\$100
Section 12	Personal Liability Abroad	\$100,000

## Understanding Your Policy

This policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this policy, however there are some circumstances where cover cannot be provided which are described in the policy wording. It is important that you read and understand it and retain it in a safe place.

The policy consists of General Definitions, General Exclusions, General Conditions, the policy sections, the Policy Schedule we issue to you and any Endorsements that attach hereto. In this policy:

1. Words or phrases that appear in **bold** have specific meanings, which are described in the General Definitions section.
2. The General Exclusions and General Conditions apply to all sections of this policy. Additional section specific conditions and/or exclusions may also apply, which will be set out in the applicable policy section.
3. Under each section:
  - a)  **What you are covered for under Section x** describes the benefit available to **you** including any **Conditions** that may apply; and
  - b)  **What you are not covered for under Section x** sets out the section specific exclusions that will apply in addition to the General Exclusions.
4. The Policy Schedule contains important policy details such as the period of insurance, insured persons and the excess (if applicable) to any claim made by you. Your Policy Schedule will also show whether you have purchased any additional optional covers and/or any special terms we issue to you.
5. Headings in this policy do not affect the interpretation or meaning of any of the covers available to you hereunder and are intended only to assist you in navigating this document.

## Covered Travel Destinations

Coverage under this policy extends to travel to Malaysia, Bintan, Batam and Tanjung Balai only.

## Policy Type

The policy type shows which people are insured under the policy. You can choose from either Individual or Family cover.

1. If **you** choose Individual cover this policy insures **you** only.
2. If **you** choose Family cover this policy insures **you** and/or **your** spouse and/or **your children**. The family must depart from and return to Singapore on the same itinerary together as a family for cover to apply.

This policy covers one trip during the period of insurance up to a maximum of 10 consecutive days as specified on your Policy Schedule.

## Privacy Statement

**You** have agreed and consented that **we** may collect, use and process **your** personal information (whether obtained in this application form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

1. **Our** group companies;
2. **Our** (or **our** group companies') service providers, reinsurers, agents, distributors, business partners;
3. Brokers, **your** authorised agents or representative, legal process participants and their advisors, other financial institutions;
4. Governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in **our** Personal Data Protection Policy which include:
  - a) Processing, underwriting, administering and managing **your** relationship with **us**;
  - b) Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
  - c) Compliance with legal or regulatory obligations, risk management procedures and **our** internal policies;
  - d) Managing **our** infrastructure and business operations; and
  - e) Carrying out market research and analysis and satisfaction surveys.

Please refer to the full version of **our** Personal Data Protection Policy found at <https://www.zurich.com.sg/services/personal-data-protection-policy>.

If **you** have not opted out, **you** have also consented to **us**, **our** group companies, service providers and business partners using, processing and disclosing **your** personal information to:

1. Enroll **you** in contests, prize draws and similar promotions; and
2. Contact **you** to market other insurance, and/or **our**, **our** group companies and /or **our** business partners' financial products.

If **you** have any questions about **our** collection, use and disclosure of personal information, **you** may contact **our** Data Protection Officer at <https://www.zurich.com.sg/contact-us>.

## Covered Period for Your Overseas Trip

Cover under this policy begins and ends at different times depending on the section. The cover under each section will begin and end as set out below:

1. Cover under Section 6 – Travel Cancellation and Postponement begins at the later of:
  - a) The time **you** book the **trip**; or
  - b) The **policy issue date**; or
  - c) The attachment date for a covered event as set out in the applicable section;And ends at the earlier of:
  - d) **You** passing through the immigration check-point in Singapore to commence **your trip**; or
  - e) The Policy Expiry date shown on **your** Policy Schedule;
2. Cover under Section 5 – Accidental Death and Permanent Disablement begins at the later of:
  - a) The policy issue date; or
  - b) Three hours prior to the scheduled departure time for your trip as specified in your travel itinerary;And ends at the earlier of:
  - c) Three hours after **you** pass through the immigration check-point on arrival in Singapore; or
  - d) The Policy Expiry date shown on **your** Policy Schedule; and
3. Cover for all other sections begins at the later of:
  - a) The policy issue date; or
  - b) **You** passing through the immigration check-point in Singapore to commence your trip;And ends at the earlier of:
  - c) **You** passing through the immigration check-point on arrival in Singapore; or
  - d) The Policy Expiry date shown on **your** Policy Schedule.

## Part B – General Definitions and General Exclusions

### General Definitions

Wherever the following words or phrases appear in **bold** in the policy they will always have the meanings shown respectively below.

**Accident** means a sudden, unexpected, involuntary and specific event, external to the body, which occurs at an identifiable time and place.

**C.B.R.N. incident** means the actual, alleged or threatened discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination. This includes both intentional or accidental incidents.

**Children** means legitimate dependants, under the age of 18 years or under 23 years if attending tertiary education whilst the period of insurance is in effect, of an **insured person**.

**Chronic** means any condition that persists, or is expected to persist, for longer than a year and after that time is likely to recur. These include, but are not limited to, arthritis, cardiovascular disorders, epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease and respiratory disorders.

**Civil unrest, riot or commotion** means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

**Common carrier** means any land, water or air carrier that transports fare-paying passengers, and that operates under a valid transport license and to fixed, established and regular schedules and routes.

**Competition sports** means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

**Cyber Event** means any activities, whether authorized, unauthorized, intended or unintended, that target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies:

- a) performed using internet or network access via computers or other electronic devices; and/or
- b) via physical means including, but not limited to: damaging or altering network connections; physically destroying data center or network center equipment; or electromagnetic pulse detonation.

**Dental expenses** means necessary and reasonable expenses incurred and paid to a **dental practitioner** for dental treatment carried out by said **dental practitioner**. All treatment, including specialist treatment, must be prescribed or referred by the **dental practitioner** in order for expenses to be reimbursed under this policy. Reimbursement for such expenses will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

**Dental practitioner** means a registered and properly qualified dental practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending dental practitioner cannot be **you, your travel companion, relative, employer or employee**.

**Electromagnetic event** means a disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).

**Expedition** means any journey to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking trips beyond one kilometre from the coast or **trips** to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

**Extreme sports and sporting activities** means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. 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/activity provider but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

**Financial default** means the stop or partial suspension of operations due to insolvency, provisional insolvency, bankruptcy, administration, appointment of a liquidator or provisional liquidator, liquidation, restructuring, or composition with creditors.

**Hospital** means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons and which:

1. Has organised facilities for diagnosis and surgical procedures on its premises or in facilities available to it on a prearranged basis;
2. Provides 24-hour a day nursing services by registered graduate nurses;
3. Is supervised by a staff of **medical practitioners**; and
4. Is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioral disorder.

**Injury** means a physical bodily injury sustained by **you** as a result of an **accident** during **your trip** and which occurs solely, directly and independently of any other cause or causes including sickness, disease or any pre-existing physical or congenital condition, except sickness directly resulting from medical or surgical treatment rendered necessary by such injury.

**Impact Event** means the impact of an object (for example a meteorite, comet, asteroid, or man-made space debris) entering from outside the earth's atmosphere and reaching the earth or property on the earth (for example a hotel).

**Insured person(s)** means:

1. In respect of an Individual Plan, the person(s) named in the Policy Schedule as the Insured(s); or
2. In respect of a Family Plan, the person(s) stated under Policy Type in Part A – Important Policy Information.

**Loss of limb** means **permanent** and irrecoverable total loss of use or **permanent** loss by physical severance (separation) of a hand at or above the wrist or foot at or above the ankle.

**Loss of hearing** means **permanent** irrecoverable loss of hearing where:

1. If  $a$  dB = Hearing loss at 500 Hertz;
2. If  $b$  dB = Hearing loss at 1,000 Hertz;
3. If  $c$  dB = Hearing loss at 2,000 Hertz; and
4. If  $d$  dB = Hearing loss at 4,000 Hertz; then
5.  $1/6$  of  $(a+2b+2c+d)$  is above 80 dB.

**Loss of sight** means the entire and **permanent** irrecoverable loss of sight.

**Loss of speech** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

**Main travel destination(s)** means any location in Malaysia, Bintan, Batam and/or Tanjung Balai, to which **you** travel during **your trip** and such that a covered event in one or more of these locations would impact **your trip** to the extent that it needs to be necessarily cancelled, altered or interrupted as the policy section provides.

**Major travel event** means:

1. Natural disaster and extreme weather conditions;
2. Major industrial accident;
3. Civil unrest, riot or commotion resulting in cancellation of scheduled common carrier services; or
4. Strike resulting in cancellation of scheduled common carrier services

**Manual work** means **your** active personal participation in work which involves physical labour or manual operation including, but not limited to:

1. Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three metres in height;
2. Work that involves heavy machinery, explosives or hazardous materials;
3. Work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;

4. 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 or welders; or
5. Work as bar, restaurant or hotel staff, or work as musicians and singers, or fruit pickers if the fruit pickers are operating machinery.

**Medical expenses** means necessary and reasonable expenses incurred and paid to a **medical practitioner, hospital** and/or ambulance **service provider** for medical, surgical, X-ray, **hospital** or nursing treatment including the cost of medical supplies and ambulance hire. All treatment, including specialist treatment, must be prescribed or referred by a **medical practitioner** in order for expenses to be reimbursed under this policy and such reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed. Treatments and services including medicines must be customary for the treatment of a condition **you** have and cannot be experimental or elective.

**Medical practitioner** means a registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending medical practitioner cannot be **you** or **your travel companion, relative**, business associate, employer or employee.

**Mobility aid** means a device designed to assist walking or otherwise improve the mobility of people with mobility impairments and includes but is not limited to crutches, wheelchairs, walking frames and wheel trolleys.

**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 disaster and extreme weather conditions** means a typhoon, hurricane, cyclone or tornado, wild-fire, flood (a general and temporary covering of water for two or more acres of normally dry land), tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche or blizzard, that is due to natural causes.

**Ordinarily resident** means a resident in Singapore at the date of application for this policy as described under the Insurance Act 1966 and all rules, regulations, subsidiary legislation and government orders enacted under it. The Insurance Act 1966 provides that **you** are treated as ordinarily resident in Singapore if:

1. **You** are a citizen of Singapore, unless **you** have resided outside Singapore continuously for five or more years preceding the application date of the policy and are not currently residing in Singapore;
2. **You** are a permanent resident, unless **you** have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
3. **You** have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless **you** have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
4. **You** have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and **you** have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

**Overseas** means beyond the territorial limits of Singapore.

**Permanent** means lasting 12 consecutive calendar months from the date of an **accident** and at the expiry of the 12 month period, being beyond any hope of improvement as certified by a **medical practitioner**.

**Personal money** means cash, bank notes, traveller's cheques and money orders.

**Policy issue date** means the date and time that **you** pay the insurance premium and **we** issue the policy to **you** as shown in **your** Policy Schedule and evidenced by **our** or **your** bank account records.

**Pre-existing medical condition** means:

1. Any illness, disease, or other conditions, including symptoms, suffered by **you, your travel companion** or **your relative**, which in the one-year period before the **policy issue date**:
  - a) First manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;

- b) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **medical practitioner**;  
or
  - c) Was treated by a **medical practitioner** or treatment had been recommended by a **medical practitioner**.
2. Any congenital, hereditary, **chronic** or ongoing condition of **yours, your travel companion** or **your relative** which **you** or they are aware of, or could reasonably be expected to be aware of, before the **policy issue date**.

**Public place** means any place that the public has access to including, but not limited to, shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, parks and public toilets.

**Quarantine** means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

**Relative** means **your** spouse, son, daughter, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, step-parent, step-son, step-daughter, step-brother, step-sister, niece, nephew, aunt or uncle.

**Serious injury or serious sickness** means:

- 1. In respect of **you** or **your travel companion**, a condition which necessitates treatment by a **medical practitioner** who certifies that as a direct result of this condition **you** or **your travel companion** require urgent medical attention and are unfit to commence the **trip** or continue on with **your** original **trip**; and
- 2. In respect of any other person to which this insurance applies, such person is hospitalised and the attending **medical practitioner** certifies that their life is in imminent danger necessitating **your** immediate attendance.

**Service provider** means any registered commercial entity to which payment is made in respect of services provided.

**Sickness** means:

- 1. In respect of Section 6 – Travel Cancellation and Postponement, any noticeable change in **your** physical health due to a medical condition contracted, commencing or manifesting before travelling **overseas**; or
- 2. In respect of all other sections, any noticeable change in **your** physical health due to a medical condition contracted, commencing or manifesting whilst **overseas** during the period of **your trip**;

For which **you** seek the care of a **medical practitioner** provided that the sickness is not a **pre-existing medical condition** and the nature of the sickness is not excluded from this policy.

**Stolen** means having been stolen by a third party by way of theft, robbery or burglary without **your** assistance, consent or cooperation.

**Strike** means any organised, willful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.

**Terrorist incident** means an act of violence that is deemed terrorism by the U.S. Department of State [or by the specific department that is responsible for declaring a terrorist incident in Singapore or the country where the terrorist incident occurred] and that is committed by any person acting on behalf of, or in connection with a foreign terrorist organization. For the purpose of this definition, the following are not considered terrorist incidents, even if the incident otherwise meets the above requirements: an act of war (declared or undeclared); a **C.B.R.N. Incident**; a cyber attack; a civil disorder; an **electromagnetic event**; or a riot.

**Total disablement** means total disablement which prevents **you** from attending to duties which would normally be carried out by **you** in **your** daily life. This means **your** inability without the assistance of another person or mechanical device from being able to undertake three or more of the following activities:

- 1. Dressing and undressing;

2. Washing, bathing and toileting;
3. Eating and drinking;
4. General household duties; or
5. Shopping.

**Travel companion** means a person who has travel bookings to accompany **you** on **your trip** who is not **your relative** and without whom **you** reasonably would not undertake the **trip**.

**Travel documents** means visas, identity cards or entry permits required for **your trip**.

**Travel Guard Asia Pacific Pte. Ltd. or Travel Guard** means **our** business partner that provides 24-hour worldwide emergency assistance.

**Trip** means **your overseas** journey which departs from Singapore and is undertaken within the period of insurance shown on **your** Policy Schedule, and to which cover applies under this policy.

**Unattended** means, but is not limited to, when an item is not under **your** or **your travel companion's** supervision at the time of loss, left with a person other than **your travel companion** or authorised representative of **your** accommodation or transportation provider, left in a position where it can be taken without **your** knowledge including, but not limited to, on the beach or beside the pool while **you** swim or leaving it at a distance where **you** are unable to prevent it from being unlawfully taken.

**War** means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes an incident directed or carried out by a member or members of an armed force in the prosecution of war.

**We, our** or **us** means Zurich Insurance Company Limited (Singapore Branch)

**You** or **your** means the **insured person**.

## General Exclusions

The following General Exclusions apply to all sections of this policy. In addition to these General Exclusions, please refer to specific exclusions which apply to certain sections.

**We** will not be liable under any section of the policy for any loss, **injury**, damage or legal liability arising directly or indirectly out of, based upon or attributable to:

1. **War**, civil war, invasion, revolution or any similar event.
2. Any **C.B.R.N. incident**.
3. Any **cyber event**. This means for example that if a cyber attack on an air traffic control system closes air space, or a cyber attack on the internet-based services of an airline causes operations to shut down at an airport, we would not pay any claims related to that.
4. Any **electromagnetic event**. This means for example that if **your** flight is delayed or cancelled because of an **electromagnetic event** **you** will not be able to claim for delay or cancellation.
5. Any **impact event**. For example if a meteorite enters the earth's atmosphere and hits **your** hotel, **we** will not pay any claim relating to this.
6. Any event or incident relating to:
  - a) an epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either **your** country of residence or **your** destination country; or
  - b) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain or variation of any such disease); or
  - c) fear of travel due to any actual or potential epidemic, pandemic, disease or event; or
  - d) any preventive or preemptive action taken by any government to prevent the spread of a potential epidemic or pandemic; or
  - e) **quarantine**; or

- f) travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either **your** country of residence or **your** destination country.
7. Any government-issued order, advice, guidance, or intervention that impacts the ability to travel. For example, if a Government implements a lock-down or restriction on travelling to/from a country which means that you are unable to travel, we will not pay claims related to this.
8. The **financial default** of a tour operator, transport or accommodation provider, or the **financial default** of any other relevant firm or person.
9. A tour operator, transport or accommodation provider, or any other relevant firm or person being unable or unwilling to fulfill any part of their legal or contractual obligation to **you**.
10. **Your** illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
11. **Your** failure to take reasonable precautions to avoid a claim under the policy following the warning of any **major travel event** through or by general mass media.
12. **You** not taking all reasonable efforts or **your** carelessness, negligence or recklessness in safeguarding **your** property or avoiding injury or avoiding and/or minimising any claim under the policy.
13. The effect or influence of alcohol or of non-prescription drugs or medications.
14. Any **pre-existing medical conditions** of **yours, your travel companion, your relative** or any other person whose state of health may affect **your trip** and who may give rise for **you** to claim.
15. **You** not being fit to travel or travelling against the advice of a **medical practitioner**.
16. **You** travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of **your trip**.
17. Pregnancy or childbirth, and/or any injury or sickness associated with pregnancy or childbirth.
18. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections.
19. Mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
20. Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
21. **Your** participation in:
  - a) Extreme sports and sporting activities;
  - b) Competition sports;
  - c) Any professional sports or any sport in which you would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
  - d) Racing other than on foot (i.e., human);
  - e) Expeditions;
  - f) Hunting trips and safaris that are not provided by a licensed commercial operator;
  - g) White water rafting grade four or above;
  - h) Sailing outside territorial waters;
  - i) Parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company, except this exclusion does not apply to hot air ballooning or parasailing; or
  - j) Scuba diving unless:
    - i) **You** are diving for recreational purposes (for the purpose of clarity recreational diving does not include technical diving or diving as a professional diver);
    - ii) **You** are diving with a qualified instructor or dive master, or **you** hold a PADI certification or similar recognised certification and are diving within the level of **your** certification (including maximum dive depths and bottom time) and to the standards and procedures set up by **your** certifying agency;
    - iii) Subject to (ii) above **your** planned dive depth does not exceed 40 metres; and
    - iv) **You** are not diving alone.

22. **Your** participation in:
- Mountaineering;
  - Adventure climbing including outdoor rock climbing or abseiling; or
  - High altitude activity or any activity above 6,000 metres or trekking (including mountain trekking) above 3,000 metres; Except exclusions 22(b) and 22(c) will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
    - Available to the general public without restriction, other than general health and fitness warnings;
    - Provided by a recognised local commercial tour operator or activity provider;
    - Provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and subject always to **you** following their advice and/or instruction; and
    - Undertaken below 6,000 metres.
23. **Your** use of a two-wheeled motor vehicle as a rider or a passenger unless:
- The motorcycle is 125cc or less and you or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
  - The motorcycle is 126cc or greater and you or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
  - At all times local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.
24. **You** travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a common carrier.
25. **You** acting as a law enforcement officer, emergency medical or fire service personnel, civil defense or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act 1970.
26. **You** engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in **manual work** during the **trip**, engaging in missionary or humanitarian work, engaging in any handling of ammunition or firearms.
27. Medical services or treatments referred to **Travel Guard** which in the opinion of both the **medical practitioner** in attendance and **Travel Guard** can wait until **you** return to Singapore.
28. Mysterious disappearance.
29. Any indirect or consequential losses which are not covered by the terms and conditions of this policy.

Additionally:

30. Notwithstanding any other terms under this agreement, **we** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition, or restriction under United Nation resolutions or the trade or economic sanctions, laws, or regulations of the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions law or regulation.
31. This policy will not cover any loss, injury damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) Regions of Ukraine.

## Part C – Medical and Associated Benefits

### Section 1 – Medical Expenses Incurred Overseas for Injury

#### What you are covered for under Section 1

**We** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 1 for:

- Necessary and reasonable medical expenses incurred and paid by you overseas for an injury you suffer during your trip; and

2. Necessary and reasonable dental expenses incurred overseas if your sound and natural teeth are broken or damaged as the result of an injury you suffer during your trip.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 1:

1. If **you** are entitled to receive payment of all or part of the **medical expenses and/or dental expenses** from any other source, **we** will pay the difference between what was actually incurred and paid by **you** and the amount **you** are entitled to receive from such other source.
2. This is not private medical insurance. If **you** go into **hospital overseas** and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than \$1,000, **you** or someone acting on **your** behalf must contact **Travel Guard** as soon as reasonably practicable. Failure to do so may limit **your** insurance coverage, for example, in such event **we** reserve the right to reimburse **you** only for those expenses incurred and services paid for which **we** or **Travel Guard** would have provided under the same circumstances up to the actual amount incurred or the applicable maximum sum insured limit shown in the Schedule of Benefits.
3. The necessary and reasonable **medical expenses** and/or necessary and reasonable **dental expenses** covered are those that are medically necessary to treat **your** condition at the place the medical event occurred, unless otherwise approved in writing by **us** or **Travel Guard** before such medical treatment is provided.

## ☒ What you are not covered for under Section 1

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any expenses incurred and paid for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of **your** scheduled **trip**.
2. Any expense relating to an **injury** which is incurred more than 90 days from the time the **injury** was first sustained.
3. Non-emergency medical check-up or routine medical check-up.
4. Routine eye or dental care or lack thereof unless such routine eye or dental care results from a covered **injury** sustained whilst on a **trip**.
5. Any injuries to teeth occurring during eating activities (e.g., biting and chewing).
6. Dental **injury** to unsound and/or unnatural teeth.
7. Health advisory or travel related vaccinations and any resultant complications.
8. Experimental, elective or investigative procedures.
9. Any cosmetic surgery, unless reconstructive surgery is required following a covered **injury** that **you** suffer whilst on a **trip**, and **Travel Guard** agrees it is medically necessary.
10. Any expenses incurred from using a **hospital** for addiction treatment or as a nursing, convalescent or rehabilitation place.
11. Any expense for external prosthetic appliances or devices including, but not limited to, artificial limbs, hearing aids, contact lenses, lenses, glasses, sunglasses, artificial teeth and dental bridges or **mobility aids**.
12. Any expense for health supplements including, but not limited to, vitamins, prebiotics, probiotics and skin care products whether prescribed by a **medical practitioner** or doctor or purchased over the counter.

## Section 2 – Medical Expenses Incurred Overseas for Sickness

### ☑ What you are covered for under Section 2

**We** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 2 for the necessary and reasonable **medical expenses** incurred and paid by **you overseas** for a **sickness you** suffer during **your trip**.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 2:

1. If **you** are entitled to receive payment of all or part of the **medical expenses** from any other source, **we** will pay the difference between what was actually incurred and paid by **you** and the amount **you** are entitled to receive from such other source.
2. The necessary and reasonable **medical expenses** covered are those that are medically necessary to treat **your** condition at the place the medical event occurred, unless otherwise approved in writing by **us** or **Travel Guard** before such medical treatment is provided.

## ☒ What you are not covered for under Section 2

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon and attributable to:

1. Any expenses incurred and paid for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of **your** scheduled **trip**.
2. Any expense relating to a **sickness** which is incurred more than 90 days from the time when medical treatment was first sought.
3. Non-emergency medical check-up or routine medical check-up.
4. Routine eye or dental care or lack thereof unless such routine eye or dental care results from a covered **sickness** sustained whilst on a **trip**.
5. Expenses incurred for continuing treatment including any medication commenced prior to **your trip** departure date that **you** have been advised to continue during **your trip**.
6. Health advisory or travel related vaccinations and any resultant complications.
7. Experimental, elective or investigative procedures.
8. Any expenses incurred from using a **hospital** for addiction treatment or as a nursing, convalescent or rehabilitation place.
9. Any expense for external prosthetic appliances or devices including, but not limited to, artificial limbs, hearing aids, contact lenses, lenses, glasses, sunglasses, artificial teeth and dental bridges or **mobility aids**.
10. Any expense for health supplements including, but not limited to, vitamins, prebiotics, probiotics and skin care products whether prescribed by a **medical practitioner** or doctor or purchased over the counter.

## Section 3 – Emergency Medical Evacuation

### ☑ What you are covered for under Section 3

**We** will pay up to the limit shown in the Schedule of Benefits under Section 3 for the reasonable and necessary costs to move **you** to another location for medical treatment or to return **you** to Singapore if, as the result of **injury** or **sickness** occurring while **you** are travelling on **your trip**, and if **your** treating **medical practitioner** in consultation with **Travel Guard** agrees, it is medically appropriate to move **you**.

### Conditions

In addition to the General Conditions, the following Conditions apply to Section 3:

1. **Travel Guard** will make the necessary arrangements for **your** evacuation unless **you** or **your travel companion** cannot, for reasons beyond **your** or their control, notify **us** or **Travel Guard** during an emergency situation. In such event, **we** reserve the right to reimburse **you** only for those expenses incurred and services paid for which **we** or **Travel Guard** would have provided under the same circumstances up to the applicable limit.
2. **Travel Guard** will arrange the evacuation utilising the means **we** or **Travel Guard** believes to be most appropriate based strictly on medical severity and medical constraints of **your** condition as agreed on the advice of **your** treating **medical practitioner** and in consultation with **Travel Guard**.
3. **You** must follow **our** or **Travel Guard's** reasonable instruction and direction at all times.
4. **We** will only cover those expenses that are authorised by **us** or **Travel Guard** for transportation and medical support services necessarily incurred and paid as a direct result of **your** emergency medical evacuation.

### ☒ What you are not covered for under Section 3

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any expenses incurred and paid for services provided by another party for which you are not liable to pay.
2. Any expenses already included in the cost of your scheduled trip.

## Section 4 – Repatriation

### What you are covered for under Section 4

We will pay up to the limit shown in the Schedule of Benefits under Section 4 for:

1. Reasonable and necessary expenses incurred to repatriate **your** mortal remains to Singapore; and
2. Reasonable and necessary expenses incurred **overseas** for services and supplies provided by a mortician or undertaker including, but not limited to, the reasonable cost of a basic casket and the embalming or cremation if so elected;

If you unexpectedly die whilst you are travelling overseas on your trip.

### Conditions

In addition to the General Conditions, the following Conditions apply to Section 4:

1. **You** must be medically fit and able to undertake the planned travel when **you** commence the **trip**.
2. **Travel Guard** will make the necessary arrangements for the return of **your** mortal remains to Singapore unless making such arrangements through **Travel Guard** is not possible in the circumstances due to reasons beyond **your** estate's control and the alternative arrangements are deemed reasonable by **us**. In such event, **we** reserve the right to reimburse **you** only for those expenses incurred and services paid for which **we** or **Travel Guard** would have provided under the same circumstances up to the applicable limit.

### What you are not covered for under Section 4

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. 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 **your** scheduled **trip**.
2. Any expenses incurred for body retrieval or recovery.
3. Any expenses incurred and paid for religious rites or ceremonies.

## Part D – Personal Accident Benefits

### Section 5 – Accidental Death and Permanent Disablement

#### What you are covered for under Section 5

**We** will pay **you** or **your** estate up to the limit shown in the Schedule of Benefits under Section 5 for accidental death or permanent disablement if **you** are involved in an **accident** during **your trip** and as a consequence, suffer **injury** within 12 consecutive months of the date of the **accident** which results in one of the Events 1 to 9 listed in the Benefits Table below.

The amount of compensation **we** will pay is the Percentage of Sum Insured stated in the Benefits Table for the Event **you** suffer multiplied by the limit shown in the Schedule of Benefits under Section 5.

## Benefits Table

Event	Percentage of Sum Insured
1. Death	100%
2. Total disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent loss of sight – both eyes	100%
5. Permanent loss of sight – one eye	50%
6. Permanent loss of limb – two or more	100%
7. Permanent loss of limb – one limb	50%
8. Permanent loss of speech and permanent loss of hearing	100%
9. Permanent loss of hearing in:	
a) Both ears	75%
b) One ear	15%

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 5:

1. If more than one of the Events are applicable, **we** will only pay the Event that has the highest amount payable, and if two or more Events present the same amount, **we** will decide the Event under which the **claim** will be settled.
2. The insurance for **you** under this policy will terminate upon the occurrence of any loss for which indemnity is payable under any one of the above Events listed in the Benefits Table but such termination will be without prejudice to any **claim** originating out of the **accident** causing such loss.

### What you are not covered for under Section 5

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to any **sickness** or infectious disease.

## Part E – Travel Inconvenience Benefits

### Section 6 – Travel Cancellation and Postponement

#### What you are covered for under Section 6

**We** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 6 for non-refundable transportation and accommodation expenses which **you** have paid or have agreed to pay under a contract, if it is necessary and unavoidable that **you** have to cancel **your trip**; or reasonable and necessary additional costs incurred and paid by **you** to reschedule **your trip**, as a result of one or more of the following:

1. The unexpected death of **you** or **your travel companion** that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information.

2. An event listed in (a) to (d) below that first occurs after the commencement date for this section, as defined under Covered Period of Your Overseas Trip in Part A – Important Policy Information, and which within 30 days prior to **you** scheduled departure date prevents **you** from travelling to **your main travel destination(s)** or commencing the **trip** as outlined in **your trip** itinerary:
  - a) A **major travel event** that prevents **you** from travelling to **your main travel destination(s)** as outlined in **your trip** itinerary;
  - b) The unexpected death of **your relative**;
  - c) **Serious injury or serious sickness** of **you, your travel companion** or **your relative**; or
  - d) **You** or **your travel companion** are required to attend court as a witness, but not as an expert witness.
3. **Your** permanent place of residence in Singapore is directly impacted by **natural disaster and extreme weather conditions** that first occurs after the commencement date for this section, as defined under Covered Period for Your Overseas Trip in Part A – Important Policy Information, and which within one week prior to **you** scheduled departure date prevents **you** from travelling to **your main travel destination(s)** because the relevant authority requires **you** to stay in Singapore.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 6:

1. **You** can only claim for travel cancellation or travel postponement under Section 6 but not for both, for the same event.
2. Once **you** cancel or postpone **your trip**, all cover under the policy in relation to **you** will terminate, but such termination will be without prejudice to any claim originating out of the event resulting in such cancellation. For the avoidance of doubt, the policy continues to have force and effect with regards to other **insured persons** in a Family Plan who continue with the **trip**.

### What you are not covered for under Section 6

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Cancellation or postponement of **your trip** if this insurance is purchased less than three days before the scheduled departure date (date of departure inclusive), except that this exclusion will not apply in the event of the death of **you, your travel companion** or **your relative**.
2. **You** not wanting to travel or change in travel plans on the part of **you** or **your travel companion**.
3. Costs which have been paid for or incurred on behalf of a person other than **you**.
4. A **major travel event** which was publicly known at the time **you** booked **your trip** or purchased this insurance, whichever occurs last.
5. Delays, rescheduling or cancellation by a **common carrier**.
6. Cancellation penalties incurred due to **you** not advising the holiday or tour company or travel agent as soon as reasonably practicable to do so after **you** knew **you** had to cancel or postpone **your trip**.
7. Costs which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
8. Compensation for any air miles, credit card/membership card points, redemption or holiday points **you** used to pay for the **trip** in part or in full.
9. Costs **you** would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

## Section 7 – Trip Interruption

### What you are covered for under Section 7

**We** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 7 for:

1. Unutilised and non-refundable transportation and accommodation expenses which **you** have paid or agreed to pay under a contract for the **trip**;
2. Reasonable and necessary additional scheduled transportation expenses (economy class fare whenever possible) to get **you** to the place where **you** would have been in accordance with **your** original **trip** itinerary had it not been for the interruption event; and
3. Reasonable and necessary additional hotel accommodation expenses (room charge only including any mandatory taxes and charges);

If whilst travelling **overseas**, **your trip** is unexpectedly interrupted due to:

4. A **major travel event** that prevents **you** from continuing with **your** scheduled **trip**.
5. The unexpected death or **you**, **your travel companion** or **your relative**.
6. **Serious injury or serious sickness** suffered by **you** for which **your** treating **medical practitioner** in consultation with **Travel Guard** agrees that it is medically necessary that **you** return to Singapore.
7. **Serious injury or serious sickness** of **your travel companion** or **your relative**.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 7:

1. **We** will only pay costs that **you** had budgeted to pay or would have expected to pay on the **trip**. For example, the cost of accommodation within the original period of insurance.
2. **We** will only pay once for the same period of time and reason. For example, if **your** claim includes both forfeited accommodation and additional accommodation charges for the same nights, **we** will deduct from the additional charges what is claimed for the forfeited nights.
3. **You** can only claim under Section 7 – Trip Interruption, if **you** are not claiming under Section 8 – Travel Delay, for the same event.

### What you are not covered for under Section 7

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. **You** not wanting to travel or change in travel plans on the part of **you** or **your travel companion**.
2. Costs which have been paid for or incurred on behalf of a person other than **you**.
3. Delays, rescheduling or cancellation by a **common carrier**.
4. Costs which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
5. Compensation for any air miles, credit card/membership card points, redemption or holiday points **you** used to pay for the **trip** in part or in full.
6. Costs **you** would need to pay irrespective of the travel period to which this insurance applies, such as annual timeshare management fees or holiday club membership fees.

## Section 8 – Travel Delay

### What you are covered for under Section 8

**We** will pay **you** the Amount Per 6 hours shown in the Schedule of Benefits under Section 8 if the pre-booked and paid **common carrier** on which **you** have arranged to travel is delayed for at least six consecutive hours from the scheduled final arrival time. **We** will continue to pay **you** the Amount Per 6 Hours shown in the Schedule of Benefits for each subsequent fully completed six-hour period of delay until the Maximum Amount Payable shown in the Schedule of Benefits is exhausted.

### Calculation of Travel Delay

The duration of the delay will be calculated based on the information provided by the **common carrier** and from the scheduled final arrival time:

1. Printed in the itinerary issued to **you**; or
2. If no itinerary is issued then appearing in other formal documentation supplied or published by the **common carrier** for **your** transport journey to which this insurance cover relates;

Until the actual final arrival time of:

3. The **common carrier**; or
4. The first available alternative transportation offered by the **common carrier**.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 8:

1. Written proof must be provided by the **common carrier** clearly stating the reason for the delay and the period of the delay.
2. **You** can only claim under Section 8 – Travel Delay if **you** are not claiming under Section 7 – Trip Interruption, for the same event.

### ☒ What you are not covered for under Section 8

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Delay of a taxi or shuttle service; or a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.
2. **Your** failure to obtain written confirmation from the **common carrier** of the number of hours of delay and the reason for such delay.
3. Any loss arising from the time **you** fail to take the first available alternative transportation offered by the **common carrier**.
4. Delays due to an event or circumstance which was publicly known at the time **you** booked **your trip** or when **you** purchased this insurance, whichever occurs last.
5. Delays caused by the action(s) (or inaction(s)) of an **insured person**.
6. **Your** failure to check in according to the itinerary provided to **you**.
7. Any consequential loss arising from the late arrival of the **common carrier** that causes subsequent delay(s) or missed connection(s) for each subsequent **common carrier** on which **you** have arranged to travel during the course of **your trip**. For example, if you have a transit flight journey with 2 or more flight segments, we will only pay for the delay based on the final segment arrival time.

## Section 9 – Baggage Loss

### ☑ What you are covered for under Section 9

**We** will pay up to the limit shown in the Schedule of Benefits under Section 9 for loss of or damage to personal baggage owned by **you** or loaned or entrusted to **you**, if **your** personal baggage items taken with **you** or purchased by **you** on **your trip** are lost, **stolen** or accidentally damaged during **your trip**.

A deduction will be made for wear, tear and loss of value depending on the age of the item that **we** think is reasonable, however **we** may not apply such deduction to electronic items that are less than one year old if **you** can produce supporting documents (i.e., original receipts or original warranty cards) for claims. The maximum amount **we** will pay will not be more than the value of the property at the time it was lost, **stolen** or accidentally damaged.

The maximum amount **we** will pay for any one item or a pair or set of items is the Limit Per Article shown in the Schedule of Benefits. A pair or set of items is personal property which belong together and cannot be worn or used or work separately for the purpose intended, for example, a pair of shoes or a camera and its standard accessories.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 9:

1. You must take every possible step and reasonable precaution to ensure your personal baggage items are kept safe and are properly carried and secured during the trip.
2. For loss or damage to your personal baggage items due to the service provider:
  - a) Any claim for compensation must first be made against the **service provider**; and
  - b) Any claim submitted to **us** must contain proof of compensation received from the **service provider** and if such compensation is denied, any **claim** submitted to **us** must contain written proof of such denial.
3. Any loss of your personal baggage items:

- a) Must be reported to the police or relevant authority, such as the airport authority having jurisdiction at the place of loss, as soon as reasonably practicable after the discovery of loss; and
  - b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.
4. **We** will, at **our** sole discretion, either replace or repair the item or reimburse **you** for **your** loss.
  5. If your baggage is permanently lost or damaged during delay, **we** will deduct any payment **we** make under Section 10 – Baggage Delay, from **your** overall claim for personal baggage under Section 9 – Baggage Loss.

## What you are not covered for under Section 9

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Any land, sea or air motorised conveyance and/or accessories thereof.
2. Perishables or consumable items, hired or leased equipment, business goods and samples or business equipment of any kind.
3. Furniture, antiques, artifacts, paintings, objects of art and any object with intrinsic value, musical instruments, manuscripts, jewellery, watches and gemstones.
4. **Mobility aids** or external prosthetic appliance or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, glasses, sunglasses, artificial teeth (including dentures) or dental bridges.
5. **Personal money**, cash, **travel documents**, credit cards, crypto-currency, financial securities and instruments of any kind, currency notes or traveller's cheques, payment cards (including credit value loaded), title deeds, passport, driving license and identity cards.
6. Sporting equipment and/or accessories thereof whilst in the course of use/play or practice.
7. Personal baggage items:
  - a) Sent in advance or with someone else, mailed or shipped separately; or
  - b) Given to someone else to look after who is not your travelling companion, your relative or an authorised person such as hotel or transport representative.
8. Personal baggage items left **unattended** in any unlocked paid accommodation room or private dwelling.
9. Personal baggage items left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
10. Personal baggage items taken from an **unattended** vehicle. This exclusion does not apply to theft, loss or damage that occurs between the hours of sunrise and sunset when such personal baggage items are stored (where possible out of sight or covered) in a fully locked vehicle with all windows closed and there is visible evidence of forced entry.
11. Any personal baggage items that are checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
12. The unexplained disappearance of any personal baggage items.
13. Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.
14. Mechanical or electrical breakdown or damage caused by leaking powder or fluid carried in **your** baggage.
15. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed.
16. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather conditions or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
17. Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USBs or any other form of device.
18. Personal baggage items where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, **we** may agree to receive other proof deemed reasonable by **us** of ownership for the items being claimed.

## Section 10 – Baggage Delay

### What you are covered for under Section 10

We will pay **you** the Amount Per 6 Hours shown in the Schedule of Benefits under Section 10 if during **your trip**, **your** checked-in baggage is delayed for collection at **your** scheduled arrival port by the **common carrier** for at least six consecutive hours. We will continue to pay **you** the Amount Per 6 Hours shown in the Schedule of Benefits for each subsequent fully completed six-hour period of delay until the Maximum Amount Payable shown in the Schedule of Benefits is exhausted.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 10:

1. **You** must get written confirmation of the length of the delay from the **common carrier** provider.
2. If **your** baggage is permanently lost or damaged during the delay, **we** will deduct any payment **we** make for delayed baggage under Section 10 – Baggage Delay, from **your** overall claim for personal baggage under Section 9 – Baggage Loss.
3. **We** will only accept a claim from one **insured person** for any one piece of baggage even if the baggage contains personal items belonging to multiple **insured persons**. This means, for example, that in the event of a baggage delay claim **we** will only pay up to the individual sum insured limit if one bag is delayed and will not accept claims from other **insured persons** covered by this policy in respect of the same baggage item.

## ☒ What you are not covered for under Section 10

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Personal baggage items sent in advance or with someone else, mailed or shipped separately.
2. Any personal baggage items that are checked in with the common carrier contrary to the terms and conditions of the common carrier provider.
3. Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.

## Section 11 – Loss of Travel Documents and Personal Money

### ☑ What you are covered for under Section 11

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 11 for:

1. The replacement cost of **your** passports or **travel documents** which **you** incur and pay **overseas** to allow **you** to either continue with the **trip** or return to Singapore; and
2. The reasonable and necessary scheduled transportation and accommodation charges not covered elsewhere under this policy necessarily incurred by **you** whilst **overseas** for the sole purpose of making necessary travel arrangements for replacing **your** passport or **travel documents**;
3. The loss of **personal money** items which were on **your** person, properly secured in a locked safe or strongroom or under **your** active supervision when the loss occurred;

If during **your trip** **your** passport, **travel documents** or **personal money** items are **stolen** or accidentally lost or damaged as a direct result of **natural disaster and extreme weather conditions** or **accident** to the conveyance in which **you** were travelling.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 11:

1. **You** must take every possible step and reasonable precaution to ensure **your** passport, **travel documents** and **personal money** items are kept safe and are properly carried and secured during the **trip**.
2. For loss or damage to **your** passport, **travel documents** or **personal money** items due to the **service provider**:
  - a) Any claim for compensation must first be made against the service provider; and

- b) Any claim submitted to us must contain proof of compensation received from the service provider and if such compensation is denied, any claim submitted to us must contain written proof of such denial.
- 3. Any loss of **your** passport, **travel documents** or **personal money** items:
  - a) Must be reported to the police or relevant authority such as the airport authority having jurisdiction at the place of loss as soon as reasonably practicable after the discovery of loss; and
  - b) Must be accompanied by written documentation from such authority pertaining to the circumstances of the loss.

## What you are not covered for under Section 11

In addition to the General Exclusions, we will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Passports, travel documents and personal money items:
  - a) Sent in advance or with someone else, mailed or shipped separately; or
  - b) Given to someone else to look after who is not **your travelling companion, your relative** or an authorised person such as hotel or transport representative.
2. Passports, **travel documents** and **personal money** items left **unattended** and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **you** are staying.
3. Passports, **travel documents** and **personal money** items left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
4. Passports, **travel documents** and **personal money** items that are:
  - a) Left unattended in a vehicle at any time; or
  - b) Checked in with the covered transport.
5. The unexplained disappearance of any passports, **travel documents** or **personal money** items.
6. Passports, **travel documents** and **personal money** items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband, or which is or has been illegally transported or traded.
7. Damage caused by leaking powder or fluid carried within **your** baggage.
8. Wear, tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather condition or damage sustained due to any process or while actually being cleaned or worked upon or resulting from these processes.
9. Loss of data, applications or software including but not limited to data recorded or accessed on tapes, cards, discs, USBs or any other form of device.
10. Monetary shortage due to error, omission, exchange transaction or depreciation in value.
11. **Personal money** items where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, **we** may agree to receive other proof deemed reasonable by **us** of ownership for the items being claimed.

## Section 12 – Personal Liability Abroad

### What you are covered for under Section 12

**We** will indemnify **you** up to the limit shown in the Schedule of Benefits under Section 12 for:

1. Compensatory damages **you** become legally liable to pay because during **your overseas trip, you** injure someone, cause someone to die, or lose or damage someone's property; and/or
2. **Your** reasonable legal costs and expenses for settling and defending the claim made against **you** as long as **you** have incurred and paid them with **our** prior approval.

### Conditions

In addition to the General Conditions, the following Condition applies to Section 12:

1. 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 prior written approval.

## ☒ What you are not covered for under Section 12

In addition to the General Exclusions, **we** will not be liable under this section for any claim arising directly or indirectly out of, based upon or attributable to:

1. Injury to **your travel companion** or **your relative**.
2. Injury to **your** employee or an employee of **your travel companion** or **your relative**.
3. Loss of or damage to property belonging to or in the care or control of **you, your travel companion, your relative**, or an employee of any of the aforementioned.
4. A claim against **you** arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms or animals.
5. A claim arising from the conduct of a business, profession or trade, including **you** providing professional advice or service.
6. A claim which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation, or any similar legislation or regulation.
7. A judgment which is not in the first instance, either delivered by or obtained from a court of competent jurisdiction within Singapore or the country in which the event occurred giving rise to **your** liability.
8. Any contract unless such liability would have arisen in the absence of that contract.
9. Any fine or penalty.
10. Punitive, aggravated or exemplary damages.

## Part F – Assistance Services

**We** will provide **you** with access to the following assistance services under **your** policy. Assistance services are provided by **Travel Guard**. Please note that assistance services are not insurance benefits, and all expenses incurred in the provision of such assistance services are to be borne by **you**. **You** can call **Travel Guard** on +65 6054 3499 to utilise the following assistance services:

1. Pre-trip visa information: **Travel Guard** can provide information such as passport/visa requirements and assist in expediting the procurement of these documents.
2. Pre-trip inoculation information services: **Travel Guard** can provide inoculation recommendations that may be needed prior to travelling to **your** destination(s).
3. Pre-trip weather forecast information services: **You** can contact **Travel Guard** at any time to receive worldwide weather forecasts and information which may affect **your** travel plans.
4. Embassy referral: Embassies and consulates are excellent sources of information and assistance to customers while travelling. **Travel Guard** can provide the address and phone number of the local embassy or consulate.
5. Legal firm referral: **Travel Guard** can provide convenient legal referrals in **your** general area.
6. Interpreter referral: **Travel Guard** can provide an emergency telephone translation service in all major languages and offers referrals to interpreter services.
7. Lost baggage assistance: **Travel Guard** can assist with the return of lost baggage by coordinating efforts with the **common carrier**. In the event that an item is lost while traveling, **Travel Guard** can assist **you** in the search for the lost item. **Travel Guard** can coordinate getting the baggage to **your** current destination or home.
8. Loss passport assistance: **Travel Guard** can assist in the replacement of lost or stolen **travel documents**, passports or visas.
9. Telephone medical advice: **You** can call **Travel Guard** during a **trip** and speak with a qualified medical person about general medical conditions and/or specific symptoms.
10. Medical services provider referral: **Travel Guard** can provide a list of physicians, dentists and optometrists in the area in which **you** are travelling.

## Conditions

In addition to the General Conditions, the following Conditions apply to Section 11:

1. **Travel Guard** will exercise due-care and diligence in the appointment and/or referral of any service provider to assist **you**.
2. **Travel Guard** assumes no responsibility for any advice or service provided by any third party service provider.
3. All third-party costs associated with the services provided are **your** responsibility.

## Part G – General Conditions

### 1. Fitness to Travel

At the time of effecting this insurance and up until the time **you** commence **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the **trip** or to any other claim under this policy, otherwise no claim will be payable.

### 2. Awareness of Circumstances

At the time of effecting this insurance **you** must not be aware of any circumstances, facts or risks related to **your main travel destination(s)** which are known or ought to be known by **you** and which may give rise to a claim under this policy. In such a case, no claim will be payable.

### 3. Purchase of Travel Insurance

**You** must purchase the insurance before departing Singapore. If insurance is purchased after **your** departure from Singapore, no coverage is extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded subject to an administrative charge of \$25.

### 4. Duplication of Cover

In the event **you** are covered under more than one travel insurance policy, with the exception of corporate travel insurance, underwritten by **us** for the same **trip**, **we** will consider **you** insured only under the policy which provides the highest benefit level.

### 5. Off-Set Clause

We will not cover you for any loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which we are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what you would have been entitled to recover under this policy to the extent permitted by law. This does not apply to Section 5 – Accidental Death and Permanent Disablement of the policy.

### 6. Payment Before Cover Warranty

Notwithstanding anything contained in this policy but subject to sub-clause below:

- a) **You** agree and declare that the total premium due must be paid and actually received in full by **us** (or the intermediary through whom this policy was effected) on or before the Effective Date of the coverage under the policy; and
- b) In the event that the total premium due is not paid and actually received in full by **us** (or the intermediary through whom this policy was effected) on or before the Effective Date, then the policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by **us** as cover never attached to the policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the policy.

### 7. Reinstatement of Policy

If **you** default in paying the agreed premium for this policy, **we** have sole discretion in deciding whether to accept any subsequent payment of premium to **us** to reinstate this policy. If **we** decide to do so, **we** will only cover **injury** or **sickness** sustained after such acceptance of premium.

### 8. Rule of Refund

**We** will not allow any refund of premium once the policy is issued.

## 9. Cancellation

**We** may cancel this policy at any time by written notice delivered to **you** or mailed to **your** last address shown in **our** records stating when such cancellation will 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 will be without prejudice to any claim originating prior thereto.

## 10. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy will invalidate all claims under the policy.

## 11. To Whom Indemnities Payable

Indemnity for **your** loss of life is payable to **your** estate. All other indemnities of this policy are payable to **you**, except under Section 3 – Emergency Medical Evacuation and Section 4 – Repatriation. Under Section 1 – Medical Expenses Incurred Overseas for Injury and Section 2 – Medical Expenses Incurred Overseas for Sickness, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by **Travel Guard** or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Section 1 – Medical Expenses Incurred Overseas for Injury and Section 2 – Medical Expenses Incurred Overseas for Sickness, which **you** incur directly will be payable to **you**. Under Section 3 – Emergency Medical Evacuation and Section 4 – Repatriation, the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this policy will be made in accordance with the prevailing laws, rules and regulations of Singapore.

## 12. Determination of Age

In any claim, **your** age will be determined as at the date of the **injury** or **sickness** with reference to the birth date.

## 13. Notification Requirements

If **you** require hospitalisation or emergency transportation services or need to return to Singapore early for any reason, **you** must contact **Travel Guard** and obtain approval before any arrangements are made. **You** must follow the advice and instruction of **Travel Guard** failing which **your** claim may not be payable.

## 14. Notify Authorities

If the property insured under Section 9 – Baggage Loss and Section 11 – Loss of Travel Documents and Personal Money of this policy is lost or damaged, **you** will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities. **You** must also get a Property Irregularity Report (PIR) and any other official written report from the airline or transport company or other **service provider** or a report from the police or any relevant authority as the case may be. If **you** fail to notify the airline or transport company or other **service provider** within 24-hours of the event or the police (and hotel management company if this applies) within 24 hours of the event, **we** reserve the right not to pay **your** claim.

## 15. Time of Notice of Claim

As soon as practicable and, in any case, within 30 days after the occurrence of any event which may give rise to a claim, **you** will give written notice to **us**. Notice given to **us** by **you** or on **your** behalf with information sufficient to identify **you** will be deemed to be notice to **us**. However, if **you** visit or are admitted into a **hospital** for medical treatment whilst **overseas** and **you** are likely to be in **hospital** for more than 24-hours, someone must contact **us** immediately and notify **us** of such an event. This notice shall then be followed up with the written notice stated in this condition [15]. In any event and irrespective if notice has been given, all claims must be submitted no later than 30 days after the occurrence of any event giving rise to the claim.

## 16. Forms for Proof of Loss

Upon receipt of a notice of claim, **we** will furnish **you** with such claim forms as are usually furnished by **us** for filing proof of loss. **You** must return such claim forms with full particulars within 15 days after the receipt of such claim forms. When returning the completed claim form

within the said 15 days, **You** will also at the same time provide **us** with written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. **You** will also, at any time at **our** request, submit whatever documents that may be required by **us** in support of the claim as soon as possible and, in any event, within 60 days after the receipt of notice of such requirement. Any reimbursement of any claim for travel delay or baggage delay shall only be upon production of reports from the carrier documenting such event and the period of delay or time taken for alternative transportation to be made available. Any reimbursement of **medical expenses** or claim arising from **injury** or **sickness** suffered under this policy shall only be upon production of a medical certificate, report or note from the treating **medical practitioner** or physician or **hospital** or clinic detailing the **injury** or **sickness you** suffered for which treatment was given and any bills **you** have paid.

## 17. Currency

All amounts shown are in Singapore Dollars (SGD). If expenses are incurred in a foreign currency, then claim payments under the policy will use a reasonable exchange rate determined by **us**.

## 18. Interest

No indemnity from **us** will carry any interest.

## 19. Medical Examination and Treatment

**You** will at **your** expense furnish **us** with all such certificates, information and evidence as **we** may require. **You** will also, whenever reasonably required to do so, submit to medical examination by **medical practitioner(s)** appointed by **us**. In the event of **your** death, where it is not forbidden by law, **we** will be entitled to have a post-mortem examination of your remains at **our** own expense, and notice will, where practicable, be given to **us** before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between **our medical practitioner** and **your medical practitioner**, the opinion of **our medical practitioner** will prevail and be binding on **you** or **your** estate as the case may be.

## 20. Subrogation

In the event of any payment under any one or more sections of this policy, **we** will be subrogated to all **your** rights of recovery against any person or organisation and **you** will execute and deliver instruments and documents and do whatever else is necessary to secure **our** such rights. **You** will take no action after the loss to prejudice such rights.

## 21. Right of Recovery

In the event authorisation for payment and/or payment is made by **us** or **Travel Guard** or an authorised representative of **Travel Guard** for a medical claim for which policy liability is not engaged, **we** or **Travel Guard** or an authorised representative of **Travel Guard** reserve the right to recover against **you** for the full sum which **we** or **Travel Guard** or an authorised representative of **Travel Guard** is liable to the medical institution to which **you** were admitted or from which **you** received treatment.

**We** also reserve the right to recover any amount paid in excess of what **you** are not covered for under this policy and that **we** have paid on **your** behalf.

## 22. Entire Contract

The policy, Policy Schedule, endorsements, Application Form, declaration and attached papers together with other statements in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Policy Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Policy Schedule attached will prevail. No agent has the authority to change or waive any provisions of the policy. No change of provisions will be valid unless approved by **our** executive officer and such approval has been endorsed on or into the policy.

## 23. Governing Law

This policy will be governed by and interpreted in accordance with Singapore law.

## 24. Arbitration

Any dispute arising out of this policy shall first be referred to the Financial Industry Disputes Resolution Centre (FIDReC) where it falls within FIDReC's jurisdiction. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The Tribunal shall consist of one arbitrator.

## 25. Contracts (Rights of Third Parties) Act 2001

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

## 26. Residence Limitation

This policy offers coverage only to individuals ordinarily resident in Singapore and is null and void as to non-residents of Singapore.

## 27. Policy Owner's 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 visit Zurich Insurance Company Limited (Singapore Branch) or visit the Zurich Insurance Company, GIA or SDIC websites ([www.zurich.com.sg](http://www.zurich.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))