

UNISURE LEISURE TRAVEL POLICY

Table of Benefits (With effect from 10 September 2018)

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Platinum	Gold	Silver
1. Accidental Death and Permanent Total Disablement (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	350,000 125,000 100,000 1,000,000	250,000 100,000 100,000 750,000	150,000 75,000 50,000 400,000
2. Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	700,000 250,000 200,000 2,000,000	500,000 200,000 200,000 1,500,000	300,000 150,000 100,000 800,000
3. Child's Education Fund Benefit for Each Child	20,000 5,000	20,000 5,000	No Cover No Cover
4. Medical and Accidental Dental Expenses Incurred Overseas (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	750,000 200,000 200,000 2,000,000	500,000 150,000 200,000 1,500,000	250,000 75,000 150,000 750,000
5. Medical Expenses Incurred Upon Return to Singapore (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (d) Aggregate Limit for Family Plan	35,000 15,000 35,000 100,000	20,000 10,000 20,000 50,000	10,000 5,000 10,000 30,000
6. Traditional Chinese Medicine and/or Chiropractic Treatment Expenses Limit for Per Individual Aggregate Limit for Family Plan	500 1,000	300 600	200 400
7. Emergency Mobile Phone Charges	300	200	100
8. Hospital Confinement Allowance (Overseas and Singapore) Limit for each Insured Person for each complete Day	25,000 250	20,000 200	15,000 150
9. Emergency Medical Evacuation and Repatriation (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child	Unlimited 150,000 Unlimited	Unlimited 150,000 Unlimited	Unlimited 75,000 Unlimited

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Platinum	Gold	Silver
10. Repatriation Expenses for Mortal Remains (I) Repatriation of mortal remains or funeral expenses excluding Pre-existing Condition (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child (II) Repatriation of mortal remains or funeral expenses arising out of, from or due to Pre-existing Condition (a) Adult Age below 70 years old (b) Adult Age 70 years old and above (c) Child	Unlimited Unlimited Unlimited 50,000 35,000 50,000	Unlimited Unlimited Unlimited 50,000 35,000 50,000	Unlimited Unlimited Unlimited No Cover No Cover No Cover
11. Compassionate Visit	10,000	5,000	3,000
12. Child Help	10,000	5,000	3,000
13. Trip Cancellation Sub-limit for Trip Postponement Sub-limit for Unutilised Entertainment Ticket Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agent	15,000 2,000 1,000 5,000	10,000 1,000 500 3,000	5,000 500 200 1,500
14. Trip Curtailment Sub-limit for Unutilised Entertainment Ticket	15,000 1,000	10,000 500	5,000 200
15. Travel Delay (a) While Overseas – Delay for each full 6 consecutive hours (i) For Per Individual (ii) For Family Plan (b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For Family Plan Maximum Limit for Per Individual Maximum Limit for Family Plan	100 250 100 250 1,600 4,000	100 250 100 250 1,200 3,000	100 250 100 250 1,000 2,500
16. Flight Deviation Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100
17. Travel Misconnection	300	200	100
18. Overbooked Scheduled Public Conveyance	200	150	100
19. Baggage and Personal Effects Limit for Single/ Pair or Set of Article Limit for Laptop Computer and Mobile Device	8,000 800 1,000	5,000 800 1,000	3,000 500 1,000

Benefits	Maximum Limit Per Plan unless otherwise stated		
	Platinum	Gold	Silver
20. Baggage Delay (a) While Overseas – Delay for each full 6 consecutive hours (i) For Per Individual (ii) For Family Plan (b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours (i) For Per Individual (ii) For Family Plan Maximum Limit for Per Individual Maximum Limit for Family Plan	200 400 200 400 1,200 2,400	200 400 200 400 1,200 2,400	100 200 100 200 1,000 2,000
21. Personal Money and Travel Documents Sub-limit for Personal Money	7,000 500	5,000 500	3,000 300
22. Fraudulent Credit Card Usage	500	500	250
23. Personal Liability	1,000,000	1,000,000	500,000
24. Hijack Limit for each full 12 consecutive hours	10,000 250	5,000 250	3,000 150
25. Kidnap and Hostage Limit for each full 12 consecutive hours	10,000 250	5,000 250	3,000 150
26. HomeSure (per household) Sub-limit for Single/ Pair or Set of Article Sub-limit for burglary	5,000 500 1,000	5,000 500 1,000	3,000 500 500
27. Rental Vehicle Excess	1,000	500	No Cover
28. Terrorism Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered

All amounts shown in Singapore Dollars (SGD).

24-Hour Emergency Medical Assistance – Helpline Number: (65) 6337 9126

A 24-hour emergency telephone hotline is operated for the benefit of the **Insured Person** so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by International SOS Pte Ltd (**ISOS**) and if necessary, Emergency Medical Evacuation and Repatriation will be provided

This Policy and the Certificate of Insurance and/or Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

Whereas the **Insured** by the proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (herein called the **Insurer**) for the insurance thereinafter contained and has paid or agreed to pay the premium as consideration for such insurance.

Geographical Areas

For Single Trip Plan

- Area 1 Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam
- Area 2 Asia countries excluding Middle East countries, Central Asia countries and Russian Federation.
Australia and New Zealand are included under Area 2.
- Area 3 Anywhere in the World

For Annual Multi-Trip Plan

- Area 2 Asia countries excluding Middle East countries, Central Asia countries and Russian Federation.
Australia and New Zealand are included under Area 2.
- Area 3 Anywhere in the World

Warranty

- (1) The **Insured Person** warrants that he/she is not travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- (2) The **Insured Person** must be domiciled in **Singapore**.

Period of Insurance

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

For Single Trip Plan

In respect of all other Sections except Section 13 (Trip Cancellation), this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence or business in Singapore or expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on the completion of the **Trip**.

In any event, the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy.

The **Insured** and/or **Insured Person** must purchase the insurance before the **Trip**. If this Insurance is purchased after the **Insured Person** has departed from Singapore, no coverage will be 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 S\$25 per policy.

Incorrect or inadequate Period of Insurance cover may render prejudice your claim under this Policy.

For Annual Multi-Trip Plan

In respect of all other Sections except Section 13 (**Trip** Cancellation), this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** and ends on:

- (a) The time of return to his/her place of residence or business in Singapore; or
- (b) The maximum duration of ninety (90) days for any one **Trip**; or
- (c) The expiry of this Certificate of Insurance and/or Policy, whichever is earlier.

In any event, the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy.

Automatic Extension on the Period of Insurance

The Period of Insurance shall be automatically extended up to thirty (30) days without additional premium for such period as is reasonably necessary for the **Insured Person** to complete the **Trip** in the event of delay beyond the control of the **Insured Person** as a direct result of:

- (1) An **Accident** or **Serious Illness** sustained by the **Insured Person**; or
- (2) The **Scheduled Public Conveyance** in which the **Insured Person** is travelling being unavoidable delayed; or
- (3) Compulsory quarantine of the **Insured Person** whilst overseas by local or relevant authority which occurs during the Period of Insurance and the return **Trip** cannot be completed before the expiry of the Period of Insurance and/or Policy.

Either one of the above events must be admissible under this insurance in the first instance.

Claim Notification

All claims enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to **our** appointed claims handling agent:

Broadspire by Crawford & Company
Travel Insurance Claims Department
8 Shenton Way
#03-01
Singapore 068811
Tel: (65) 6632 8639 / 6225 4211 Fax: (65) 6632 8040

All claims must be notified not later than thirty-one (31) days upon **your** return to Singapore from the **Trip**.

Please return the Certificate of Insurance and/or Policy indicating the Section(s) of cover under which **you** wish to claim. **You** must provide documents including receipts, information and evidence as may be required (including where necessary translation) by **us** at the expense of the **Insured Person** or his/her legal representative.

In the case of loss or damage to baggage, personal effects or loss of **Money**, **you** are to promptly notify in writing to the Police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and to obtain a report at the place of loss. Any loss of or damage to baggage etc., while in the custody of carriers (airline, bus company etc.) must be notified within three (3) days in writing to such carriers and to obtain a Property Irregularity Report.

If medical attention is received for **Injury** or **Illness**, **you** should if possible pay and obtain receipted accounts. A medical certificate showing the nature of the **Injury** or **Illness** is required.

Except with **our** written consent, **you** must not admit liability or give representations or other undertakings binding upon **you**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **your** name and to instruct solicitors of **our** own choice for this purpose.

We reserve **our** rights to:

- (1) Require **you** to submit to a medical examination at **your** expense in support of all claims relating to **Injury** or **Illness**;
- (2) Arrange for a post-mortem examination at **our** expense;
- (3) Take over and conduct in **your** name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) At **our** expenses take proceedings in **your** name to recover compensation from any person responsible for the loss, damage, death or **Injury** and at **our** discretion, settle the proceedings.

General Definitions

- 1 **Accident** means an unforeseen and unexpected event.
- 2 **Adult** refers to a person who is **Age** eighteen (18) years and above at the commencement of the **Trip**.
- 3 **Age** means the age of the **Insured** or **Insured Person** on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 4 **Annual Multi-Trip Plan** means a Certificate of Insurance and/or Policy issued for the selected Plan where **you** can make unlimited number of **Trips** to the countries covered by the selected **Geographical Area** but each **Trip** should not exceed ninety (90) days.
- 5 **Child** refers to a fully dependent child under the **Age** of eighteen (18) years or up to twenty-three (23) years who is studying full-time in a recognised institution of higher learning and is not married nor in employment on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 6 **Chiropractor** refers to a legally licensed practitioner duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Chiropractor** shall not be the **Insured Person**, the **Insured Person's** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
- 7 **Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
- 8 **Civil War** means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d'état, the consequences of Martial Law.
- 9 **Content** means household furniture, fixtures and furnishing, clothing and personal effects belonging to **you** and/or for which **you** are responsible or belonging to members of **your** family or domestic servants permanently residing with **you**. Landlord's fixtures and fittings, deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for **Money**, documents of any kind, bank currency notes and coins are excluded.
- 10 **Curtailment** means abandonment of the **Trip** after arrival at the booked destination as shown on the travel booking invoice and return to place of residence in Singapore.
- 11 **Dental Expenses** means expenses for **Dental Treatment**.
- 12 **Dental Treatment** means emergency treatment of sound and natural teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns, dentures or implants.
- 13 **Entertainment Ticket** means ticket for admission to concert or performance, sporting event, theme park and other events which ticket can be purchased in advance.
- 14 **Family Plan** means **you** and/or **your** legal spouse with any number of your **Child** travelling together for the entire **Trip**.
- 15 **Foreign War** means armed opposition, whether declared or not declared between two (2) countries.
- 16 **Frequent Flyer Points** refers to 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.
- 17 **Hijack, Hijacked or Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft and its crew, in which the **Insured Person** is travelling.
- 18 **Hospital** means an establishment which meets all the following requirements:
 - (a) holds a licence as a **Hospital** (if licensing is required in the state or Governmental jurisdiction);
 - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
 - (c) provides 24-hour a day nursing service by registered or graduated nurses;
 - (d) has a staff of one or more licensed physicians available at all times;
 - (e) provides organised facilities for diagnosis and major surgical facilities and
 - (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts
- 19 **Hostage** means being held as security by another person by force or against his/her will.

- 20 **Illness** means any noticeable change in physical health of an **Insured Person** due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the **Insured Person** seeks the care of a **Qualified Medical Practitioner** acting within the scope of his/her license to treat the **Illness** for which the claim is made provided the **Illness** is not **Pre-existing Condition** and nature of the **Illness** is not excluded from this Policy.
- 21 **Immediate Family** means the **Insured Person's** legal spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, brother, brother-in-law, sister, or sister-in-law.
- 22 **Injury** means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- 23 **Insurer/Our/We/Us** refers to United Overseas Insurance Limited.
- 24 **Insured** refers to a person or a company shown in the Schedule of Certificate of Insurance and/or Policy.
- 25 **Insured Person/You/Your/Yourself** refers to the **Insured Person(s)** shown in the Schedule of Certificate of Insurance and/or Policy.
- 26 **International SOS Pte Ltd** refers ISOS.
- 27 **Kidnap** means any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an **Insured Person** against his/her will for the purpose of demanding a ransom. This does not apply to minor kidnapped by his/her own parent(s).
- 28 **Laptop Computer** means a laptop or notebook, which is a mobile computer that comes with a full sized keyboard and a flip-up monitor with at least 12" screen including accessories or attachments that come as standard equipment with the laptop. It does not include other handheld computer or **Mobile Devices**.
29. **Loss of Eye** means the complete and irrecoverable and irremediable loss of sight of an eye.
- 30 **Loss of Limb** means
- (a) in the case of any upper limb loss by physical severance of at least all four fingers in their entirety or permanent total loss of use of an entire arm or hand;
 - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
- 31 **Loss of Speech** means total permanent inability to communicate verbally.
- 32 **Mobile Device** means handheld devices such as tablets, netbook, Personal Digital Assistants and the like equipment, excluding mobile phones and **Laptop Computer**.
- 33 **Money** means bank currency notes and coins, cheques, travellers' cheques, postal or money orders, petrol coupons or credit vouchers in **your** custody at the time of loss.
- 34 **Permanent Total Disablement** means absolute disablement for twelve (12) calendar months and at the end of that time beyond hope of improvement.
- 35 **Pre-existing Condition** means any **Injury, Illness** or physical condition
- (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
 - (b) which was known by the **Insured** or the **Insured Person** to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received;
 - (c) For the **Insured Person** taking **Annual Multi-Trip Plan**, **Pre-existing Condition** will apply to subsequent **Trip** if an **Insured Person** has made a claim for a medical condition on a previous **Trip**.
- 36 **Qualified Medical Practitioner** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Qualified Medical Practitioner** shall not be the **Insured Person**, the **Insured Person's** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
- 37 **Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted Governmental authority in suppression or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

- 38 **Scheduled Public Conveyance** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It exclude all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
- 39 **Serious Injury or Serious Illness** whenever applied to the **Insured Person**, is one which requires treatment by a **Qualified Medical Practitioner** and which results in the **Insured Person** being certified by that **Qualified Medical Practitioner** as unfit to travel or continue with his/her **Trip**. When applied to the **Immediate Family**, it shall mean **Injury** or **Illness** certified as being dangerous to life by a **Qualified Medical Practitioner** and which results in the **Insured Person's** discontinuation or cancellation of his/her **Trip**.
- 40 **Single Trip Plan** means a Certificate of Insurance and/or Policy where premium is charged according to the selected plan, duration and destination(s) of each **Trip** undertaken during the Period of Insurance.
- 41 **Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
- 42 **Third Degree Burn** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
- 43 **Travel Agent** means to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Chapter 334).
- 44 **Travel Documents** means travel-tickets, passports and other relevant travel documents.
- 45 **Traditional Chinese Medicine** means treatment or conduct by a **Qualified Medical Practitioner** of any of the following acts or activities:
- (a) acupuncture;
 - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
 - (c) the regulation of the functional states of the human body;
 - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another **Qualified Medical Practitioner**;
 - (e) the processing of any herbal medicine; and
 - (f) the retailing of any herbal medicine, on the basis of **Traditional Chinese Medicine**.
- 46 **Trip** means the period commencing from the time **you** leave **your** place of residence or business to proceed directly to the place of embarkation in Singapore and ceases when **you** return to **your** place of residence or business or three (3) hours upon **your** arrival in Singapore after clearing the immigration or the expiry of the Period of Insurance shown on the Certificate of Insurance and/or Policy, whichever is the earlier. Subject to maximum duration of **Trip** not more than one hundred and eighty-five (185) days for **Single Trip Plan** and each **Trip** not more than ninety (90) days for **Annual Multi-Trip Plan**.
- 47 **Valuables** means articles of gold and/or silver, and/or other precious metal, and/or precious or semi-precious gems, furs and watches.

Insurance Benefits

We agree, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any **Insured** or **Insured Person** suffers loss as shown, we will indemnify such **Insured Person** to the extent as defined in the Policy.

Section 1 – Accidental Death and Permanent Total Disablement

If you sustain **Injury** during the Period of Insurance, the following benefits will be paid:

Maximum Limit	Platinum (\$\$)	Gold (\$\$)	Silver (\$\$)
(a) Adult Age below 70 years old	350,000	250,000	150,000
(b) Adult Age 70 years old and above	125,000	100,000	75,000
(c) Child	100,000	100,000	50,000
(d) Aggregate Limit for Family Plan	1,000,000	750,000	400,000

Schedule of Benefits	Percentage of Maximum Limit
1 Death	100%
2 Permanent Total Disablement from gainful employment of any and every kind	
(a) Loss of two (2) or more Limbs	100%
(b) Loss of one Limb	50%
(c) Loss of both Eyes	100%
(d) Loss of one Eye	50%
(e) Loss of hearing	both ears 75% one ear 15%
(f) Loss of Speech	75%
(g) Removal of lower jaw by surgical operation	50%
(h) Loss of a thumb	both phalanges 25% one phalanx 10%
(i) Loss of an index finger	three phalanges 10% two phalanges 8% one phalanx 4%
(j) Loss of other fingers	three phalanges 6% two phalanges 4% one phalanx 2%
(k) Loss of a big toe	both phalanges 10% one phalanx 5%
(l) Loss of each other toe	2%
(m) Third Degree Burn of 40% or more of the total body surface area	50%

- (i) No benefit will be payable unless Death occurs within fifty-two (52) weeks of the date of **Injury** or **Permanent Total Disablement** has continued for fifty-two (52) weeks from date of **Injury** and in all probability will continue for the remainder of **your** life.
- (ii) Benefit shall only be payable in respect of any one **Insured Person** under Benefits (1) or (2) in connection with the same accident and not both.
- (iii) Benefit payable as the result of one **Accident** shall not exceed 100% of the maximum limit under this Section for **Permanent Total Disablement** for any one **Insured Person**.
- (iv) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb.
- (v) **Permanent Total Disablement** from gainful employment of any and every kind shall have lasted fifty-two (52) weeks before Benefits become payable.
- (vi) No benefit will be payable for **Loss of Limb or Loss of Eye** until at least thirteen (13) weeks after the date of **Accident** and such benefit shall only be payable if Death does not happen as a result of the **Accident**. If a Death Benefit is included but is less than the appropriate Benefits for **Loss of Limb or Loss of Eye** the amount payable for **Loss of Limb or Loss of Eye** shall not exceed the Death Benefit until thirteen (13) weeks have elapsed from the date of **Accident** and the balance shall then be payable if the Death Benefit has not in the meantime become payable as a result of the **Accident**.
- (vii) In the event that the conveyance in which the **Insured Person** is travelling in had disappeared, sunk or was wrecked and **your** body has not been recovered or is not found within one (1) year of the date of disappearance, sinking or wrecking of the conveyance, we will presume that **you** have died as a result of an **Accident**. We will pay under the Benefit (1) of this Section as a result of this only if **your** personal representatives provide us a signed undertaking that the Benefit amount paid will be repaid to us if it is discovered subsequently that **you** are alive.

The maximum amount of all benefits payable for one or more injuries sustained by **you** during the Period of Insurance shall not exceed the maximum limit for this Section of the Certificate of Insurance and/or Policy.

We will only pay the benefit claim for either Section 1 or 2 and not both.

Section 2 – Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
(a) Adult Age below 70 years old	700,000	500,000	300,000
(b) Adult Age 70 years old and above	250,000	200,000	150,000
(c) Child	200,000	200,000	100,000
(d) Aggregate Limit for Family Plan	2,000,000	1,500,000	800,000

In the event of an **Accident** while **you** are travelling in a **Scheduled Public Conveyance** or due to a natural disaster event during the Period of Insurance which resulted in **your** death, the above benefit will be paid.

We will only pay the benefit claim for either Section 1 or 2 and not both.

Section 3 – Child’s Education Fund

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Child’s Education Fund	20,000	20,000	No Cover
Benefit for Each Child	5,000	5,000	No Cover

In the event of a claim being payout under Section 1 or 2 upon the accidental death of an **Insured Person**, who at the date of the **Accident** has legal **Child** or **Children**, **we** will pay to the **Insured Person’s** legal personal representative up to the maximum limit for this Section.

Your personal representatives must provide **us** a signed undertaking that the Benefit amount paid will be repaid to **us** if it is discovered subsequently that **you** are alive.

Section 4 – Medical and Accidental Dental Expenses Incurred Overseas

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
(a) Adult Age below 70 years old	750,000	500,000	250,000
(b) Adult Age 70 years old and above	200,000	150,000	75,000
(c) Child	200,000	200,000	150,000
(d) Aggregate Limit for Family Plan	2,000,000	1,500,000	750,000

We will reimburse **you up** to the maximum limit for this Section for:

- (1) Inpatient and/or outpatient treatment and medical expenses, including **Dental Expenses**.
- (2) additional accommodation and transportation expenses necessarily incurred by **you** to remain behind upon written advice of a **Qualified Medical Practitioner**, necessarily incurred within ninety (90) days from the date of incident giving rise to the claim as a direct result of an **Accident** or **Illness** sustained by **you** during the Period of Insurance while overseas.

Section 5 – Medical Expenses Incurred Upon Return to Singapore

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
(a) Adult Age below 70 years old	35,000	20,000	10,000
(b) Adult Age 70 years old and above	15,000	10,000	5,000
(c) Child	35,000	20,000	10,000
(d) Aggregate Limit for Family Plan	100,000	50,000	30,000

In the event that **you** have sustained **Injury** or **Illness** whilst overseas during the Period of Insurance, **we** will reimburse **you** up to the maximum limit for this Section for:

- (1) necessary follow-up medical treatment and/or **Hospital** expenses from a **Qualified Medical Practitioner** reasonably incurred by **you** in Singapore within thirty-one (31) days after **your** return to Singapore; or
- (2) Necessary medical treatment expenses incurred in Singapore if **you** seek medical treatment from a **Qualified Medical Practitioner** within five (5) days upon **your** return to Singapore, where initial treatment for that **Injury** or **Illness** sustained by **you** was not sought while overseas.

Section 6 – Traditional Chinese Medicine and/or Chiropractic Treatment Expenses

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Limit for Per Individual	500	300	200
Aggregate Limit for Family Plan	1,000	600	400

We will reimburse **you** for the medical expenses necessarily incurred in relation to treatment by a **Qualified Medical Practitioner** of **Traditional Chinese Medicine**, arising from an **Accident** or **Illness** while overseas. This Section also covers treatment by a **Chiropractor** for **Injury** arising from an **Accident** while overseas.

Upon **your** return to Singapore, this Section will also be extended to reimburse **you** the necessary medical expenses incurred in Singapore for follow up medical treatment for **Injury** or **Illness** sustained while overseas during the Period of Insurance:

- (1) if prior treatment has not been sought overseas, **you** must seek medical treatment within five (5) days upon return to Singapore; or
- (2) if treatment has already been sought overseas, **you** have up to a maximum of thirty-one (31) days to continue medical treatment in Singapore.

The total expenses for a treatment by a **Qualified Medical Practitioner** of **Traditional Chinese Medicine** or **Chiropractor** incurred overseas and in Singapore shall not exceed the maximum limit for this Section.

Exclusions applicable to Section 4, 5 and 6 only

We will not pay claims for:

- (1) **Dental Treatment** as a result of teeth and gum or oral disease or from normal wearing of your teeth.
- (2) Pre-existing medical condition or any sickness you knew about.

Section 7 – Emergency Mobile Phone Charges

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Emergency Mobile Phone Charges	300	200	100

We will reimburse **you** up to the maximum limit for this Section for the actual mobile telephone charges incurred for the sole purpose of engaging the services of **ISOS** during a medical emergency situation. A claim under Section 4 and/or 9 must be admissible for this Section to be paid out.

Exclusions applicable to Section 7 only

We will not pay claims for:

- (1) telephone calls made via standard LAN Line;
- (2) public telephone using International Calling Card (ICC).

Section 8 – Hospital Confinement Allowance (Overseas and Singapore)

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Hospital Confinement Allowance (Overseas and Singapore)	25,000	20,000	15,000
Limit for each Insured Person for each complete Day	250	200	150

We will pay **you** an allowance for each complete Day **you** are hospitalised up to the maximum limit for this Section if **you** are admitted to a **Hospital** (licensed for surgery) as an in-patient overseas due to an **Accident** or **Illness** sustained during the Period of Insurance, and/or been hospitalised upon return to Singapore due to an **Accident** or **Illness** sustained overseas during the Period of Insurance.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the **Hospital** will make a charge for room and/or board.

Exclusions applicable to Section 4 and 8 only

We will not pay claims in respect of:

- (1) any other treatment or aid obtained in Singapore (except as specifically provided for in Section 5).
- (2) surgery or medical treatment which in the opinion of the **Qualified Medical Practitioner** treating **you** can be reasonably delayed until **your** return to Singapore (except as specifically provided for in Section 5).

Section 9 – Emergency Medical Evacuation and Repatriation

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Emergency Medical Evacuation and Repatriation			
(a) Adult Age below 70 years old	Unlimited	Unlimited	Unlimited
(b) Adult Age 70 years old and above	150,000	150,000	75,000
(c) Child	Unlimited	Unlimited	Unlimited

A 24-hour emergency medical assistance helpline is operated for the benefit of **our Insured Person** so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by **ISOS** and if necessary, Emergency Medical Evacuation and Repatriation will be arranged by **ISOS**.

If **you** suffer an **Accident** and/or **Illness** overseas, and which in the opinion of **ISOS**, it is necessary to evacuate **you** to the nearest registered medical institution for necessary medical treatment, **we** will pay for the reasonable cost of transporting and en-route medical care and supplies necessarily incurred.

The means of evacuation arranged by **ISOS** or its authorised representative may include the assignment of a doctor and/or nurse to accompany **you**, air ambulance, regular air transportation, rail, road or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **ISOS** or its authorised representative and will be based solely upon medical necessity.

ISOS will arrange for **your** return to Singapore following **your** Emergency Medical Evacuation and subsequent hospitalisation outside Singapore. **ISOS** will also arrange for provision of appropriate communications and linguistic capabilities, mobile medical equipment and medical escort crew.

Exclusions applicable to Section 9 only

We will not pay claims in respect of:

- (1) any services not approved and arranged by **ISOS** or its authorised representative except that **we** reserve the right to waive this exclusion if **you** or **your** travelling companions cannot for reasons beyond **your** control notify **ISOS** during an emergency situation. In any event, **we** reserve the right to reimburse **you** only for those expenses incurred for service which **ISOS** would have provided under the same circumstances.
- (2) any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

Section 10 – Repatriation Expenses for Mortal Remains

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
(I) Repatriation of mortal remains or funeral expenses excluding Pre-existing Condition			
(a) Adult Age below 70 years old	Unlimited	Unlimited	Unlimited
(b) Adult Age 70 years old and above	Unlimited	Unlimited	Unlimited
(c) Child	Unlimited	Unlimited	Unlimited
(II) Repatriation of mortal remains or funeral expenses arising out of, from or due to Pre-existing Condition			
(a) Adult Age below 70 years old	50,000	50,000	No Cover
(b) Adult Age 70 years old and above	35,000	35,000	No Cover
(c) Child	50,000	50,000	No Cover

In the event of death, **we** will reimburse the reasonable charges incurred up to up to the maximum limit for this Section for burial or cremation of the **Insured Person** in the locality where death occurs or the reasonable cost of transporting the body or ashes to Singapore.

In the event that the death arising from **Pre-existing Condition**, **we** will pay up the maximum limit stated in (II) to **your** legal personal representative.

Exclusions applicable to Section 10 only

We will not pay claims arising out of or upon:

- (1) any expenses incurred for body recovery or retrieval.
- (2) any expenses incurred and paid for religious rites or ceremonies.
- (3) any services incurred and paid for the transportation of **your** mortal remains not approved or arranged by **us** or **ISOS**.

Section 11 – Compassionate Visit

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Compassionate Visit	10,000	5,000	3,000

We will reimburse **you** up to the maximum limit for this Section for reasonable accommodation and travel expenses (restricted to economy class air fare, rail or sea transport fare) necessarily incurred by one (1) relative or friend,

- (1) who on written advice of a **Qualified Medical Practitioner**, to remain behind with or travel to be with **you** within thirty-one (31) days from the date of incident giving rise to the claim as a direct result of an **Accident** or **Serious Illness** sustained by **you** and **your** medical condition forbids an evacuation during the Period of insurance while overseas; or
- (2) in the event of the **Insured Person's** death due to an **Accident** or **Serious Illness** while overseas and there is no adult member of his/her **Immediate Family** to assist the funeral arrangement at overseas.

Section 12 – Child Help

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Child Help	10,000	5,000	3,000

We will reimburse **you** up to the maximum limit for this Section for reasonable accommodation and travel expenses (restricted to economy class air fare, rail or sea transport fare) necessarily incurred by one (1) relative or friend to accompany the **Child** back to Singapore if there is no other adult travelling with the **Child** in the event that **you** are hospitalised overseas, as a direct result of an **Accident** or **Serious Illness** sustained by **you** during the Period of Insurance while overseas.

Exclusions applicable to Section 1 to 5, 11 and 12 only

We will not pay claims in respect of:

- (1) **Injury** arising from a cause gradually operating upon **you**;
- (2) expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred except those incurred by **you** during hospitalisation for medical treatment at a registered medical institution.

Section 13 – Trip Cancellation

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Trip Cancellation	15,000	10,000	5,000
Sub-limit for Trip Postponement	2,000	1,000	500
Sub-limit for Unutilised Entertainment Ticket	1,000	500	200
Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agent	5,000	3,000	1,500

We will reimburse **you** up to the maximum limit for this Section for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **your Trip** which cannot be recovered from any other source and/or loss of **Frequent Flyer Points** or similar travel points used by **you** as a registered member to purchase an airline ticket if it is necessary and unavoidable cancellation of **your Trip** due to the occurrence of any of the following event within thirty (30) days (except (4)) from **your** scheduled **Trip** departure date:

- (1) the unexpected death or **Serious Injury** or **Serious Illness** or compulsory quarantine of the **Insured Person**, **your Immediate Family** or a travel companion that result in **you** being left with no travel companion.
- (2) unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **your** control at the destination(s).
- (3) unexpected outbreak of epidemic disease declared by World Health Organisation
- (4) serious damage to **your** principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven (7) days before **your** departure date which required **your** presence on the premise on the departure date.
- (5) witness, summons or jury service which was not made known to **you** prior to the taking up of this Certificate of Insurance and/or Policy.
- (6) declared bankruptcy or insolvency of the **Travel Agent** whom **you** have arranged the **Trip** with in Singapore.
- (7) Natural disaster which has catastrophic consequences.
- (8) any event leading to airspace or airport closures which prevent **you** from commencing the **Trip**.

The payment for lost **Frequent Flyer Points** will be calculated based on the following, whichever is lower:

- (a) Cost of an equivalent class airline ticket based on the quoted retail price at the time of loss, less **your** financial contribution; or
- (b) Cost to purchase the lost **Frequent Flyer Points** according to the Frequent Flyer Program or similar travel points by the commercial airline company.

If **you** need to defer or postpone **your Trip** as shown in **your** booking invoice/travel itinerary due to any of the above event within thirty (30) days (except (4)) from **your** scheduled **Trip** departure date, **we** will reimburse **you** up to the sub-limit of the amount shown for this Section for the administrative charges unavoidably incurred and for which **you** are unable to recover from any other source when **you** defer or postpone **your Trip** as shown in **your** booking invoice/travel itinerary.

We will only pay claims for either **Trip** Cancellation or **Trip** Postponement and not both.

We will also reimburse **you** up to the maximum sub-limit of amount for any non-refundable portion of the **Entertainment Ticket** not been able to utilise due to **Trip** cancellation.

The cover is effective only if this insurance is purchased before **you** becomes aware of any circumstances which could lead to the cancellation of **your Trip**. **You** must notify the travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel the travel arrangement.

For Single Trip Plan, once an **Insured Person** makes a claim under this Section, the insurance will terminate for that **Insured Person** only.

Exclusions applicable to Section 13 only

We will not pay claims in respect of loss:

- (1) that is directly or indirectly caused by Government regulation or control;
- (2) caused by cancellation by the operator of the **Scheduled Public Conveyance** or any other provider of the travel and/or accommodation;
- (3) that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

Section 14 – Trip Curtailment

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Trip Curtailment	15,000	10,000	5,000
Sub-limit for Unutilised Entertainment Ticket	1,000	500	200

In the event of the occurrence of any of the following event and resulted in **your** need to **curtail your Trip** and return to Singapore immediately:

- (1) **your Serious Injury** or **Serious Illness**.
- (2) the unexpected death or **Serious Injury** or **Serious Illness** of **your Immediate Family** or a travel companion that result in **you** being left with no travel companion.
- (3) unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **your** control at the destination(s).
- (4) unexpected outbreak of epidemic disease declared by World Health Organisation at the destination(s) and such declaration is not issued when **you** purchase this insurance.
- (5) serious damage to **your** principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent **you** from continuing **your** scheduled **Trip**.
- (6) witness, summons or jury service which was not made known to **you** prior to the taking up of this Certificate of Insurance and/or Policy.
- (7) **Hijacking** of the **Scheduled Public Conveyance** in which **you** are on board as a passenger.
- (8) natural disaster which has catastrophic consequences.

We will reimburse **you** up to the maximum limit for this Section for:

- (a) the proportional return of the irrecoverable prepaid cost of the **Trip** in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost, and/or
- (b) reasonable additional accommodation and/or additional travel expense (restricted to economy fare by air, rail or sea travel) necessarily incurred so to return to Singapore.

In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.

A medical certificate must be obtained from the **Qualified Medical Practitioner** treating any of the above person to confirm the advice for **you** or the person with whom **you** are travelling to return to Singapore.

We will also reimburse **you** up to the maximum sub-limit of amount for any non-refundable portion of the **Entertainment Ticket** not been able to utilise due to **Trip Curtailment**.

Exclusions applicable to Section 13 and 14 only

We will not pay claims caused directly or indirectly from or due to:

- (1) **your** failure to notify travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement.
- (2) any loss that is covered by any other existing insurance scheme, Government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- (3) **your** disinclination to travel and/or financial circumstances.
- (4) cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or air crew rotation or mechanical breakdown of the airplane in which **you** have a pre-booked flight.
- (5) expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred.
- (6) Frequent Flyer Points/reward points utilised for this **Trip**.

Section 15 – Travel Delay

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
(a) While Overseas – Delay for each full 6 consecutive hours			
(i) For Per Individual	100	100	100
(ii) For Family Plan	250	250	250
(b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours			
(i) For Per Individual	100	100	100
(ii) For Family Plan	250	250	250
Maximum Limit for Per Individual	1,600	1,200	1,000
Maximum Limit for Family Plan	4,000	3,000	2,500

We will pay **you** a cash benefit up to the maximum limit for this Section if the departure of the **Scheduled Public Conveyance** in which **you** had arranged to travel is delayed for at least full six (6) consecutive hours from the time specified in the itinerary supplied to **you** due to:

- (1) **Strike** or industrial action,
- (2) **Riot** or **Civil Commotion**;
- (3) adverse weather conditions,
- (4) mechanical breakdown/derangement or operational requirements of that **Scheduled Public Conveyance**,
- (5) natural disaster which has catastrophic consequences,
- (6) any event leading to airspace or airport closure.

Where the delay occurred in Singapore, **we** will pay **you** a lump sum shown under (b) of this Section provided full six (6) consecutive hours have lapsed from the time specified in the itinerary.

For the avoidance of doubt, the total number of hour delay shall be calculated from the departure time of the **Scheduled Public Conveyance** specified in the itinerary till the departure of the replacement **Scheduled Public Conveyance**.

You are to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay for claim purpose.

Exclusions applicable to Section 15 only

We will not pay claims arising directly or indirectly from:

- (1) failure to check-in according to the itinerary supplied to **you**;
- (2) **Strike** or industrial action existing at the date this insurance is purchased by **you**.
- (3) **your** late arrival at the airport or port after check-in or boarding time (except for the late arrival due to **Strike** or industrial action).
- (4) cancellation of **Scheduled Public Conveyance** by the operators for reasons not mentioned above.

Section 16 – Flight Deviation

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Flight Deviation	1,000	1,000	1,000
Limit for each full 6 consecutive hours	100	100	100

We will pay **you** a cash benefit up to the maximum limit for this Section for every full six (6) consecutive hours of delay if the scheduled flight in which **you** are travelling is diverted due to:

- (1) adverse weather conditions; or
 - (2) emergency medical treatment of a fellow passenger; or
 - (3) mechanical breakdown/derangement of that scheduled flight,
 - (4) any event leading to airspace or airport closure;
- which prevent **your** scheduled flight from arriving at **your** planned destination at scheduled arrival time.

For the avoidance of doubt, the total number of hours shall be calculated from the arrival time of the scheduled flight specified in the itinerary till the actual arrival time of the scheduled flight at the new airport.

You cannot claim under both Section 15 and 16 for the same event.

Section 17 – Travel Misconnection

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Travel Misconnection	300	200	100

We will pay **you** a cash benefit up to the maximum limit for this Section in the event **you** miss the confirmed onward travel connection on a **Scheduled Public Conveyance** due to delay of **your** confirmed incoming **Scheduled Public Conveyance** and that there is no onward transportation available.

You are required to provide **us** a written statement/ notification from the operator(s) of the **Scheduled Public Conveyance** or its handling agent(s) to confirm the Travel Misconnection.

Section 18 – Overbooked Scheduled Public Conveyance

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Overbooked Scheduled Public Conveyance	200	150	100

We will reimburse **you** up to the maximum limit for this Section the expenses incurred by **you** for reasonable hotel accommodation, meals or refreshment if it is not provided or compensated by the airline or any third party in the event **you** fail to board the **Scheduled Public Conveyance** while overseas arising from overbooking in which a confirmed reservation had been received from the travel agent or operator(s) of that **Scheduled Public Conveyance**.

The failure to board the **Scheduled Public Conveyance** due to the overbooking must be confirmed in writing by the operator(s) of the **Scheduled Public Conveyance**, or their handling agent(s).

Section 19 – Baggage and Personal Effects

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Baggage and Personal Effects	8,000	5,000	3,000
Limit for Single/ Pair or Set of Article	800	800	500
Limit for Laptop Computer and Mobile Device	1,000	1,000	1,000

We will reimburse **you** up to the maximum limit for this Section for loss of or damage to baggage taken or purchased on the **Trip** (including clothing and personal effects worn or carried on the person, suitcases and the like receptacles) owned or which **you** are responsible, occurring during the Period of Insurance.

In the event that **you** purchase a comparable replacement for the lost article, **we** will pay the replacement cost provided the lost article was not more than two (2) years old at the date of loss. If **you** cannot prove the age of the lost article, or if the lost article is more than two (2) years old, or if the article is not replaced, **we** will deal with the claim on the basis of original purchase value of the article less depreciation or the cost of repair whichever is the lesser.

If any article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of loss of or damage to any property insured forming part of a pair or set, **our** liability shall not exceed a proportionate part of the value on the pair or set.

We shall not be liable for more than the sub-limit amount for each Plan in respect of any one article or pair or set of articles and S\$1,000 in respect of **Laptop Computer** and wireless **Mobile Device**.

Such losses must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained to substantiate the claim.

Exclusions applicable to Section 19 and/or 21 only

We will not pay claims in respect of:

- (1) loss of or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained.
- (2) loss of or damage arising from delay or confiscation or detention by Customs or other official.

- (3) loss of or damage to consumable and/or perishable items, removable dentures or retainers, stamps, documents (other than those specifically mentioned in Section 21) or contact or cornea lenses or damage to fragile or brittle articles or personal power mobility devices including but not limited to electric scooter or bike.
- (4) business goods or samples or any property belonging to **your** Employer.
- (5) normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by **you** to repair, clean or alter any property.
- (6) cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- (7) loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- (8) loss of or theft of property left unattended in a public place including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle and not visible from outside of the vehicle or as a result of **your** failure to take due care and precautions for the safeguard and security of such property.
- (9) loss to **your** baggage sent in advanced mailed or shipped separately.
- (10) unexplained and mysterious disappearance.

Section 20 – Baggage Delay

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Baggage Delay			
(a) While Overseas – Delay for each full 6 consecutive hours			
(i) For Per Individual	200	200	100
(ii) For Family Plan	400	400	200
(b) Upon Return to Singapore – Lump Sum for Delay more than full 6 consecutive hours			
(i) For Per Individual	200	200	100
(ii) For Family Plan	400	400	200
Maximum Limit for Per Individual	1,200	1,200	1,000
Maximum Limit for Family Plan	2,400	2,400	2,000

We will pay **you** a cash benefit up to the maximum limit for this Section if **your** checked-in baggage is certified by the carrier to have been delayed, misdirected or temporarily misplaced for at least full six (6) consecutive hours from the time of **your** arrival at destination overseas and/or upon return to Singapore during the Period of Insurance.

Where the delay occurred after full six (6) consecutive hours from **your** arrival in Singapore, **we** will pay **you** a lump sum shown under (b) of this Section.

You cannot claim under both Section 19 and 20 for the same event.

Section 21 – Personal Money and Travel Documents

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Personal Money and Travel Documents	7,000	5,000	3,000
Sub-limit for Personal Money	500	500	300

We will reimburse **you** up to the maximum limit for this Section for:

- (1) the cost of replacing the **Travel Documents** including reasonable additional accommodation and travelling expenses necessarily incurred for the purpose of obtaining the replacement of the **Travel Documents**, and
- (2) loss of **your Money** up to the sub-limit for this Section, arising out of robbery, burglary, theft or natural disaster while overseas during the Period of Insurance.

Such losses must be reported to the local Police at the place of loss within twenty-four (24) hours after the incident and a written statement from the Police must be obtained to substantiate the claim.

Exclusions applicable to Section 21 only

We will not pay claims in respect of:

- (1) shortage due to error, omission exchange or depreciation in value.
- (2) loss of travellers' cheques not immediately reported to the local bank or agent of issuing authority.
- (3) loss of pre-paid cards, bonds, stamps or securities of any kind.
- (4) unexplained losses.
- (5) replacement of lost credit cards and identification cards (IC).
- (6) loss of **Money** which was not under **your** care and custody.

Section 22 – Fraudulent Credit Card Usage

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Fraudulent Credit Card Usage	500	500	250

We will reimburse **you** up to the maximum limit for this Section if **you** have sustained financial loss as a direct result of **your** credit card being lost or stolen overseas and being subsequently used fraudulently by any person other than **yourself**.

Loss of any credit card(s) must be reported to the card issuing company(ies) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card issuing company(ies) evidencing such loss.

For the avoidance of doubt, in the event **you** become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, **we** will only be liable for the excess of the amount recoverable from such source or insurance.

Exclusions applicable to Section 22 only

We will not pay claims in respect of:

- (1) loss not reported to the card issuing company(ies) within six (6) hours of the discovery of such loss.
- (2) loss not reported to either Police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.
- (3) the telephone calls made via standard LAN line.
- (4) public telephone using International Calling Card (ICC).

Section 23 – Personal Liability

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Personal Liability	1,000,000	1,000,000	500,000

We will indemnify **you** up to the maximum limit for this Section for

- (1) **your** legal liability to third party arising from **Injury** and accidental loss of or damage to property, during the Period of Insurance while overseas, and
- (2) third party's costs and expenses recoverable from **you** and **your** costs and expenses incurred with **our** written prior consent,

Exclusions applicable to Section 23 only

We will not pay claims arising out of, in respect of, consequent upon:

- (1) employer's liability, contractual liability or liability to a member of **your** family.
- (2) animal and property belonging to **you** or in **your** care, custody or control.
- (3) any wilful, malicious or unlawful act.
- (4) pursuit of trade, business or profession.
- (5) ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- (6) ownership, possession or use of aircraft or watercraft, vehicles, pedal cycles, personal power mobility devices including but not limited to electric scooter or bike.
- (7) legal costs resulting from any criminal proceedings.
- (8) the influence of intoxicating liquor, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms.
- (9) judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

Section 24 - Hijack

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Hijack	10,000	5,000	3,000
Limit for each full 12 consecutive hours	250	250	150

We will pay **you** a cash benefit up to the maximum limit for this Section for each full twelve (12) consecutive hours if the **Scheduled Public Conveyance** in which **you** are travelling in is **hijacked** during the Period of Insurance.

Exclusions applicable to Section 24 only

We will not pay claims in respect of event that take place in **your** country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active.

Section 25 – Kidnap and Hostage

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
Kidnap and Hostage	10,000	5,000	3,000
Limit for each full 12 consecutive hours	250	250	150

We will pay **you** a cash benefit up to the maximum limit for this Section for every full twelve (12) consecutive hours if **you** are **kidnap** and held as a **Hostage** which occurs overseas during a **Trip**.

As a condition precedent to **our** liability, **we** must:

- (1) have satisfactory proof that the event has actually occurred;
- (2) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- (3) if it is in the best interests of the **Insured Person**, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Exclusions applicable to Section 25 only

We will not pay claims in respect of:

- (1) **your** fraudulent, dishonest or criminal acts;
- (2) event that take place in **your** country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active;
- (3) loss of or damage to property of any description, including intellectual property as a result of the **kidnap** and **hostage**;
- (4) such **kidnap** and **hostage** event is not reported to the local Police and a Police report of such incident is not submitted to **us**.

Section 26 – HomeSure

Maximum Limit	Platinum (S\$)	Gold (S\$)	Silver (S\$)
HomeSure (per household)	5,000	5,000	3,000
Sub-limit for Single/ Pair or Set of Article	500	500	500
Sub-limit for burglary	1,000	1,000	500

We will by payment or at **our** option by reinstatement or repair, indemnify **you** up to the maximum limit for this Section against physical loss of or damage to the **Contents, Valuables** and/or stamps, coins, medal collections, works of art while within **your** principal residence in Singapore that is left vacant because of **your Trip** caused by fire and/or burglary (following an actual forcible and violent entry of the principal residence) during the Period of Insurance after **you** have legally left Singapore.

For loss of or damage due to burglary, **we** shall indemnify **you** up to the sub-limit for this Section.

In no event shall the maximum amount payable per household exceed the amount shown for this Section.

Exclusions applicable to Section 26 only

We will not pay claims in respect of:

- (1) wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- (2) any loss of or damage occasioned through the wilful act of the **Insured Person** or with the connivance of the **Insured Person**.
- (3) loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicles or thing contained the same by any Government authorities.
- (4) electrical or mechanical breakdown.
- (5) consequential loss or damage of any kind.
- (6) photographic and sporting equipment and accessories and musical instruments used for business or profession.
- (7) motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- (8) loss of or damage insured under any other insurance policy or reimbursed by any other party.

Section 27 – Rental Vehicle Excess

Maximum Limit	Platinum (\$\$)	Gold (\$\$)	Silver (\$\$)
Rental Vehicle Excess	1,000	500	No Cover

We will reimburse **you** for any excess or deductible which **you** become legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident during the rental period while on the **Trip**.

Conditions to be met:

- (1) **You** must hold a valid driving license and be either a named driver or a co-driver of the rental vehicle.
- (2) The rental vehicle must be rented from a licensed rental agency.
- (3) As part of the hiring arrangement **you** must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- (4) **You** must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such instance, as well as the laws, rules and regulations of that country.

Exclusions applicable to Section 27 only

We will not pay claims in respect of loss of or damage arising from

- (1) operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in violation of the laws, rules and regulations of the country.
- (2) wear and tear, gradual deterioration, damage from insects, or vermin, inherent vices, latent defect or damage of the rental vehicle.

Section 28 – Terrorism

Maximum Limit	Platinum (\$\$)	Gold (\$\$)	Silver (\$\$)
Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Covered	Covered	Covered

We will indemnify the **Insured Person** up to the maximum limit for each Section for loss or damage arising directly or indirectly from any act of terrorism except for loss or damage arising from acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this Section an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any Government and/or to put the public, or any section of the public, in fear.

If **we** allege that any claim is not covered by this Section, the burden of proving the contrary shall be upon the **Insured Person**.

General Exclusions applicable to All Sections

This insurance does not cover claims:

- (1) resulting from **Pre-existing Condition** (except as specifically provided for in Section 10) as defined in the General Definitions, congenital disease or physical abnormality.
- (2) directly or indirectly occasioned by, happening through, or in consequence of:
 - (a) participation in any professional sports or in any games and sports whereby **you** would earn remunerations, donation, sponsorship or income of any kind;
 - (b) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor;
 - (c) **accidents** while **you** are engaging in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving **you** being airborne (whether suspended or not);
 - (d) **accidents** while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
- (3) resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an **Accident**.
- (4) if **you** are travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.

- (5) in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- (6) while the **Insured Person** is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives or navigating the drone.
- (7) in respect of mysterious disappearances and unexplained losses.
- (8) directly or indirectly occasioned by, happening through or in consequence of:
 - (a) treatment of mental **Illness**, psychiatric disorders, wilfully self-inflicted **Injury** or **Illness**, committing suicide while sane or insane, the effect or under the influence of alcohol or drugs (other than drugs in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction),
 - (b) sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex),
 - (c) self-exposure to needless peril (except in an attempt to save human life),
 - (d) nuclear fission, nuclear fusion or radioactive contamination.
 - (e) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a **Civil War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

General Conditions

- (1) **Governing Law**
This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.
- (2) **Interpretation**
This Certificate of Insurance and/or Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of the Certificate of Insurance and/or Policy shall bear such meaning whenever it may appear.
- (3) **Observance**
The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance and/or Policy by **you** or anyone acting on **your** behalf insofar as they relate to anything to be done or complied with **you** or anyone acting on **your** behalf shall be a condition precedent to any liability of the **Insurer** to make any payment under this Certificate of Insurance and/or Policy.
- (4) **Reasonable Care**
You shall act in a prudent manner and exercise reasonable care for the safety and supervision of **your** property as if uninsured and to prevent loss, damage, accident, **Injury** or **Illness**.
- (5) **Fraud**
If **you** make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support **your** claim, **we** may cancel the Certificate of Insurance and/or Policy, or refuse to pay **you**.
- (6) **Payment of Benefits**
All benefits payable under this Certificate of Insurance and/or Policy shall be paid to the **Insured** or **Insured Person** concerned (whichever is applicable), and in the event of the **Insured Person's** death, to the **Insured** or the estate of the **Insured Person** (whichever is applicable). Such payment shall be a full and final discharge to **us**. Benefits payable under this Certificate of Insurance and/or Policy are in Singapore dollars and bear no interest.
- (7) **Contributions**
If there is any other insurance covering the same loss, damage or liability **we** will pay the rateable proportion. This however, will not be applicable to Section 1 – Accidental Death and Permanent Total Disablement and Section 2 - Personal Accident Double Indemnity while on Public Conveyance or Natural Disaster event.
- (8) **Subrogation**
You shall at **our** expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by **us** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **we** shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and/or Policy, whether such acts and things shall be or become necessary or required before or after **your** indemnification by **us**.
- (9) **Arbitration**
All dispute or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to **our** liability.

(10) **Cancellation and Premium Refund**

For Single Trip Plan

You may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the **Trip** by giving written notice to **us**. **We** will refund **you** the premium paid less S\$25 being the minimum premium per **Insured Person** for Individual Plan or S\$25 per **Family Plan**. No refund of premium will be made if the **Trip** has commenced, or any claim is made under the Certificate of Insurance and/or Policy.

For Annual Multi-Trip Plan

Both parties may cancel this Certificate of Insurance and/or Policy at any time by giving thirty (30) days' written notice by registered letter to the known address of the other party and **you** shall be entitled to a refund premium subject to **our** short period rates below:

<u>Cancellation of Policy</u>	<u>% of Annual Premium Refunded</u>
Within 90 days	50%
From 91 to 182 days	30%
More than 183 days	No refund

Provided always that no claim has arisen prior to the cancellation of this Certificate of Insurance and/or Policy.

(11) **Non-Guaranteed Premium**

The annual premium payable for this insurance is not guaranteed and may be increased at policy renewal at the full discretion of the Company.

(12) **Payment Before Cover Warranty**

- (a) The premium due must be paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the **Insurer** or the intermediary when one of the following acts takes place:
- (i) Cash or honoured cheque for the premium is handed over to the **Insurer** or the intermediary
 - (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
 - (iii) A payment through an electronic medium including the internet is approved by the relevant party;
 - (iv) A credit in favour of the **Insurer** or the intermediary is made through an electronic medium including the internet.
- (b) In the event that the total premium due is not paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **Insurer**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- (c) In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the **Insurer** or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the **Insurer** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

(13) **Premium Payment Warranty**

- (1) Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (2) In the event that any premium due is not paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
- (i) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
 - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (iii) the **Insurer** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (3) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the period of insurance.

Memorandum application to this Policy

(1) **Contracts (Rights of Third Parties) Act 2001**

It is hereby understood and agreed that a person who is not a party to this Certificate of Insurance and/or Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

(2) **IT Clarification**

Property damage covered under this Certificate of Insurance and/or Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from the Certificate of Insurance and/or Policy:

(a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses during resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

(b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

(3) **Policy Owners' Protection Scheme**

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

(4) **PDPA Clause (Individual)**

In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), the UOI's Privacy Notice shall form part of the terms and conditions of this Policy.

A copy of UOI's Privacy Notice can be found at www.uoi.com.sg

(5) **Sanction Limitation and Exclusion Clause**

No **Insurer** shall be deemed to provide cover and no **Insurer** shall 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 that **Insurer** to any sanction, prohibition or restriction under United Nations Resolutions or the Trade or Economic Sanctions, Laws or Regulations of Singapore, the European Union, United Kingdom or United States of America.