



Travel Guard®

Per-Trip and Annual Multi-Trip Plan

Travel Insurance Terms and Conditions

Part A – Important Policy Information

This policy sets out the terms and conditions of a contract of insurance between Zurich Insurance Company Limited (Singapore Branch) and **you**. **We** have written the policy in plain English so that **you** may better understand it. Please read the policy carefully as this is a legal document.

In consideration of the payment of premium to **us** specified in the Policy Schedule, and subject to the definitions, conditions, exclusions, limitations, terms and general provisions contained or endorsed in this policy, and on the basis of the truth of the proposal and declaration submitted and statements made by **you**, **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.

The Insurer

This policy is issued by:

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. In respect of a Return Trip policy or an Annual Multi-Trip policy, **you** must be returning to Singapore at the end of the **trip**.

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.: +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 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 for **your selected plan**. 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 under a Family cover, unless expressly stated otherwise in the Schedule of Benefits or policy wording below and with the exception of Section 36 – Home Guard and Section 37 – Car Rental Excess Charges and Return, where the limit will apply per policy for each **trip**.

Benefit	Sum Insured (SGD)		
	Premier	Superior	Classic
Part C – Medical and Associated Benefits			
Section 1 – Medical Expenses Incurred Overseas			
Insured Persons Aged Under 70 Years	\$2,500,000	\$1,000,000	\$200,000
Insured Persons Aged 70 Years or Older	\$200,000	\$75,000	\$50,000
Children in a Family Plan	\$300,000	\$200,000	\$200,000
Section 2 – Post Trip Medical Expenses Incurred in Singapore			
2a. For Injury Sustained Overseas and for Sickness Sustained Overseas Where We Evacuated You			
Insured Persons Aged Under 70 Years	\$50,000	\$25,000	\$10,000
Insured Persons Aged 70 Years or Older	\$5,000	\$2,500	\$1,000
Children in a Family Plan	\$10,000	\$10,000	\$10,000
2b. For Sickness Sustained while Overseas Without Evacuation			
Insured Persons Aged Under 70 Years	\$10,000	\$5,000	\$2,000
Insured Persons Aged 70 Years or Older	\$5,000	\$2,500	\$1,000
Children in a Family Plan	\$5,000	\$2,500	\$1,000
Section 3 – Mobility Aid Reimbursement	\$2,000	\$1,000	N/A
Section 4 – Pregnancy Benefits	\$8,000	\$5,000	\$2,000
Section 5 – Treatment by Physician	\$750	\$500	N/A
Section 6 – Overseas Hospital Income			
Maximum Amount Payable	\$50,000	\$30,000	\$10,000
Amount Per Day	\$200	\$200	\$200
Section 7 – Hospital Income in Singapore			
Maximum Amount Payable	\$1,500	\$1,000	\$500
Amount Per Day	\$100	\$100	\$100
Section 8 – Emergency Medical Evacuation	Unlimited	Unlimited	\$500,000
Section 9 – Repatriation	Unlimited	Unlimited	Unlimited
Repatriation Due to Pre-existing Medical Conditions			
Insured Persons Aged Under 70 Years	\$150,000	\$150,000	\$150,000
Insured Persons Aged 70 Years or Older	\$75,000	\$75,000	\$75,000
Children in a Family Plan	\$100,000	\$100,000	\$100,000
Section 10 – Direct Repatriation	Unlimited	Unlimited	Unlimited
Direct Repatriation Due to Pre-existing Medical Conditions			
Insured Persons Aged Under 70 years	\$150,000	\$150,000	\$150,000
Insured Persons Aged 70 Years or Older	\$75,000	\$75,000	\$75,000
Children in a Family Plan	\$100,000	\$100,000	\$100,000
Section 11 – Hospital Visitation	\$15,000	\$10,000	\$5,000
Section 12 – Compassionate Visit	\$10,000	\$5,000	\$3,000
Section 13 – Child Protector	\$10,000	\$5,000	\$3,000
Section 14 – Emergency Telephone Charges	\$300	\$250	\$100
Section 15 – Automatic Extension of Policy Period	Included	Included	Included
Part D – Personal Accident Benefits			
Section 16 – Accidental Death and Permanent Disablement			
Insured Persons Aged Under 70 Years	\$300,000	\$200,000	\$100,000
Insured Persons Aged 70 Years or Older	\$150,000	\$100,000	\$50,000
Children in a Family Plan	\$100,000	\$100,000	\$50,000
Section 17 – Common Carrier / Natural Disaster Double Cover			
Insured Persons Aged Under 70 Years	\$600,000	\$400,000	N/A
Insured Persons Aged 70 Years or Older	\$300,000	\$200,000	N/A

Children in a Family Plan	\$200,000	\$200,000	N/A
Section 18 – Child Education Grant			
Maximum Amount Payable	\$20,000	\$20,000	N/A
Amount Per Child	\$5,000	\$5,000	N/A
Part E – Travel Inconvenience Benefits			
Section 19 – Travel Cancellation	\$15,000	\$10,000	\$5,000
Section 20 – Travel Postponement	\$2,000	\$1,000	\$500
Section 21 – Replacement of Traveller	\$1,000	\$500	N/A
Section 22 – Travel Cancellation Due to Insolvency	\$5,000	\$3,000	\$1,000
Section 23 – Travel Curtailment and Travel Interruption			
23a. Travel Curtailment	\$15,000	\$10,000	\$5,000
23b. Travel Interruption	\$10,000	\$7,000	\$3,500
Section 24 – Fraudulent Credit Card Usage	\$3,000	\$2,000	\$1,000
Section 25 – Personal Baggage including Laptop Computer	\$10,000	\$5,000	\$3,000
Limit Per Article	\$500	\$500	\$500
Limit for Laptop Computer (Per Policy)	\$1,000	\$1,000	\$1,000
Section 26 – Jewellery Coverage	\$1,000	\$500	\$100
Section 27 – Baggage Delay			
Individual – Amount Per Occurrence \$200 to Maximum Amount Payable	\$1,600	\$1,200	\$1,000
Family – Amount Per Occurrence \$500 to Maximum Amount Payable	\$4,000	\$3,000	\$2,500
Section 28 – Travel Documents and Personal Money			
Maximum Amount Payable	\$8,000	\$5,000	\$1,000
Limit for Loss of Cash, Traveller's Cheques or Banknotes	\$300	\$200	\$100
Section 29 – Travel Delay (Including Flight Diversion)			
Individual – Amount Per Occurrence \$100 to Maximum Amount Payable	\$3,000	\$2,000	\$1,000
Family – Amount Per Occurrence \$250 to Maximum Amount Payable	\$7,500	\$5,000	\$2,500
Section 30 – Flight Overbooking	\$200	\$200	N/A
Section 31 – Kidnap and Hostage			
Maximum Amount Payable	\$10,000	\$5,000	\$3,000
Amount Per Occurrence	\$250	\$250	\$250
Section 32 – Hijack of Common Carrier			
Maximum Amount Payable	\$10,000	\$5,000	\$3,000
Amount Per Occurrence	\$250	\$250	\$250
Section 33 – Personal Liability Abroad	\$1,000,000	\$1,000,000	\$1,000,000
Part F – Supplementary Benefits			
Section 34 – Golf Advantage			
34a. Damage or Loss of Golf Equipment			
Maximum Amount Payable	\$1,500	\$1,000	N/A
Limit Per Article of Golf Equipment	\$500	\$500	N/A
34b. Hole-in-One	\$250	\$250	N/A
34c. Green Fees	\$250	\$250	N/A
Section 35 – Loss of Sporting Equipment			
Maximum Amount Payable	\$2,000	\$1,000	N/A
Limit Per Article of Sporting Equipment	\$500	\$500	N/A
Section 36 – Home Guard	\$5,000	\$5,000	N/A
Section 37 – Car Rental Excess Charges and Return			
37a. Car Rental Excess Charges	\$1,500	\$1,000	N/A
37b. Return of Rental Vehicle	\$1,500	\$1,000	N/A
Section 38 – Pet Care	\$750	\$500	N/A

Section 39 – Disruption Benefits	\$750	\$500	\$100
Section 40 – Cover in the Event of Terrorism	Included	Included	N/A
Section 41 – Assistance Services	Included	Included	Included

All amounts shown in Singapore Dollars (SGD).

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:

- Words or phrases that appear in **bold** have specific meanings, which are described in the General Definitions section.
- 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.
- Under each section:
 - What you are covered for under Section x** describes the benefit available to **you** including any **Conditions** that may apply; and
 - What you are not covered for under Section x** sets out the section specific exclusions that will apply in addition to the General Exclusions.
- The Policy Schedule contains the policy options **you** selected including the product, **selected plan**, zone and policy type, and shows 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**.
- 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.

Product Selection

This is an **overseas** travel insurance product, under which **you** can choose:

- A Per-Trip policy which may either be:
 - A Return Trip policy, which covers one **trip** during the period of insurance up to a maximum of 182 consecutive days as specified on **your** Policy Schedule; or
 - A One-Way policy, which covers one **trip** during the period of insurance until **your** arrival at **your** first **overseas** destination under the following sections only: Section 16, 17, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33 and 40.
- An Annual Multi-Trip policy which covers unlimited **trips** during the period of insurance up to a maximum of 90 consecutive days for any one **trip**.

Selected Plan

The policy is further broken down into plans. The different plans have different levels of benefits available or in some cases the benefit won't apply, as shown in the Schedule of Benefits. **You** can choose from Premier, Superior or Classic plans in respect of Per-Trip policies, or from Premier or Superior plans in respect of an Annual Multi-Trip policy.

Under this policy **selected plan** means the choice of Premier, Superior or Classic plan which **you** or **your** representative made at the time of application and which is shown in **your** Policy Schedule.

Covered Zone

The zone shows the destinations to which cover applies under this policy. **You** can choose:

Zone	Applicable Destination(s)
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Zone 1	Malaysia, Indonesia, Vietnam, Cambodia, Philippines, Brunei, Laos, Myanmar, and Thailand.
Zone 2	Countries listed in Zone 1 and China, Hong Kong, Taiwan, Macau, Maldives, Bangladesh, Australia, Japan, South Korea, New Zealand, India, Mongolia, Pakistan, Sri Lanka, Bahrain, Kuwait, Qatar, Oman, the United Arab Emirates, Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Suriname, Uruguay and Venezuela.
Zone 3	Countries listed in Zone 1 and Zone 2, and the rest of the world (excluding Cuba, Iran, Syria, North Korea, the Crimea, Donetsk People's Republic (DNR) and Luhansk People's Republic (LNR) Regions of Ukraine).

You must select the zone based on the highest zoned destination that **you** intend to travel to. For example, if **your** travel itinerary is from Singapore primarily to Indonesia but includes a stay in Australia, then **you** must select Zone 2 because Zone 2 includes Australia. If **you** only select Zone 1 for Indonesia, then **we** will not meet any part of **your** claim that relates to or arises in Australia. This includes cancellation costs.

For the purpose of clarity, transit stops that do not necessitate entry into a country or that require entry into a country only to connect to another international flight within 12 consecutive hours of arrival are not considered a destination country for the purpose of choosing a zone. **You** will be covered for events that occur in these countries even though they may not be listed in the zone description. The same applies for transport accidents that may occur while travelling through or over these countries or for emergency diversions to these countries.

We will not provide any cover for 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 under any of **our** policies.

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**. Under a Per Trip policy, the family must depart from and return to Singapore on the same itinerary together as a family for cover to apply. Under an Annual Multi-Trip policy, cover will apply to **you** or **your spouse** whilst travelling separately of each other; however **your children** must be accompanied by **you** and/or **your spouse** for the entire **trip** for cover to apply.

Privacy Statement

The **insured person(s)** has/have agreed and consented that **we** may collect, use and process the **insured person(s)** personal information (whether obtained in the application form or otherwise obtained) and disclose such information to the following, whether in or outside of Singapore:

1. **Our** group companies;
2. **Our** (or **our** group companies') service providers, reinsurers, agents, distributors, business partners;
3. Brokers, the **insured person(s)** authorised agents or representatives, legal process participants and their advisors, other financial institutions;
4. Governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums;

For the purposes stated in **our** Personal Data Protection Policy which include:

1. Processing, underwriting, administering and managing the **insured person(s)** relationship with **us**;
2. Audit, compliance, investigation and inspection purposes and handling regulatory/governmental enquiries;
3. Compliance with legal or regulatory obligations, risk management procedures and **our** internal policies;
4. Managing **our** infrastructure and business operations; and
5. Carrying out market research and analysis and satisfaction surveys.

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

If the **insured person(s)** has/have not opted out, the **insured person(s)** has/have also consented to **us**, **our** group companies, service

providers and business partners using, processing and disclosing the **insured person(s)** personal information to:

1. Enroll the **insured person(s)** in contests, prize draws and similar promotions; and
2. Contact the **insured person(s)** to market other insurance, and/or **our, our** group companies' and/or **our** business partners' financial products and/or services.

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>.

Insurance Act 1966

The policy is issued in Singapore and is subject to the Insurance Act 1966 (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this policy to be treated as a Singapore policy, **you** must be ordinarily resident in Singapore at the date of **your** application for this policy. The Act provides that **you** are treated as being 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.

If **you** do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", **you** must notify **us** immediately.

Covered Period for Your Overseas Trip

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

1. Cover under Section 19 – Travel Cancellation, Section 20 – Travel Postponement, Section 21 – Replacement of Traveller and Section 22 – Travel Cancellation Due to Insolvency, begins at the later of:
 - (a) The time **you** book the **trip**;
 - (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 16 – Accidental Death and Permanent Disability and Section 17 – Common Carrier / Natural Disaster Double Cover, 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) In respect of a One-Way Per Trip policy, three hours after **you** pass through the immigration check-point at **your** first **overseas** destination (excluding transit countries where **you** are confined to the transit area of the airport);
 - (d) In respect of Return Per Trip and Annual Multi-Trip policies, three hours after **you** pass through the immigration check-point on arrival in Singapore; or
 - (e) In respect of all policies, 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) In respect of a One-Way Per Trip policy, **you** passing through the immigration check-point at **your** first **overseas** destination (excluding transit countries where **you** are confined to the transit area of the airport);
 - (d) In respect of Return Per Trip and Annual Multi-Trip policies, **you** passing through the immigration check-point on arrival in

- Singapore;
- (e) 90 consecutive days for any one **trip** of an Annual Multi-Trip policy; or
 - (f) In respect of all policies, 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 or **accidental** 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.

Child or **children** means a legitimate dependant, 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.

Country of origin means any country to which **you** are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.

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).

Entertainment tickets means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts, sports events, or non-refundable deposits made for reservations at restaurants paid for in advance by **you**.

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.

Frequent flyer points means loyalty or reward points that are accorded to **you** as a registered customer/member of a Frequent Flyer Program or similar reward program by any commercial airline company.

Golf equipment means golf clubs and golf bags.

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.

Hospital confinement means the period that **you** are registered as an in-patient in a **hospital** because of a medical necessity under the professional care of a **medical practitioner** and for which the **hospital** levies a charge for room and board for the treatment of an **injury** or **sickness** for such confinement.

Hostage means **you** being taken and held prisoner by another person by force or against **your** will but does not include a minor held hostage by his or her parents.

Household contents means household furniture and furnishing, clothing and personal effects belonging to **you** or to members of **your** family or domestic servants permanently residing with **you** and fixtures and fittings which **you** own (or for which **you** are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes.

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).

Injury means a physical bodily injury sustained by **you** as 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.

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.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, or lockets that are worn on the body as decoration which have inclusions of precious metals, i.e., gold and silver or precious or semi-precious stones.

Kidnap means any event or connected series of events of **your** seizing, detaining or carrying or taking away by force or fraud against **your** will for the purpose of demanding a ransom but does not include a minor kidnapped by his or her parents.

Laptop computer means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including, but not limited to, iPads and Samsung Galaxy tablets) or similar devices are excluded from this category.

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, temporary or otherwise, 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.

Overseas means beyond the territorial limits of Singapore.

Payment card means an ATM card, NETS card, credit card, charge card or debit card issued by a qualified financial institution for personal use only.

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.

Physician means a registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending physician cannot be **you, your travel companion, relative**, business associate, employer or employee.

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 **you, 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.

Rental vehicle means a motor vehicle rented or hired by **you** from a licensed car rental agency for the carriage of non-fare paying passengers and does not include:

1. Any vehicle designed to be used for the carriage of commercial goods;
2. Any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or
3. Any vehicle that is categorised as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

Selected plan means the choice of Premier, Superior or Classic Plan which **you** or **your** representative made at the time of application.

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 19 – Travel Cancellation, and Section 20 – Travel 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.

Sporting equipment means specialised equipment needed to participate in a particular sport, which includes, but is not limited to, snow skis or snow boards, surfboards, bicycles, or racquets. For the avoidance of doubt, sporting equipment does not mean or include any accessories or motorised equipment.

Spouse means a person who is an **insured person's** husband or wife, or a partner of either gender with whom the **insured person** has continuously lived with during the three months immediately prior to the commencement date of the **trip**.

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 agent means a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act 1975.

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, except for the **financial default** of a **travel agent** as provided for under Section 22 – Travel Cancellation Due to Insolvency.
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. Events or circumstances which were publicly known at the time **you** booked **your trip** or when **you** purchased this insurance, whichever occurs last.
13. **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.

14. The effect or influence of alcohol or of non-prescription drugs or medications.
15. 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, except as provided for under Section 9 – Repatriation, and Section 10 – Direct Repatriation.
16. **You** not being fit to travel or travelling against the advice of a **medical practitioner**.
17. **You** travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of **your trip**.
18. **You** undergoing any cosmetic or plastic surgery, or any elective surgery unless the surgery is required following a covered **injury** that **you** suffer whilst on a **trip**, and **Travel Guard** agrees it is medically necessary.
19. Pregnancy or childbirth, and/or any injury or sickness associated with pregnancy or childbirth, except as provided for under Section 4 – Pregnancy Benefits.
20. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections.
21. Mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
22. Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
23. **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) Skiing or similar activities outside the marked area of a commercial ski field;
 - (h) White water rafting grade four or above;
 - (i) Sailing outside territorial waters;
 - (j) 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
 - (k) 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.
24. **Your** participation in:
 - (a) Mountaineering;
 - (b) Adventure climbing including outdoor rock climbing or abseiling; or
 - (c) High altitude activity or any activity above 6,000 metres or trekking (including mountain trekking) above 3,000 metres; Except exclusions 24(b) and 24(c) will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:
 - (d) Available to the general public without restriction, other than general health and fitness warnings;
 - (e) Provided by a recognised local commercial tour operator or activity provider;
 - (f) 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
 - (g) Undertaken below 6,000 metres.
25. **Your** use of a two-wheeled motor vehicle as a rider or a passenger unless:
 - (a) 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
 - (b) 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

- (c) At all times local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.
26. **You** travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a common carrier.
 27. **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.
 28. **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 offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger).
 29. 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.
 30. Mysterious disappearance.
 31. Any indirect or consequential losses which are not covered by the terms and conditions of this policy.

Additionally:

32. 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.
33. 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

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 **your selected plan** for:

1. Necessary and reasonable **medical expenses** incurred and paid by **you overseas** for an **injury** or **sickness 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 a **sickness** which is incurred more than 90 days from the time when medical treatment was first sought.
3. Any expense relating to an **injury** which is incurred more than 90 days from the day when the **injury** was sustained.
4. Non-emergency medical check-up or routine medical check-up.
5. 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**.
6. Any injuries to teeth occurring during eating activities (e.g. biting and chewing).
7. Dental **injury** to unsound and/or unnatural teeth.
8. 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**.
9. Health advisory or travel related vaccinations and any resultant complications.
10. Experimental, elective or investigative procedures.
11. 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.
12. Any expenses incurred from using a **hospital** for addiction treatment or as a nursing, convalescent or rehabilitation place.
13. 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**.
14. Any expense for health supplements including, but not limited to, vitamins, probiotics, probiotics and skin care products whether prescribed by a **medical practitioner** or doctor or purchased over the counter.

Section 2 – Post Trip Medical Expenses Incurred in Singapore

What you are covered for under Section 2

2a. For Injury Sustained Overseas and for Sickness Sustained Overseas Where We Evacuated You

Save as is otherwise provided in sub-section 2 below, **we** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 2a for **your selected plan** for reasonable and necessary **medical expenses** and/or reasonable and necessary **dental expenses** incurred and paid by **you** in Singapore for medical treatment or follow-up medical treatment for:

1. An **injury** which **you** sustain and first receive medical treatment for whilst **overseas**; or
2. A **sickness** which **you** sustain whilst **overseas** and for which **Travel Guard** has judged it medically appropriate to return **you** to Singapore, and has arranged for such evacuation under Section 8 – Emergency Medical Evacuation.

If no medical treatment is first received **overseas** for the **sickness you** sustain whilst **overseas**, the most **we** will reimburse **you** under Section 2a is as follows:

Plan Type	Premier	Superior	Classic
Maximum Amount Payable	\$5,000	\$2,500	\$1,000
Amount Per Visit	\$500	\$250	\$100

Time Limit For Seeking or Continuing Medical Treatment

1. If **you** first receive medical treatment **overseas**, up to a maximum of 30 consecutive days from **your** arrival in Singapore; or
2. If no medical treatment is received **overseas**, up to a maximum of 30 consecutive days from **your** arrival in Singapore, provided **you** first seek medical treatment within 48 hours from **your** arrival in Singapore.

2b. For Sickness Sustained While Overseas Without Evacuation

Save as is otherwise provided in this Section 2b, **we** will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 2b for **your selected plan** for reasonable and necessary **medical expenses** incurred and paid by **you** in Singapore for treatment or follow-up treatment for **sickness** which **you** sustain whilst **overseas**.

If no medical treatment is first received **overseas**, the most **we** will reimburse **you** under Section 2b is as follows:

Plan Type	Premier	Superior	Classic
Maximum Amount Payable	\$5,000	\$2,500	\$1,000
Amount Per Visit	\$500	\$250	\$100

Time Limit For Seeking or Continuing Medical Treatment

1. If **you** first receive medical treatment **overseas**, up to maximum of 30 consecutive days from **your** arrival in Singapore; or
2. If no medical treatment is received **overseas**, up to a maximum of 30 consecutive days from **your** arrival in Singapore, provided **you** first seek medical treatment within 48 hours from **your** arrival in Singapore.

☒ 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 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 a **sickness** which is incurred more than 90 days from the time when medical treatment was first sought.
3. Any expense relating to an **injury** which is incurred more than 90 days from the day when the **injury** was sustained.
4. Non-emergency medical check-up or routine medical check-up.
5. 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**.
6. Any injuries to teeth occurring during eating activities (e.g. biting and chewing).
7. Dental **injury** to unsound and/or unnatural teeth.
8. 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**.
9. Health advisory or travel related vaccinations and any resultant complications.
10. Experimental, elective or investigative procedures.
11. 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.
12. Any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
13. 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**.
14. 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 – Mobility Aid Reimbursement (applicable to Superior and Premier Plans only)

☑ What you are covered for under Section 3

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 3 for **your selected plan** for reasonable and necessary expenses incurred **overseas** for the purchase and/or hire of **mobility aids** if **you** suffer an **injury** or **sickness** on **your trip** that is covered under Section 1 – Medical Expenses Incurred Overseas, and for which **your** treating **medical practitioner** in consultation with **Travel Guard** agrees such **mobility aids** are medically necessary.

Section 4 – Pregnancy Benefits

☑ What you are covered for under Section 4

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 4 for **your selected plan** for necessary and reasonable **medical expenses** incurred and paid by **you overseas** for a pregnancy-related sickness **you** suffer during **your trip**.

Conditions

In addition to the General Conditions, the following Condition applies to Section 4:

1. This section does not apply to pregnancy-related sickness or treatment which **you** sought in **your country of origin** or upon **your** return to Singapore.

☒ 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 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 pregnancy-related sickness which is incurred more than 90 days from the time the pregnancy-related sickness was first sustained.
3. Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e., 0-12 weeks).
4. Non-emergency medical check-up or routine medical check-up.
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. Ectopic pregnancy.
8. Childbirth, including premature childbirth or stillbirth.
9. Abortion or miscarriage, except if related to **accidental injury** and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
10. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
11. Any depressive, psychological or psychiatric illness, including post-natal depression.

Section 5 – Treatment by Physician (applicable to Superior and Premier Plans only)

☑ What you are covered for under Section 5

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 5 for **your selected plan** for reasonable and necessary **physician** expenses incurred and paid by **you overseas** for an **injury** or **sickness** which **you** suffer during **your trip**.

This benefit also covers reasonable and necessary **physician** expenses incurred and paid by **you** in Singapore for treatment or follow-up treatment for an **injury** or **sickness** which **you** sustain whilst **overseas**. The time limit for seeking or continuing such treatment is:

1. If **you** first receive treatment by a **physician overseas**, up to a maximum of 30 consecutive days from **your** arrival in Singapore; or
2. If no **physician** treatment is received **overseas**, up to a maximum of 30 consecutive days from **your** arrival in Singapore, provided **you** first seek **physician** treatment within 48 hours from **your** arrival in Singapore. In such case, the most that **we** will pay is capped at \$50 for each visit to a **physician** up to the Sum Insured limit shown in the Schedule of Benefits for **your selected plan**.

Conditions

In addition to the General Conditions, the following Condition applies to Section 5:

1. In no event will the total expenses for treatment by a **physician** incurred both **overseas** and in Singapore exceed the limit shown in the Schedule of Benefits for **your selected plan**.

☒ 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:

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. Any expense relating to an **injury** which is incurred more than 90 days from the day when the **injury** was sustained.
4. Non-emergency medical check-up or routine medical check-up.
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. Experimental, elective or investigative procedures.
7. Any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

8. 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**.

Section 6 – Overseas Hospital Income

✔ What you are covered for under Section 6

We will pay **you** the Amount Per Day shown in the Schedule of Benefits under Section 6 for **your selected plan** for **hospital confinement** if a **medical practitioner** confines **you** to **hospital** as an in-patient for 24 consecutive hours **overseas** due to an **injury** or **sickness** first occurring whilst on **your overseas trip**. We will continue to pay the Amount Per Day for each subsequent fully completed 24-hour period of **hospital confinement** until the Maximum Amount Payable shown in the **Schedule of Benefits** for **your selected plan** is exhausted.

Payment will only be made after the period of **hospital confinement**, supported by written evidence of the **hospital confinement** reason and period.

Section 7 – Hospital Income in Singapore

✔ What you are covered for under Section 7

We will pay **you** the Amount Per Day shown in the Schedule of Benefits under Section 7 for **your selected plan** for **hospital confinement** if **you** are confined to **hospital** as an in-patient for more than 24 consecutive hours immediately upon **your** return to Singapore due to an **injury** or **sickness** sustained whilst on **your overseas trip**. We will continue to pay the Amount Per Day for each subsequent fully completed 24-hour period of **hospital confinement** until the Maximum Amount Payable shown in the **Schedule of Benefits** for **your selected plan** is exhausted.

Payment will only be made after the period of **hospital confinement**, supported by written evidence of the **hospital confinement** reason and period.

Section 8 – Emergency Medical Evacuation

✔ What you are covered for under Section 8

We will pay up to the limit shown in the Schedule of Benefits under Section 8 for **your selected plan** for 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** agree, it is medically appropriate to move **you**.

Conditions

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

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 on strict medical severity and medical restraints of **your** condition as agreed on the advice of **your** treating **medical practitioner** and in consultation with **Travel Guard**.
3. **Travel Guard** will utilise **your** existing return air ticket if it can be used for the evacuation.
4. **You** must follow **our** or **Travel Guard's** reasonable instruction and direction at all times.
5. **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 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 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**.

Section 9 – Repatriation

☑ 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 **your selected plan** 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**.

In the event **your** death results from a **pre-existing medical condition**, the maximum amount **we** will pay for repatriation is limited to the amounts shown in the Schedule of Benefits under Repatriation Due to Pre-Existing Medical Conditions for **your selected plan**.

Conditions

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

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.
3. **Your** estate can only claim under Section 9 – Repatriation, if **your** estate is not claiming under Section 10 – Direct Repatriation, for the same event.

☒ 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 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.

Section 10 – Direct Repatriation

☑ What you are covered for under Section 10

We will pay up to the limit shown in the Schedule of Benefits under Section 10 for **your selected plan** for:

1. Reasonable and necessary expenses incurred to repatriate **your** mortal remains to **your country of origin**; 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 embalming or cremation if so elected;

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

In the event **your** death results from a **pre-existing medical condition**, the maximum amount **we** will pay for direct repatriation is limited to the amounts shown in the Schedule of Benefits under Direct Repatriation Due to Pre-Existing Medical Conditions for **your selected plan**.

Conditions

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

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 **your country of origin** 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.

3. **Your** estate can only claim under Section 10 – Direct Repatriation, if **your** estate is not claiming under Section 9 – Repatriation, for the same event.

☒ **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. 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.

Section 11 – Hospital Visitation

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

We will pay up to the limit shown in the Schedule of Benefits under Section 11 for **your selected plan** for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; and
2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

Incurred by one adult **relative** or friend to attend to **you** at the place **you** are under **hospital confinement** if **you** are confined to **hospital overseas** for more than five consecutive days due to a **serious injury or serious sickness** and there is no adult **travel companion** or **relative** with **you** on **your trip**.

Conditions

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

1. This benefit is only payable on advice from **your** treating **medical practitioner** in consultation with **Travel Guard**, that **you** require an adult to assist **you** with **your** nursing care or recovery, or to escort **you** back home.
2. The transportation and accommodation services must be arranged and pre-approved by **us** or **Travel Guard**.
3. **We** will only cover expenses for one person to attend **you**. Where there is a dispute as to who that person is, **we** will only authorise a **relative** who is **your** immediate family member under this cover, unless **we** receive clear instruction from **you** to the contrary.
4. **You** can only claim under Section 11 – Hospital Visitation if **you** are not claiming under Section 12 – Compassionate Visit or Section 13 – Child Protector, for the same event.

Section 12 – Compassionate Visit

☑ **What you are covered for under Section 12**

We will pay up to the limit shown in the Schedule of Benefits under Section 12 for **your selected plan** for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore or **insured person's** home country; and
2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);

Incurred by one adult **relative** or friend to assist in the final arrangements at **your** destination if **you** die **overseas** due to an **injury** or **sickness** and there is no adult **travel companion** or **relative** present at **your** death.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 12:

1. The transportation and accommodation services must be arranged or pre-approved by **us** or **Travel Guard**.
2. **We** will only cover expenses for one person to travel to **your** destination. Where there is a dispute as to who that person is, **we** will only authorise a **relative** who is **your** immediate family member under this cover, unless **we** receive clear instruction from **your** estate to the contrary.

3. **Your** estate can only claim under Section 12 – Compassionate Visit if **your** estate is not claiming under Section 11 – Hospital Visitation or Section 13 – Child Protector, for the same event.

Section 13 – Child Protector

☑ What you are covered for under Section 13

We will pay up to the limit shown in the Schedule of Benefits under Section 13 for **your selected plan** for:

1. Reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from Singapore; and
 2. Reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges);
- Incurred by one adult **relative** or friend to travel to **your** location and accompany **your children** under 18 years of age who have travelled with **you** back to Singapore if **you** are confined to **hospital overseas** for more than five consecutive days due to a **serious injury or serious sickness** and there is no adult **travel companion** or **relative** with **you** on **your trip** to accompany **your children** back home.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 13:

1. This benefit is only payable on advice from **your** treating **medical practitioner** in consultation with **Travel Guard**, that **you** require an adult to assist accompanying **your children** back home.
2. The transportation and accommodation services must be arranged and pre-approved by **us** or **Travel Guard**.
3. **We** will only cover expenses for one person to accompany **your children**. Where there is a dispute as to who that person is, **we** will only authorise a **relative** who is **your** immediate family member under this cover, unless **we** receive clear instruction from **you** to the contrary.
4. **You** can only claim under Section 13 – Child Protector, if **you** are not claiming under Section 11 – Hospital Visitation or Section 12 – Compassionate Visit, for the same event.

Section 14 – Emergency Telephone Charges

☑ What you are covered for under Section 14

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 14 for **your selected plan** for reasonable and necessary telephone charges incurred and paid by **you** for:

1. The use of **your** or a third party's personal mobile phone;
2. A phone using a standard land line; or
3. Any internet use;

For the sole purpose of engaging the services of **Travel Guard** during a medical or travel emergency. **We** will verify the call requirement and costs with **Travel Guard** before **we** pay.

If **you** were required to purchase a prepaid card for this purpose, then **we** will reimburse **you** the cost of the card but only up to the amount which is reasonable, necessary and appropriate for the intended use.

Section 15 – Automatic Extension of Policy Period

We will automatically extend the period of insurance for up to 30 days from the Policy Expiry date without payment of any additional premium if, due to unexpected circumstances beyond **your** control, for example, due to **injury** or **sickness** or unavoidable delays affecting **your** return **common carrier**, **you** cannot complete **your trip** within the period of insurance stated in **your** Policy Schedule. This also applies to one person travelling with **you** who is authorised by **us** to stay with **you** if the extension is due to medical reasons.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 15:

1. All requests for extensions of more than 30 days must be authorised by **us** and **we** may charge additional premium as applicable.
2. **You** must make every endeavour to return to Singapore at the first possible or available opportunity, for example, when **you** are considered fit to fly or the reason for **your** travel delay has been removed.

- This Automatic Extension of Policy Period cover does not apply to One-Way policies.

Part D – Personal Accident Benefits

Section 16 – Accidental Death and Permanent Disablement

What you are covered for under Section 16

We will pay **you** or **your** estate up to the limit shown in the Schedule of Benefits under Section 16 for **your selected plan** 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 16 for **your selected plan**.

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:	
Both ears	75%
One ear	15%

Conditions

In addition to the General Conditions, the following Conditions apply to Section 16:

- 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.
- You** or your estate can only claim under Section 16 – Accidental Death and Permanent Disablement, if **you** or **your** estate is not claiming under Section 17 – Common Carrier / Natural Disaster Double Cover, for the same event.
- 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 16

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.

Section 17 – Common Carrier / Natural Disaster Double Cover (applicable to Superior and Premier Plans only)

What you are covered for under Section 17

We will pay **you** or **your** estate up to the limit shown in the Schedule of Benefits under Section 17 for **your selected plan** for accidental death or permanent disablement if **you** are involved in an **accident** during **your trip**:

- On a **common carrier**; or

2. Due to **natural disaster and extreme weather conditions**;

And as a consequence suffer **injury** within 90 consecutive days 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 Sum Insured limit shown in the Schedule of Benefits under Section 17 for **your selected plan**.

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:	
Both ears	75%
One ear	15%

Conditions

In addition to the General Conditions, the following Conditions apply to Section 17:

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. **You** or **your** estate can only claim under Section 17 – Common Carrier / Natural Disaster Double Cover, if **you** or **your** estate is not claiming under Section 16 – Accidental Death and Permanent Disablement, for the same event.
3. 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 17

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.

Section 18 – Child Education Grant (applicable to Superior and Premier Plans only)

☑ What you are covered for under Section 18

We will pay **your** estate the Amount Per Child up to the limit shown in the Schedule of Benefits under Section 18 for **your selected plan** if **you** suffer **accidental** death for which a claim is accepted under Section 16 – Accidental Death and Permanent Disablement or Section 17 – Common Carrier / Natural Disaster Double Cover, and on the date of the **accident** **you** have a **child** or **children**, who are primarily dependent on **you** for maintenance and support.

Conditions

In addition to the General Conditions, the following Condition applies to Section 18:

1. This benefit is only payable once for any **child** even if the **child** is covered by more than one travel insurance policy underwritten by **us** for the same **trip**.

Part E – Travel Inconvenience Benefits

Section 19 – Travel Cancellation

What you are covered for under Section 19

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 19 for **your selected plan** 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** 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 **your** 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 **your** 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 19:

1. **You** can only claim under Section 19 – Travel Cancellation, if **you** are not claiming under Section 20 – Travel Postponement, Section 21 – Replacement of Traveller, Section 22 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Per Trip policy, once **you** cancel **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 19

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 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. Delays, rescheduling or cancellation by a **common carrier** unless otherwise expressly covered under this policy.
5. 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 **your trip**.
6. Costs which will be paid or refunded by a hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
7. 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.
8. 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 20 – Travel Postponement

☑ What you are covered for under Section 20

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 20 for **your selected plan** for the reasonable and necessary additional costs incurred and paid by **you** to re-schedule **your trip** if it is necessary and unavoidable that **you** have to postpone **your trip** before the scheduled departure date 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 for Your Overseas Trip in Part A – Important Policy Information, and which within 30 days prior to **your** 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 scheduled and 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 **your** 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 20:

1. **You** can only claim under Section 20 – Travel Postponement, if **you** are not claiming under Section 19 – Travel Cancellation, Section 21 – Replacement of Traveller, Section 22 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Per Trip policy, once **you** 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 postponement. 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 20

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. 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. Delays, rescheduling or cancellation by a **common carrier** unless otherwise expressly covered under this policy.
5. Alteration 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 postpone **your trip**.
6. Costs which will be paid or refunded by a hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
7. 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.
8. 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 21 – Replacement of Traveller (applicable to Superior and Premier plans only)

☑ What you are covered for under Section 21

We will pay up to the limit shown in the Schedule of Benefits under Section 21 for **your selected plan** for the reasonable and necessary additional costs incurred and paid by **you** to alter **your** travel arrangements in order to enable a substitute person to complete the **trip** if

you are necessarily and unavoidably prevented from commencing **your trip** due to one or more of the following:

1. **You** unexpected death 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 (c) below 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 30 days prior to **your** scheduled departure date prevents **you** from travelling to **your main travel destination(s)** or commencing the **trip** as outlined in **your trip** itinerary:
 - (a) The unexpected death of **your relative**;
 - (b) **Serious injury or serious sickness of you or your relative**; or
 - (c) **You** are required to attend court as a witness but not as an expert witness.
3. **You** 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 **your** 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 21:

1. **You** can only claim under Section 21 – Replacement of Traveller, if **you** are not claiming under Section 19 – Travel Cancellation, Section 20 – Travel Postponement, Section 22 – Travel Cancellation Due to Insolvency, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Per Trip policy, once **you** alter **your trip** all cover under the policy in relation to **you** will terminate upon the alteration of **your trip**, but such termination will be without prejudice to any claim originating out of the event resulting in such alteration. 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 21

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. Alteration 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** 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 that would have been incurred by **you** (being the original traveller) including budgeted **trip** expenditure.
4. Non-essential expenses incurred in the transportation of the substitute person.
5. The cost of first-class fares, or the cost of business class fares unless **you** (being the original traveller) had originally purchased business class fares for the **trip**.
6. Alteration 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 alter **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 22 – Travel Cancellation Due to Insolvency

☒ What you are covered for under Section 22

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 22 for **your selected plan** for the loss of irrecoverable transportation and accommodation expenses which **you** have paid if it is necessary and unavoidable that **you** have to cancel **your trip** because of the **financial default** of the **travel agent** from which **you** purchased the **trip** 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.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 22:

1. **You** can only claim under Section 22 – Travel Cancellation Due to Insolvency, if **you** are not claiming under Section 19 – Travel Cancellation, Section 20 – Travel Postponement, Section 21 – Replacement of Traveller, Section 29 – Travel Delay (including Flight Diversion) or Section 30 – Flight Overbooking, for the same event.
2. Under a Per Trip policy, once **your trip** is cancelled 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 22

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 of **your trip** if this insurance is purchased less than three days before the scheduled departure date (date of departure inclusive).
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. Costs **you** continue to pay after **you** were aware of or could be reasonably expected to be aware of the **financial default**.
5. Costs which will be paid or refunded by a hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
6. 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.
7. 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 23 – Travel Curtailment and Travel Interruption

☑ What you are covered for under Section 23

23a. Travel Curtailment

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 23a for **your selected plan** for:

1. Non-refundable transportation and accommodation expenses which **you** have paid or agreed to pay under a contract;
2. Reasonable and necessary scheduled transportation expenses (economy class fare whenever possible) to return **you** to Singapore; and
3. Reasonable and necessary additional hotel accommodation expenses (room charge only including any mandatory taxes and charges);

If after **your trip** has commenced, it is necessary and unavoidable that **you** have to curtail **your trip** and immediately return to Singapore as a result of one or more of the following:

4. A **major travel event** that prevents **you** from continuing with **your** scheduled **trip**.
5. The unexpected death of **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**.
8. Hijack of the aircraft in which **you** are travelling as a fare paying passenger while **you** are onboard and as a direct consequence of the trauma **you** suffer from the hijack, **you** are unable to continue **your trip**.

23b. Travel Interruption

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 23b for **your selected plan** 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 accommodation expenses (room charge only including any mandatory taxes and charges);
- if whilst travelling **overseas**, **your trip** is interrupted due to something unexpected happening outside your control and **you** are

unavoidably stranded at your destination for more than 24 hours after you had expected to leave.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 23:

1. If **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return. The cost of this ticket is calculated at the time **you** cut short **your** **trip**.
2. In relation to additional costs, **we** will only pay over and above 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.
3. **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. Likewise, in relation to additional transportation expenses, **we** will deduct claimed forfeited transportation costs for the return journey.
4. **You** can only claim under Section 23a. Travel Curtailment or Section 23b. Travel Interruption, but not both, for the same event.
5. **You** can only claim under Section 23 – Travel Curtailment and Travel Interruption, if **you** are not claiming under Section 29 – Travel Delay (including Flight Diversion), for the same event.

☒ What you are not covered for under Section 23

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. Events caused by the action(s) (or inaction(s)) of an **insured person**.
4. Delays, rescheduling or cancellation by a **common carrier** unless otherwise expressly covered under this policy.
5. Cancellation or alteration 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 cut short **your** **trip**.
6. Costs which will be paid or refunded by a hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
7. 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.
8. Compensation for return air ticket costs in event if there is a medical evacuation to return **you** to Singapore.
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 24 – Fraudulent Credit Card Usage

☑ What you are covered for under Section 24

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 24 for **your** selected plan for:

1. Unauthorised charges made **overseas** with **your** **stolen payment card** which are incurred within 12 hours prior to **you** first reporting the event to **your** **payment card** issuer(s); or
2. Unauthorised charges made through any **overseas** ATM withdrawal or unauthorised in-store or online purchases made with **your** **stolen payment card** information incurred prior to **you** first reporting the event to **your** **payment card** issuer(s) or **Travel Guard**, or **your** **payment card** issuer(s) notifying **you** about the event (whichever occurs first);

If **you** suffer financial loss whilst **overseas** due to **your** **payment card** or **your** **payment card** information being **stolen** whilst on **your** **trip**.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 24:

1. **You** must take every possible step and reasonable precaution to ensure **your** **payment card(s)** are kept safe and are properly carried and secured during the **trip**.
2. **Your** **payment card** must be valid and in good standing for coverage to apply.
3. **We** will only pay for unauthorised charges that **you** are legally liable for under the terms and conditions of **your** **payment card**.

4. **You** must comply with all the terms and conditions by which **your payment card** was issued.
5. **You** must report the theft of **your payment card** to the issuer(s) and to **us** within 24-hours of discovering that **your payment card** was **stolen** or any unauthorised charges were made from it.
6. **You** must complete and return any documents including, but not limited to, claims forms, police reports, demands, notices and any other relevant documents **you** may be asked to provide.

☒ What you are not covered for under Section 24

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. Losses that occur prior to the commencement date and time for this section or after the termination of the policy.
2. Cash advances made with **your stolen payment card**.
3. Illegal or unlawful intentional acts on **your** part or losses that **you** have intentionally or deliberately caused.
4. Charges made by **your travel companion, your relative**, a resident of **your** household or a person entrusted with **your payment card**.
5. The direct actions of **your travel companion** or **your relative** or actions that **your travel companion** or **your relative** knew of or planned.
6. Losses that result from any business pursuits or relating to **your** work or profession.
7. Losses due to the order of any government, public authority or customs officials.

Section 25 – Personal Baggage Including Laptop Computer

☑ What you are covered for under Section 25

We will pay up to the limit shown in the Schedule of Benefits under Section 25 for **your selected plan** 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 for **your selected plan**. 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. The maximum amount **we** will pay for a **laptop computer** is the Limit for Laptop Computer shown in the Schedule of Benefits and this limit applies only once for every policy per period of insurance.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 25:

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. **We** will deduct any payment **we** make under Section 27 – Baggage Delay, from **your** overall claim for personal baggage and/or

laptop computer under Section 25 – Personal Baggage Including Laptop Computer.

☒ What you are not covered for under Section 25

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. **Sporting equipment, golf equipment** and 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**, 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. Personal baggage items and **laptop computers**:
 - (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.
7. Personal baggage items left **unattended** in any unlocked paid accommodation room or private dwelling.
8. **Laptop computers** 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.
9. Personal baggage items and **laptop computers** left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
10. **Laptop computers** that are:
 - (a) Left **unattended** in a vehicle at any time; or
 - (b) Checked in with the **common carrier**.
11. Personal baggage items (other than those referenced in exclusion 10 above) 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.
12. Any personal baggage items that are checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
13. The unexplained disappearance of any personal baggage items, or **laptop computer**.
14. Personal baggage items and **laptop computers** 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.
15. Mechanical or electrical breakdown or damage caused by leaking powder or fluid carried in **your** baggage.
16. 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.
17. 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.
18. 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.
19. Personal baggage items and **laptop computers** 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 26 – Jewellery Coverage

☑ What you are covered for under Section 26

We will pay up to the limit shown in the Schedule of Benefits under Section 26 for **your selected plan** for loss of **jewellery** owned by **you** if **your jewellery** taken with **you** or purchased by **you** on **your trip** is **stolen** during **your trip**.

A deduction will be made for wear, tear and loss of value depending on the age of the **jewellery** that **we** think is reasonable. The maximum amount **we** will pay **you** will not be more than the value of the **jewellery** at the time it was **stolen**.

The maximum amount **we** will pay for any one item or a pair or set of items is the limit shown in the Schedule of Benefits for **your selected plan**. A pair or set of items is **jewellery** which belongs together and cannot be worn or used separately for the purpose intended, for example, a pair of earrings.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 26:

1. **You** must take every possible step and reasonable precaution to ensure **your jewellery** is kept safe and is properly carried and secured during the **trip**.
2. Any loss of **your jewellery**:
 - (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 26

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. **Jewellery**:
 - (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** or **your relative**.
2. **Jewellery** 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. **Jewellery** left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
4. **Jewellery** that is:
 - (a) Left **unattended** in a vehicle at any time; or
 - (b) Checked in with the **common carrier**.
5. The unexplained disappearance of any **jewellery**.
6. **Jewellery** that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any **jewellery** which is contraband, or which is or has been illegally transported or traded.
7. 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.
8. 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.
9. **Jewellery** 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 27 – Baggage Delay

What you are covered for under Section 27

We will pay **you** the Amount Per Occurrence shown in the Schedule of Benefits under Section 27 for **your selected plan** for delayed baggage if during **your trip**, **your** checked-in baggage is delayed for collection at **your** scheduled arrival port by the **common carrier** for six consecutive hours. **We** will continue to pay the Amount Per Occurrence for each subsequent fully completed six-hour period of delay until the Maximum Amount Payable shown in the Schedule of Benefits for **your selected plan** is exhausted.

If such baggage is delayed by the **common carrier** after **your** arrival at the baggage pick-up point in Singapore, **we** will only pay a maximum sum of \$200 (or \$500 under a Family Plan) for six consecutive hours or more of delay.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 27:

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 27 – Baggage Delay, from **your** overall claim for personal baggage under Section 25 – Personal Baggage Including Laptop Computer, Section 34 – Golf Advantage or Section 35 – Loss of Sporting Equipment.
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** listed on the Policy Schedule in respect of the same baggage item.

☒ What you are not covered for under Section 27

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, personal money items and travel documents 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 28 – Travel Documents and Personal Money

☑ What you are covered for under Section 28

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 28 for **your selected plan** 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 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** at a consulate **overseas**;
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 28:

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 28

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 29 – Travel Delay (including Flight Diversion)

What you are covered for under Section 29

We will pay **you** the Amount Per Occurrence shown in the Schedule of Benefits under Section 29 for **your selected plan** for travel delay 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 arrival time. **We** will continue to pay the Amount Per Occurrence for each subsequent fully completed six-hour period of delay until the Maximum Amount Payable shown in the Schedule of Benefits for **your selected plan** 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 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 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 29:

1. Written proof must be provided by the **common carrier** clearly stating the reason for the delay and the period of the delay.
2. If **you** have onward connecting **common carrier** transportation to your final destination, **we** will only pay for travel delay based the actual arrival time of the **common carrier** at the final destination.
3. **You** can only claim under Section 29 – Travel Delay (including Flight Diversion), if **you** are not claiming under Section 19 – Travel Cancellation, Section 20 – Travel Postponement, Section 21 – Replacement of Traveller, Section 22 – Travel Cancellation Due to Insolvency or Section 23 – Travel Curtailment and Travel Interruption, for the same event.

What you are not covered for under Section 29

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 caused by the action(s) (or inaction(s)) of an **insured person**.
5. **Your** failure to check in according to the itinerary provided to **you**.

Section 30 – Flight Overbooking

What you are covered for under Section 30

We will pay **you** the amount shown in the Schedule of Benefits under Section 30 for **your selected plan** if the flight **you** are scheduled to travel on is overbooked and **you** are involuntarily denied boarding due to the flight overbooking with no alternative provided by the airlines within 6 hours of the scheduled departure time. This benefit is payable only once for each **trip**.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 30:

1. Written proof must be provided by the airlines clearly stating that **you** were denied boarding due to flight overbooking and the alternative provided.
2. **You** can only claim under Section 30 – Flight Overbooking, if you are not claiming under Section 19 – Travel Cancellation, Section 20 – Travel Postponement, Section 21 – Replacement of Traveller, Section 22 – Travel Cancellation Due to Insolvency or Section 23 – Travel Curtailment and Travel Interruption, for the same event.

What you are not covered for under Section 30

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 **your** failure to obtain written confirmation from the airlines of the overbooking incident and of **your** denied boarding.

Section 31 – Kidnap and Hostage

What you are covered for under Section 31

We will pay **you** the Amount Per Occurrence shown in the Schedule of Benefits under Section 31 for **your selected plan** if **you** are held **hostage** for 24 consecutive hours as result of **kidnap** occurring during **your trip**. **We** will continue to pay the Amount Per Occurrence for each subsequent fully completed 24-hour period **you** are held **hostage** until the Maximum Amount Payable shown in the Schedule of Benefits for **your selected plan** is exhausted.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 31:

1. **We** must have sufficient proof that the **kidnap** has actually occurred;
2. **We** must be given immediate oral and written notice of the event and periodic updates of any activity occurring during the **kidnap** incident; and
3. If it is in **your** best interests, **you** must notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

What you are not covered for under Section 31

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. **Your** fraudulent, dishonest or criminal acts.
2. Events which take place in **your country of origin**, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.

3. Actual loss of or damage to property of any description, including intellectual property as a result of the **kidnap** and **hostage**.

Section 32 – Hijack of Common Carrier

✔ What you are covered for under Section 32

We will pay **you** the Amount Per Occurrence shown in the Schedule of Benefits under Section 32 for **your selected plan** if **you** are held captive for 24 consecutive hours as result of the **common carrier** on which **you** are travelling being hijacked during **your trip**. We will continue to pay the Amount Per Occurrence for each subsequent fully completed 24-hour period of hijack until the Maximum Amount Payable shown in the Schedule of Benefits for **your selected plan** is exhausted.

✘ What you are not covered for under Section 32

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 loss due to any event which takes place in any country located in Central or Southern America or Africa or any country in which United Nations armed forces are present and active.

Section 33 – Personal Liability Abroad

✔ What you are covered for under Section 33

We will indemnify **you** up to the limit shown in the Schedule of Benefits under Section 33 for **your selected plan** 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
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 33:

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 33

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 even if you are legally liable to pay such a claim**.
2. Injury to **your** employee or an employee of **your travel companion** or **your relative even if you are legally liable to pay such a claim**.
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 – Supplementary Benefits

Section 34 – Golf Advantage (applicable to Superior and Premier plans only)

✔ What you are covered for under Section 34

34a. Damage or Loss of Golf Equipment

We will pay up to the limit shown in the Schedule of Benefits under Section 34a for **your selected plan** for loss of or damage to **golf equipment** owned by **you** or loaned or entrusted to **you**, if **golf equipment** taken with **you** or purchased by **you** on **your trip** is lost, **stolen** or accidentally damaged during **your trip** and provided that such event giving rise to the loss or damage occurs in a **public place**.

A deduction will be made for wear, tear and loss of value depending on the age of the **golf equipment** that **we** think is reasonable. The maximum amount **we** will pay will not be more than the value of the **golf equipment** 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 of Golf Equipment shown in the Schedule of Benefits for **your selected plan**. A pair or set of items is **golf equipment** which belong together and cannot be used or work separately for the purpose intended, including a set of golf clubs.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 34a:

1. **You** must take every possible step and reasonable precaution to ensure **your golf equipment** is kept safe and is properly carried and secured during the **trip**.
2. For loss or damage to **your golf equipment** 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 golf equipment**:
 - (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 deduct any payment **we** make under Section 27 – Baggage Delay, from **your** overall claim for **golf equipment** under Section 34a. Damage or Loss of Golf Equipment.

34b. Hole-in-One

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 34b for **your selected plan** for one round of celebratory drinks if **you** achieve a hole-in-one in an organised event at any 18-hole golf course **during your trip**.

Conditions

In addition to the General Conditions, the following Condition applies to Section 34b:

1. **You** must provide **us** with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipt for the cost of celebratory drinks on the date of accomplishment at the golf club.

34c. Green Fees

We will reimburse **you** up to limit shown in the Schedule of Benefits under Section 34c for **your selected plan** for the cost of green fees, hire fees of **golf equipment** or tuition fees for golf coaching if **you** suffer **injury** or **sickness** during a **trip** resulting in **you** not being able to use the golf course, **golf equipment** or tuition services during the **trip** paid for in advance by **you**.

We will also pay, up to the limit specified in the Selected Plan, for the cost of green fees, hire fees of **golf equipment** or tuition fees for golf coaching if **you** have been robbed or burgled during the **trip** and **you** are unable to produce documentary evidence to use the golf course, hired **golf equipment** or tuition services during the **trip**.

☒ What you are not covered for under Section 34

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. **Golf equipment** and golf balls and/or accessories thereof which are lost or damaged whilst in the course of play or practice.
2. **Golf equipment:**
 - (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.
3. **Golf equipment** left **unattended** in any unlocked paid accommodation room or private dwelling.
4. **Golf equipment** left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
5. **Golf equipment** 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.
6. **Golf equipment** that is checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
7. The unexplained disappearance of any **golf equipment**.
8. **Golf equipment** that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any **golf equipment** which is contraband, or which is or has been illegally transported or traded.
9. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the **golf equipment** or which does not affect the fitness for use or purpose or functionality of such **golf equipment** unless the damage has rendered the **golf equipment** no longer fit for the original purpose for which it was designed.
10. 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.
11. **Golf equipment** 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 35 – Loss of Sporting Equipment (applicable to Superior and Premier plans only)

☑ What you are covered for under Section 35

We will pay up to the limit shown in the Schedule of Benefits under Section 35 for **your selected plan** for loss of or damage to **sporting equipment** owned by **you** or loaned or entrusted to **you**, if **your sporting equipment** taken with **you** or purchased by **you** on **your trip** is lost, **stolen** or accidentally damaged during **your trip** and provided that such event giving rise to the loss or damage occurs in a **public place**.

A deduction will be made for wear, tear and loss of value depending on the age of the **sporting equipment** that **we** think is reasonable. The maximum amount **we** will pay will not be more than the value of the **sporting equipment** 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 of Sporting Equipment shown in the Schedule of Benefits for **your selected plan**. A pair or set of items is **sporting equipment** which belongs together and cannot be worn or used or work separately for the purpose intended, for example a pair of skis.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 35:

1. **You** must take every possible step and reasonable precaution to ensure **your sporting equipment** is kept safe and is properly carried and secured during the **trip**.
2. For loss or damage to **your sporting equipment** 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 deduct any payment **we** make under Section 27 – Baggage Delay, from **your** overall claim for **sporting equipment** under Section 35 – Loss of Sporting Equipment.

☒ What you are not covered for under Section 35

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. **Sporting equipment** and/or accessories thereof whilst in the course of use/play or practice.
2. **Sporting equipment**:
 - (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.
3. **Sporting equipment** left **unattended** in any unlocked paid accommodation room or private dwelling.
4. **Sporting equipment** left **unattended** in any **public place**, aircraft, ship, tram, taxi, bus or other form of transport.
5. **Sporting equipment** 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.
6. **Sporting equipment** that is checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
7. The unexplained disappearance of any **sporting equipment**.
8. **Sporting equipment** that is 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.
9. Mechanical or electrical breakdown or damage caused by leaking powder or fluid carried in **your** baggage.
10. Damage due to scratching or denting, damage that is limited to impacting the aesthetic appeal of the **sporting equipment** or which does not affect the fitness for use or purpose or functionality of such **sporting equipment** unless the damage has rendered the **sporting equipment** no longer fit for the original purpose for which it was designed.
11. 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.
12. **Sporting equipment** where receipts or evidence of purchase and ownership cannot be provided at the time of claim. However, **we** may agree to accept other proof deemed reasonable by **us** of ownership for the items being claimed.

Section 36 – Home Guard (applicable to Superior and Premier plans only)

☒ What you are covered for under Section 36

We will pay up the limit shown in the Schedule of Benefits under Section 36 for **your selected plan** for loss of or damage to **household contents, jewellery, stamp, coin and/or medal collections and works of art** owned by **you** and stored within **your** permanent place of residence in Singapore that is left vacant for the full duration of the **trip**, if **your household contents, jewellery, stamp, coin and/or medal collection or works of art** are lost or damaged as a direct result of fire at **your** permanent place of residence in Singapore which occurs after **you** have actually departed from Singapore for **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 **you** will not be more than the value of the property at the time it was lost, stolen or accidentally damaged.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 36:

1. **You** must take every possible step and reasonable precaution to ensure **your household contents, jewellery, stamp, coin and/or medal collections and works of art** are kept safe, properly packaged and secured during the **trip**.
2. Any loss of **your household contents, jewellery, stamp, coin and/or medal collection and works of art**:
 - (a) Must be reported to the police as soon as reasonably practicable after the discovery of loss or **your** return to **your** place of

- residence in Singapore, whichever occurs first; 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 36

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 loss or damage of deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash or currency notes.
2. Any loss of perishables including foodstuffs, animals or livestock, motor vehicles, boats, bicycles and any equipment or accessories relating thereto.
3. 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.
4. Any special equipment or apparatus used in connection with any profession, business or employment.
5. Any shortage due to error, omission, exchange or depreciation in value.
6. 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.
7. Loss or damage where the fire was caused by an electrical or mechanical breakdown (including electrical short-circuit).
8. Any malicious loss or damage caused by any person lawfully in **your** home in Singapore.
9. Loss or damage occasioned through **your** willful act or omission or with **your** connivance.

Section 37 – Car Rental Excess Charges and Return (applicable to Superior and Premier plans only)

☑ What you are covered for under Section 37

37a. Car Rental Excess Charges

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 37a for **your selected plan** for any excess or deductible under **your rental vehicle's** comprehensive motor insurance policy which **you** become legally liable to pay in respect of loss or damage caused by an **accident** to the **rental vehicle** during **your trip**.

37b. Return of Rental Vehicle

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 37b for **your selected plan** for any charges incurred and paid for returning **your rental vehicle** to the nearest rental depot in the event that **you** are not able to return **your rental vehicle** during **your trip** due to **your hospital confinement**.

Conditions

In addition to the General Conditions, the following Conditions apply to Section 37:

1. The **rental vehicle** must be rented from a licensed rental agency.
2. **You** must be a named driver or co-driver of the **rental vehicle**.
3. **You** must adhere to all terms and conditions stipulated in the **rental vehicle** hiring agreement.
4. **You** must be using the **rental vehicle** solely for the carriage of non-fare paying passengers and not using it for the carriage of commercial goods.
5. **You** must purchase comprehensive motor insurance for the **rental vehicle** during the rental period and **you** must adhere to all terms and conditions stipulated in the comprehensive motor insurance policy.

☒ What you are not covered for under Section 37

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. Contravention of the terms and conditions stipulated in the **rental vehicle** hiring agreement, comprehensive motor insurance policy, road or traffic violations or violations of any laws and/or regulations of the country **you** are in.
2. Any vehicle which is:
 - (a) Classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation

purposes; or

- (b) Motorcycles, racing cars, watercraft and aircraft of any kind.
3. Wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
4. Loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.

Section 38 – Pet Care (applicable to Superior and Premier plans only)

✔ What you are covered for under Section 38

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 38 for **your selected plan** for the necessary additional kennel or cattery fees for domestic cats and dogs owned by **you** which **you** placed into a kennel or cattery for the **trip**, if **you** are delayed beyond **your** scheduled **trip** return date for at least 24 hours as result of any event covered by this policy.

✘ What you are not covered for under Section 38

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 fees or costs **you** pay outside Singapore.
2. Any period that **you** had contracted to keep **your** cats or dogs in a kennel or cattery before the delay event occurs.

Section 39 – Disruption Benefits

✔ What you are covered for under Section 39

We will reimburse **you** up to the limit shown in the Schedule of Benefits under Section 39 for **your selected plan** for:

1. Non-refundable cost of **entertainment tickets** to be used during **your trip** which **you** have purchased in advance; or
2. Non-refundable **frequent flyer points** redeemed for flights and/or hotel accommodation;

If it is necessary and unavoidable that **you** have to cancel or curtail **your trip** and are unable to use such **entertainment tickets** or **frequent flyer points** as a result of one or more of:

3. A **major travel event** at **your main travel destination(s)**;
4. **Serious injury or serious sickness** of **you** resulting in **your hospital confinement**; or
5. The unexpected death or **serious injury or serious sickness** of **your travel companion** or **your relative**.

✘ What you are not covered for under Section 39

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 of **your trip** if this insurance is purchased less than three days before the scheduled departure date (date of departure inclusive), except this exclusion will not apply in the event of the death of **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. Delays, rescheduling or cancellation by a **common carrier** unless otherwise expressly covered under this policy.
5. 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 **your trip**.
6. Costs which will be paid or refunded by a hotel, airline, **travel agent** or any other provider of travel and/or accommodation.
7. 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.
8. Costs that have been reimbursed under any other section of this policy.

Section 40 – Cover in the Event of Terrorism (applicable to Superior and Premier plans only)

✔ What you are covered for under Section 40

We will pay the benefits set out in Sections 1 to 39 to the respective limits shown in the Schedule of Benefits for **your selected plan** for covered losses arising directly from a **terrorist incident** which occurs in Singapore or at **your main travel destination(s)** during the **trip**, subject to the terms and exclusions of the policy.

Section 41 – 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 traveling. **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 services in all major languages and offers referrals to interpreter services.
7. Lost luggage assistance: **Travel Guard** can assist with the return of lost luggage 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 luggage 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 41:

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 subjected 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 16 – Accidental Death and Permanent Disablement, Section 17 – Common Carrier / Natural Disaster Double Cover, and Section 18 – Child Education Grant, of the policy.

6. Country of Origin Coverage

If **you** travel back to **your country of origin** for a continuous period of more than 30 days, coverage under Section 1 – Medical Expenses Incurred Overseas, of this policy is limited to 20% of the limit specified in the Schedule of Benefits for **your selected plan** under that section notwithstanding any other provisions of this policy.

7. 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.

8. 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 by **us** to reinstate this policy. If **we** decide to do so, **we** will only cover **injury** or **sickness** sustained after such acceptance of premium.

9. Renewal (applicable to Annual Multi-Trip policies only)

This policy may be renewed, at **our** sole discretion, with payment of the premium in advance at **our** premium rate in force at time of renewals.

10. Extension of Policy

Subject to **our** prior approval, a Per-Trip policy may be extended up to a total of 182 days from the date of **your** departure from Singapore in order to complete **your trip**. **You** must apply for the extension and if **we** approve such extension, **you** must pay the additional premium **we** require before the expiry of the policy in order for this extension to apply.

11. Rule of Refund

With respect to a Per-Trip policy, **we** will not allow any refund of premium once the policy is issued. With respect to an Annual Multi-Trip policy, if the policy is cancelled in the first nine months from the **policy issue date**, a short rate will apply except if there has been a claim against the policy during that time period. There will be no refund for cancellation of a policy after nine months from the **policy issue date**.

Cancellation of Policy	Refund %
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%
Claims filed during policy period	0%

12. 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.

13. Compliance with Policy Provisions

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

14. 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 8 – Emergency Medical Evacuation, Section 9 - Repatriation and Section 10 – Direct Repatriation. Under Section 1 – Medical Expenses Incurred Overseas, Section 2 – Post Trip Medical Expenses Incurred in Singapore, Section 3 – Mobility Aid Reimbursement and Section 4 – Pregnancy Benefits, 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, Section 2 – Post Trip Medical Expenses Incurred in Singapore, Section 3 – Mobility Aid Reimbursement and Section 4 – Pregnancy Benefits, which **you** incur directly will be payable to **you**. Under Section 8 – Emergency Medical Evacuation, Section 9 - Repatriation and Section 10 – Direct 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.

15. Claims Payable

We will not pay any claim if and where the laws of **your country of origin** prevent **us** from making such payments or **we** will make payments of **your** claim in Singapore if **we**, in **our** sole discretion, deem fit and **we** are legally able to do so.

16. 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.

17. Travel Guard 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.

18. Notify Authorities

If the property insured under Section 24 – Fraudulent Credit Card Usage, Section 25 – Personal Baggage Including Laptop Computer, Section 26 – Jewellery Coverage, Section 28 – Travel Documents and Personal Money, Section 34a. Damage or Loss of Golf Equipment or Section 35 – Loss of Sporting Equipment, 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.

19. 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. 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.

20. 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. **You** will also at the same time when

returning the completed claim form within the said 15 days provide **us** 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 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, travel misconnection 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.

21. 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**.

22. Interest

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

23. 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, arrange to submit to medical examination by **medical practitioners** 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 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.

24. 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.

25. 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.

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.

26. 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 into the policy.

27. Governing Law

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

28. 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.

29. 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.

30. Residence Limitation

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

31. 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 or www.gia.org.sg or www.sdic.org.sg)