



ZURICH®

Zurich Travel Insurance

Policy Wording



Zurich Travel Insurance

This Policy sets out the terms and conditions of insurance between Zurich Insurance Company Ltd (Singapore branch) and you. Please read and examine it thoroughly to ensure it meets your requirements as this is a legal document. If it does not, please inform us immediately.

Please be reminded that you are required to ensure that all of the information that you provide to us is accurate. Prior to us agreeing to issue this Policy, you have a duty to inform us of anything that you know, or ought to know that may affect our decision to insure you and on what terms. This is referred to as 'material information'. This duty continues until we agree to insure you. You also have the same duty before we agree to renew, vary or reinstate this Policy.

If you fail to disclose material information or provide incorrect or untrue information, we may cancel, avoid or discharge the insurance Policy contract, or reduce our liability under the Policy if a claim is made.

If you are in doubt as to whether a fact is material or not, please contact us.

Where cover is stated to be optional (e.g. Section I), cover under such optional status will only be provided if additional premium has been paid and such additional cover is specified in the schedule.

Our Agreement

In consideration of payment of premiums to Us specified in the schedule and subject to the Definitions, General Terms and Conditions, and General Exclusions and other provisions or endorsements as contained or endorsed in this Policy, We will insure You and promise to provide indemnity as provided under this Policy for the Policy Period.

This Policy shall commence on the Inception Date. This Policy shall not be binding on Us unless the Policy is signed by Our authorised representative.

Definitions

Accident or Accidental means a sudden and unforeseen event that happens unexpectedly and causes Bodily Injury to the Insured Person.

Accident Medical Reimbursement means the cost incurred for medical, surgical, other related costs, hospital and nursing treatment prescribed by a Physician, ambulance charges, traditional Chinese medicine, chiropractor charges, and dental fees to restore sound and natural teeth if such costs result from an Accident.

Activities of Daily Living means Dressing, Feeding, Mobility, Toileting, Transferring and Washing as described below:

- i. Dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- ii. Feeding means the ability to feed oneself food after its preparation and being made available.
- iii. Mobility means the ability to move indoors from room to room on level surfaces.
- iv. Toileting means the ability to use a lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- v. Transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- vi. Washing means the ability to wash in the bath, or wash by other means.

Age means the age attained at the person's last birthday.

Annual Policy means a Policy issued for the selected plan where You can make an unlimited number of Journeys to the selected region of travel during the Policy Period.

Asia means Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Malaysia, Macau, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

Baggage means personal property belonging to You or an Insured Person or for which an Insured Person is legally responsible and has taken on or acquired during the Journey but does not include household furniture or effects.

Bodily Injury means physical bodily injury caused solely and directly by an Accident and which is not the result of Sickness.

Benefit means the respective Benefit specified in the Schedule of Benefits, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Burns (Second Degree) means any burn which penetrates through the epidermis to the dermis, the skin's lower layer containing blood and lymphatic vessels, nerves and sweat glands. The skin is red, peeled off and underneath the tissue looks raw, red and puffy. Some parts can appear dry and white. The damage from the burn is severe enough to cause blistering of the skin. Cover under this Policy excludes (a) pre-existing conditions (b) results from sunburn, indoor tanning, cosmetic tanning or anesthetic procedure.

Burns (Third Degree) means burns that have destroyed the full thickness of the skin.

Chinese Physician means a registered herbalist, acupuncturist or bonesetter licensed under any applicable laws. The attending Chinese Physician must not be:

- i. The Policyholder, or an Insured Person; or
- ii. A business partner, agent or someone otherwise related to the Policyholder or Insured Person or the Insured Person's immediate family member or relative.

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

Close Business Partner means a close business partner of the Insured Person proved as such to the satisfaction of Us on the basis of business registration or corporate registration document, which is acceptable to Us.

Comatose State means a state of profound unconsciousness, characterised by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation.

Common Carrier means any land, water or air conveyance operated under an authorised license for the transportation of fare paying passengers that operates on fixed, established and regular schedules and routes.

It does not mean taxis, private hire cars utilising mobile application booking systems nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Compound Fracture means a fracture in which the injured bone breaks and pierces the skin.

Confined or Confinement means confinement for a continuous uninterrupted period of at least 24 hours in a Hospital as a Resident In-Patient (other than for day surgery) upon the advice and under the regular care and attendance of a Physician.

Conveyance means any bus, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train, provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.

Dependent Child or Children means any unmarried person, who is dependent on the Insured Person and who is at least one month old but less than 18 years of age or 25 years of age if in full-time education at an accredited tertiary institution at the time of the date of loss, including legally adopted and a step-child or step-children, of the Insured Person.

Detention/Detained means restrained by way of custody or Confinement against the Insured Person's will.

Emergency Travel Expenses mean the additional transport and accommodation expenses (less any possible recovery or saving) incurred by the Insured Person and any person who needs to travel to remain with, or escort the Insured Person.

Emergency Evacuation Expenses means the cost of transportation by any suitable means to an appropriate medical facility as determined by Covermore (Asia) Pte. Ltd, or to the Insured Person's home in Singapore or their Home Country. In the event of the Insured Person's death, the costs of transportation of his or her body or ashes and his or her personal effects back to Singapore, or Home Country, are covered.

Entertainment Tickets mean tickets granting admission to musical plays, theatre or drama performances, concerts or sports events.

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

Financial Default means the complete suspension of operations due to financial circumstances whether or not a bankruptcy petition or winding up petition is filed; or the partial suspension of operations following a filing of a bankruptcy petition or winding up petition.

Fractured Leg or Patella with Established Non-union means a complete break into two pieces; the broken leg does not mend properly and function normally, and this condition will last for the remainder of the Insured Person's life.

Golf Equipment means golf clubs and golf bags owned by the Insured Person.

Hairline Fracture means a fracture without a break of the injured bone.

Hijack means the seizing of control of a Conveyance on which the Insured Person is a passenger.

Home Country means the country declared by an Insured Person as his or her nationality and of which the Insured Person holds a valid passport.

Hospital means an establishment which meets the following requirements:

- i. Holds a license as a Hospital (if licensing is required in the state or government jurisdiction);
- ii. Operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- iii. Provides full-time nursing service by and under the supervision of a staff of nurses;
- iv. Has a staff of one or more licensed Physicians available at all times;
- v. Maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- vi. 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;
- vii. Does not include a mental institution; an institution Confined primarily to the treatment of psychiatric disease including sub normality; or the psychiatric department of a Hospital;
- viii. Does not include a place for the aged; a rest home; a place for drug addicts or alcoholics; and
- ix. Does not include a health, hydro or nature cure clinic; a special unit of a Hospital used primarily as a place for drug addicts or alcoholics, and/or a nursing, convalescent, rehabilitation, extended-care facility or rest home.

Inception Date means the date this Policy first comes into force, as specified in the travel insurance summary.

Immediate Family Member means Your spouse, parent, parent-in law, grandparent, grandparent-in-law, son or daughter, son-in-law, daughter-in-law, brother or sister, step-parent, stepdaughter, stepson, grandchild or legal guardian.

Insured Person means person(s) named or described in the Policy, who satisfy the eligibility requirements and for whom premium has been paid or agreed to be paid, as follows:

Single Journey Policy

For a "Family" Plan, the Insured Persons are:

- i. A maximum of 2 adults who need not be related; and
- ii. Any number of the following - Your Dependent Children, unmarried grandchildren, nieces, nephews or cousins who are at least one month old but less than 18 years of age or 25 years of age if in full-time education at an accredited tertiary institution on the Inception Date.

The Dependent Child or Children, grandchildren, nieces, nephews or cousins in a "Family" Plan must be accompanied by at least one adult mentioned in i) above for any Journey made during the Policy Period.

Annual Policy

For a "Family" Plan, the "Family" shall comprise:

- i. You,
- ii. Your Spouse, and
- iii. Your Dependent Child or Children

The Dependent Child or Children who are below 12 years of age in a "Family" Plan must be accompanied by You or Your Spouse for any Journey made during the Policy Period.

Jewellery means objects such as watches, rings, bracelets, brooches, necklaces, bangles, earrings, locketts that are worn on the body as decoration which may incorporate precious metals including but not limited to gold and silver with precious stones or semi-precious stones.

Journey means a Return Journey. A Journey must commence from Singapore and end in Singapore (with the exception of a One Way Journey) and must occur within the Policy Period.

A Journey shall commence from the place of embarkation in Singapore and proceed to a scheduled destination overseas within the maximum period of 90 days for an Annual Plan or 183 days allowed under a Single Journey Plan and shall end on the earlier of the following events:

- i. The Insured Person's arrival and place of disembarkation into Singapore, or
- ii. After the expiry date of the Policy Period specified in the Policy.

For a One Way Journey, the cover ceases upon the Insured Person's arrival at the final destination. It means a journey commencing from Singapore to a destination overseas. On a One Way Journey, You do not intend to return to Singapore within the maximum period of 90 days allowed under an Annual Plan, or within 183 days allowed under a Single Journey Plan.

Kidnap means the illegal abduction and holding hostage of one or more Insured Persons for the purpose of demanding extortion or ransom monies as a condition of release.

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, Samsung Galaxy tablets), phablets or similar devices are excluded from this category.

Loss of Fingers or Toes means loss by complete physical severance through or above a metacarpophalangeal or metatarsophalangeal joint.

Loss of Limb means loss by complete physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight means the complete and irrecoverable loss of sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

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

Loss of Use means total functional disablement and is treated like the total loss of said limb or organ and not in the terms of professional or occupational incapacity or disability of the Insured Person.

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

- i. Underground work, mining work, military duties (other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three metres in height;
- ii. Work that involves heavy machinery, explosives or hazardous material;
- iii. Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- iv. 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 operator or welders;
- v. Work involved as a staff member in a bar, restaurant or hotel;
- vi. Working as a musician or singer;
- vii. Working as a fruit picker if the fruit picking involves operating machinery.

'Manual work' does not mean You undertaking voluntary work for a charitable organisation unless You are receiving remuneration for this work or it involves construction work and usage of machinery or working more than 3 metres above the ground.

Medical Expenses means usual, reasonable and customary medical expenses necessarily and reasonably incurred in the medical or surgical treatment of a Bodily Injury or Sickness covered by this Policy.

Money means coins, bank notes, postal and money orders, traveller's and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons in the possession of the Insured Person.

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, carabiners and lead-rope or top-rope anchoring equipment.

Natural Catastrophe means cyclones, earthquakes, floods, hurricanes, landslides, tornadoes, tsunamis, typhoons, volcanic eruptions, wind storms/hail, or wildfires that are due to natural causes and have occurred at the planned destination within 7 days before date of departure.

Passive War means war outside of Singapore or the Home Country of the Insured Person whilst the Insured Person is undertaking any external Journey.

Permanent as used in respect to disablement means a disability that lasts more than 365 days following which there is no hope of improvement.

Permanent Total Disablement means disablement that results solely, directly and independently of all other causes from Bodily Injury and which occurs within 365 consecutive days, will in all probability entirely prevent the Insured Person from engaging in employment of any and every kind for the remainder of their life and for which there is no hope of improvement.

Physician means a legally registered medical practitioner or surgeon and includes a Chinese Physician, chiropractor or physiotherapist who is licensed to practice within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Physician shall not include the Policyholder, the Insured Person or any of their relatives unless otherwise approved by Us.

Policy means this agreement, any schedule, endorsements, attachments or amendments hereto signed by Us, which together constitute the entire agreement between the parties.

Policyholder means the person named in the schedule, who satisfies the eligibility requirements and who will be charged for the premiums due on the Policy.

Policy Period means the period stated in the Declarations/Policy/schedule from which the insurance under this Policy is in force.

Pre-Existing Conditions means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the journey of the Insured Person in this Policy, with the exception of congenital anomalies which will be considered as Permanent exclusion under this Policy.

Relative means Your spouse, son, daughter, son-in-law, daughter-in-law, child, 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, stepdaughter, stepson, step-brother, step-sister, niece, nephew, aunt or uncle.

Rental Vehicle means a rental sedan, station wagon, hatchback or four-wheel drive and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and does not include any other vehicle or use.

Resident In-Patient means an Insured Person whose Confinement is as a resident bed patient and whose Confinement is due to Accidental Bodily Injury or Sickness covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.

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 suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Rule of Nines means a system used by Physicians for assessing the percentage of the body surface affected by burns. In this system the head and each arm cover 9% of the body; the front of the body and the back of the body and each leg covers 18% of the body. The groin covers the remaining 1%.

Schedule means the schedule or Schedule of Benefits, which is incorporated in and forms part of this Policy.

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

Serious Injury or Serious Sickness means, when applied to the Insured Person, one which requires treatment by a Physician and which results in the Insured Person being certified by the Physician as being dangerous to life and which makes them unfit to travel or continue with their original Journey. When Serious Injury or Serious Sickness is applied to the Insured Person's Immediate Family Member, it will mean Injury or Sickness certified as being dangerous to life by a Physician and which results in the Insured Person's discontinuation or cancellation of their original Journey.

Sickness means any illness, disease or syndrome suffered by the Insured Person whilst on a Journey, but does not include a terminal condition suffered by an Insured Person which was diagnosed prior to the commencement of the Journey.

Simple Fracture often called a 'closed fracture', means a fracture in which the injured bone breaks but does not pierce the skin.

Spouse means a person who is legally married or is the civil, common law or cohabiting partner of the Policyholder or the Insured Person.

Strike means the willful 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 such an act or in minimising the consequences of any such act.

Terrorism means activities including but not limited to, actual and/or threatened use of force or violence 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), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic, racial, economic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

Travel Documents mean passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Insured Person.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

War means a contest by force between two or more nations, carried on for any purpose, or armed conflict of sovereign powers, or declared or undeclared and open hostilities or the state of nations among whom there is an interruption of peaceful relations and a general contention by force authorised by the sovereign.

We/Us/Our means Zurich Insurance Company Ltd (Singapore Branch).

Worldwide means the rest of the world, inclusive of countries in Asia, subjected to the Sanction Clause that is found under Our Policy's General Terms and Conditions.

You/Your means the Policyholder or the Insured Person(s) as named in the Policy.

Benefits

Section A – Personal Accident

1. Accidental Death and Permanent Disablement

If, during the Policy Period, the Insured Person sustains Bodily Injury whilst on a Journey and as a result of the covered Accident, which solely and independently of any other causes, results in the death or Permanent disablement of the Insured Person, We will pay the Insured Person as provided in the Benefit Table below.

2. Accidental Death and Permanent Disablement Benefit due to Common Carrier / Public Transport

If, during the Policy Period and whilst on a Journey, an Accident occurs whilst the Insured Person is travelling as a passenger in a Common Carrier and as a result of the covered Accident, which solely and independently of any other causes, results in the death or Permanent disablement of the Insured Person, We will pay the Insured Person as provided in the Benefit Table below.

If We make a payment under this Benefit, You shall not be entitled to any indemnity under Benefit 1.

3. Accidental Death and Permanent Disablement Benefit due to Passive War

If, during the Policy Period and whilst on a Journey, the Insured Person suffers Bodily Injury due to Passive War, and as a result of the covered Accident, which solely and independently of any other causes, results in the death or Permanent disablement of the Insured Person, We will pay the additional benefit to the Insured Person as provided in the Benefit Table below.

4. Accidental Death and Permanent Disablement Benefit due to Natural Catastrophe

If, during the Policy Period and whilst on a Journey, the Insured Person suffers Bodily Injury due to a Natural Catastrophe, and as a result of the covered Accident, which solely and independently of any other causes, results in the death or Permanent disablement of the Insured Person, Benefit 1 or 2 will apply to the Insured Person as provided in the Benefit Table below.

For Benefits 1 to 4, We will pay the Insured Person according to the respective percentage of the sum insured as stated in the Benefit amount specified in the Policy.

Benefit Table

Item	Benefit	Benefit Percentage
1.	Accidental death	100%
2.	Permanent total disablement	100%
3.	Total and Permanent Loss of Use of two or more limbs	100%
4.	Total and Permanent Loss of Use of one limb	50%

Benefit Table

Item	Benefit	Benefit Percentage
5.	Total and irrecoverable Loss of Sight of both eyes	100%
6	Permanent quadriplegia, paraplegia or incurable paralysis of all limbs	100%
7.	Loss of Sight of one eye	50%
8	Loss of or Permanent Loss of Limb and Loss of Sight of one eye	100%
9.	Total and Permanent Loss of Speech and Hearing	100%
10	Permanent unsound mind to the extent of loss of legal capacity	100%
11.	Total and Permanent deafness of both ears	75%
12.	Total and Permanent deafness of one ear	15%
13.	Total and Permanent Loss of Speech	50%
14.	Total irrecoverable Loss of Sight of both eyes	100%
15.	Total irrecoverable Loss of Sight	50%
16.	Total and Permanent Loss of Use of four fingers and thumb	85%
17.	Total and Permanent Loss of Use of four fingers	55%
18.	Total and Permanent Loss of Use of one thumb both phalanges	40%
19.	Total and Permanent Loss of Use of one thumb one phalange	25%
20.	Total and Permanent Loss of Use of one finger three phalanges	20%
21.	Total and Permanent Loss of Use of one finger two phalanges	15%
22.	Total and Permanent Loss of Use of one finger one phalange	10%
23.	Total and Permanent Loss of Use of toes (all - one foot)	25%
24.	Total and Permanent Loss of Use of big toe (one or both phalanges)	10%
25.	Total and Permanent Loss of Use of each toe (other than big toe)	5%
26.	Fractured Leg or Patella with Established Non-union	20%
27.	Shortening of leg by 5 cm	10%
28.	Third Degree Burns of 20% or more of the total head surface	100%
29.	Third Degree Burns of 40% or more of the total body surface	100%
30.	Third Degree Burns of 25% or more but less than 40% of the total body surface	80%
31.	Third Degree Burns of 15% or more but less than 25% of the total body surface	60%
32.	Second Degree Burns of 10% or more of the total head surface	50%
33.	Second Degree Burns of 40% or more of the total body surface	50%
34.	Second Degree Burns of 25% or more but less than 40% of the total body surface	40%
35.	Second Degree Burns of 15% or more but less than 25% of the total body surface	30%

Additional Exclusions for Benefits 1 to 4

1. We will not pay any compensation for events that are not listed above, and We will not pay for loss caused by or resulting from Sickness.

Additional Conditions for Benefits 1 to 4

1. The total compensation payable for any disabilities due to the same injury is arrived at by adding the various percentages but shall not be more than 100% of the Maximum Sum Insured and no further liability under this Policy applies for the same Insured Person for injury sustained subsequently;
2. We will, in Our absolute discretion, determine the percentage payable for any Permanent Disablement not otherwise provided for under items 1 to 35;
3. Rule of Nines system will be used for burns assessment
4. There shall be no reference to the Insured Person's occupation in determining the nature of the disablement sustained by the Insured Person.

5. Funeral Expenses

If, during the Policy Period and whilst on a Journey, an Insured Person suffers a Bodily Injury, which directly and independently of all other causes, results in death, We will pay a one-time Benefit amount specified in the Policy.

6. Child Education Fund

If, during the Policy Period and whilst on a Journey, an Insured Person suffers a Bodily Injury, which directly and independently of all other causes, results in death, and at the date of the accident, had any Dependent Child or Children enrolled in a pre-school, childcare, kindergarten, primary or secondary school, or institution for vocational or tertiary education licensed by the local government, We will pay a one-time Benefit amount specified in the Policy.

7. Credit Card Indemnity

If, during the Policy Period, the Insured Person sustains death or Permanent Total Disablement resulting from an Accident whilst on a Journey, We will pay for the Insured Person's credit card expenses incurred during the Journey, up to the Benefit amount specified in the Policy.

Section B – Emergency Medical and Travel Assistance Services

8. Emergency Medical and Travel Assistance Services

We will pay the following Benefits in the event that the Insured Person sustains Bodily Injury or Sickness whilst the Insured Person is travelling outside Singapore for a Journey:

- i. The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of emergency medical evacuation or repatriation of the Insured Person. The timing, means of transportation and the final destination of evacuation will be decided by Us and will be based entirely upon the Insured Person's medical necessity;
- ii. The reasonable and unavoidable expenses incurred for transporting the Insured Person's mortal remains from the place of death to Singapore or the cost of local burial at the place of residence as approved by Us;
- iii. Arrangement of Hospital admission guarantee of Medical Expenses incurred during the Insured Person's hospitalisation in respect of the Insured Person. Such Medical Expenses are to be borne by the Insured Person unless otherwise covered by this Policy;
- iv. The cost of one companion's round-Journey economy class ticket for a relative or friend of the Insured Person, if the Insured Person sustains Serious Injury or Serious Sickness and is Confined to a Hospital as a Resident In-Patient for 5 or more consecutive days outside Singapore, provided that prior approval has been granted by Us, and;

- v. 24-hour telephone hotline information and referral services including:
- Pre-Journey information assistance
 - Medical referral and arrangement of medical appointment
 - Emergency travel service assistance
 - Visa, passport and inoculation information
 - Weather and foreign exchange information
 - Referral to embassy
 - Legal referral and arrangement of bail bond
 - Telemedical consultation
 - Location of lost items
 - Referral to interpreter/translator
 - Emergency message transmission
 - Medical referral and arrangement of medical appointments
 - Round-the-clock telephone access and claims related inquiries

Emergency Medical and Travel Assistance Service is rendered by service provider, CoverMore Asia Pte. Ltd, which is nominated by Zurich Insurance Company Ltd (Singapore Branch). Zurich's Travel Insurance **General Hotline: +65 6260 0122**.

Additional Exclusions

No service will be provided or paid:

1. When the Insured Person is located in areas which represent War risks or in political conditions such as to make provision of services under this section impossible or reasonably impracticable;
2. For emergency medical evacuation or repatriation of the insured's mortal remains or other cost not approved in writing in advance by Us and/or not arranged by Us. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where We cannot be contacted in advance and delay might reasonably be expected to result in death or extreme prejudice to the Insured Person's prospects;
3. When the Insured Person is travelling outside Singapore contrary to the advice of the Physician.

9. Emergency Telephone Charges

If, during the Policy Period and whilst on a Journey, the Insured Person incurs telephone charges for personal mobile phone usage for the sole purpose of engaging the services of CoverMore Asia Pte. Ltd during a medical assistance or emergency, for which a medical expenses claim has been submitted under Overseas medical expenses, We will reimburse the Insured Person up to the Benefit amount specified in the Policy.

Additional Exclusions

1. We will not be liable for any claims arising from telephone charges made via standard LAN line and public telephone using an International Calling Card (ICC).

Section C – Medical Expenses

10. Overseas Medical Expenses

If, during the Policy Period, the Insured Person sustains Bodily Injury or Sickness whilst on a Journey, We will pay the Medical Expenses for treatment administered by a Physician when You suffer solely and independently of any other causes up to the Benefit amount specified in the Policy less any excess, if applicable and specified in the Policy.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only pay the balance amount of Medical Expenses that is not reimbursed up to the Benefit amount specified in the Policy.

Additional Exclusions

In addition to the General Exclusions applying to all sections, We will not be liable for:

1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Physician and Zurich Assistance, You are fit to travel).
2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than 60 days from the time the Accidental Injury or Sickness was first sustained.
3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Physician for the treatment of Accidental Bodily Injury or Sickness.
4. Any expenses relating to any treatment not prescribed by a Physician.

11. Return Treatment

If, during the Policy Period, medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will cover the Medical Expenses incurred within 30 days upon return to Singapore from a Journey for continued treatment up to the Benefit amount specified in the Policy.

If no medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will cover the Medical and Expenses incurred within 30 days upon return to Singapore for treatment, up to the Benefit amount specified in the Policy, provided that medical treatment is sought within 5 days upon return to Singapore.

12. Treatment by Chinese Physician

If, during the Policy Period, whilst the Insured Person is on a Journey and if medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will reimburse You up to the Benefit amount for treatment by a Chinese Physician within 30 days upon return to Singapore.

If no medical treatment has been sought during the Journey for a Bodily Injury or Sickness, We will cover the Medical Expenses incurred within 30 days upon return to Singapore for continued treatment, provided the medical treatment is sought within 5 days upon return to Singapore.

If You are entitled to a reimbursement of all or part of the Medical Expenses from any person or any other source, We will only reimburse the balance amount of expenses incurred up to the Benefit amount specified in the Policy.

13. Pregnancy Related Medical Expenses

If, during the Policy Period, whilst the Insured Person is on a Journey and medical treatment has been sought for pregnancy-related Bodily Injury or Sickness, We will reimburse You up to the benefit amount specified in the Policy.

This benefit does not apply to treatment sought in or upon return to Singapore from Your Journey.

Additional Exclusions

1. Any expenses incurred due to events occurring during the first trimester of pregnancy. Cover commences for pregnancy term from 13 weeks onwards.
2. Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
3. Abortion or miscarriage, except if related to injury and not attributed to any natural causes and/or illness related to pregnancy or childbirth.
4. Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
5. Any depressive, psychological or psychiatric illness, including but not limited to post-natal depression.

14. Daily Hospital Benefit whilst Overseas and in Singapore

If, as a direct result of that Bodily Injury or Sickness sustained during the Journey, the Insured Person is confined to an overseas Hospital, We will pay the Insured Person the daily Benefit amount specified in the Policy against continuous Hospital Confinement and up to the maximum amount specified in the Policy.

The total amount payable for both overseas and local continuous hospital Confinement due to the same Bodily Injury or Sickness shall not be more than the maximum number of continuous days shown in the Policy.

15. Overseas Compassionate Visit

If, during the Policy Period and whilst on a Journey, the Insured Person sustains Bodily Injury or Sickness resulting in:

- i. Death; or
- ii. Hospitalisation for more than 5 days.

We will pay for reasonable travel (economy air travel, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by Immediate Family Members, Relatives or friends of the Insured Person.

We will pay up to the Benefit amount specified in the Policy.

- i. To assist in the final arrangement at the destination of the deceased Insured Person; or
- ii. To visit and stay with the Insured Person for the duration of the Insured Person's Hospital Confinement.

16. Recuperation Benefit

If, during the Policy Period and whilst on a Journey, an Insured Person suffers a Bodily injury or Sickness, and within 30 days of the date of the Accident or Sickness, is Confined as a Resident In-Patient in a Hospital for at least twenty-four (24) hours, We will pay a one-time amount specified in the Schedule of Benefits. Any subsequent hospitalisation resulting from the same Bodily Injury or Sickness is not payable.

17. Home Rehabilitation Benefit (with Hospital medical certification)

If, during the Policy Period and whilst on a Journey, an Insured Person suffers a Bodily injury or Sickness, and within 30 days of the date of the Accident or Sickness, is Confined as a Resident In-Patient in a Hospital for at least 24 hours upon returning to Singapore, and is given Hospital medical certification up to a maximum of 10 continuous days, We will pay up to the Benefit amount specified in the Policy.

Section D – Travel Inconvenience Benefits

18. Travel Postponement or Rearrangement

If, during the Policy Period, the Insured Person's Journey is postponed or rearranged due to the following events occurring within 60 days before the date of departure, and provided that the Policy is purchased more than 3 days before the Journey, with the exception of item (vi):

- i. Death, serious injury, serious illness of the Insured Person or their Immediate Family Member.
- ii. Compulsory quarantine of Insured Person.
- iii. Closure of the airport/airspace.
- iv. Natural Catastrophe at the planned destination.
- v. Epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation.
- vi. Insured Person's permanent place of residence in Singapore is unfit to live in or is seriously damaged following a burglary, fire, flood, landslide, typhoon or earthquake and requires the Insured Person to be present in Singapore during the intended period of the Journey.

We will reimburse You to postpone or rearrange the Journey up to the Benefit amount specified in the Policy for administrative fees incurred when:

1. Full payment was made by the Insured Person (includes redemption from any personal loyalty or rewards programmes) and is not recoverable from any other sources.
2. Fees are those for which the Insured Person is legally liable.
3. Fees are not recoverable from any other source.

In a Single Journey Policy, once an Insured Person postpones the Journey and a claim is made under this Benefit, the Insured Person's coverage under the Policy immediately terminates. The Policy coverage continues for other Insured Persons who continue with the Journey.

19. Travel Cancellation or Travel Curtailment

If, during the Policy Period, the Insured Person's Journey is cancelled or curtailed due to the following events occurring within 60 days before the date of departure and, provided that the Policy is purchased more than 3 days before the Journey, with the exception of item (vi):

- i. Death, serious injury, serious illness of the Insured Person or their Immediate Family Member.
- ii. Compulsory quarantine of the Insured Person.
- iii. Closure of the airport/airspace.
- iv. Natural Catastrophe at planned destination.
- v. Epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation.
- vi. Insured Person's permanent place of residence in Singapore is unfit to live in or is seriously damaged following a burglary, fire, flood, landslide, typhoon or earthquake and requires the Insured Person to be present in Singapore during the intended period of the Journey.

We will reimburse You or the Insured Person to cancel or curtail the Journey up to the Benefit amount specified in the Policy for administrative fees incurred when:

Additional Conditions to Travel Cancellation

1. Full payment was made by the Insured Person (includes redemption from any personal loyalty or rewards programmes) and is not recoverable from any other sources.
2. Fees are those for which the Insured Person is legally liable.
3. Fees are not recoverable from any other source.

Additional Conditions to Travel Curtailment

1. Additional air, land or sea travel (equivalent class of the original Journey) or accommodation expenses incurred as a result of the curtailment.
2. Loss of travel and/or accommodation expenses paid in advance by or forfeited by the Insured Person after the commencement of the Journey as a result of the curtailment.

In a Single Journey Policy, once an Insured Person postpones the Journey and a claim is made under this Benefit, the Insured Person's coverage under the Policy immediately terminates. The Policy coverage continues for other Insured Persons who continue with the Journey.

20. Travel Disruption (includes overbooked flight)

Whilst on a Journey, if the Insured Person's journey is disrupted due to the following events, We will reimburse You or the Insured Person additional accommodation and travel expenses by Common Carrier incurred up to the Benefit amount specified in the Policy.

- i. Strike, Riot and Civil Commotion.
- ii. Flight cancellation due to closure of the airport/airspace/runway or due to poor weather conditions.
- iii. Natural Catastrophe at the planned destination.
- iv. Epidemic or pandemic at the planned overseas destination as declared by the World Health Organisation.
- v. Overbooked flight with a sub-limit of S\$500.

21. Travel Delay / Travel Misconnection / Travel Diversion

If, during the Policy Period and whilst on a Journey, the Common Carrier in which an Insured Person has arranged to travel on was delayed, misconnected or diverted due to the following events, resulting in at least 4 consecutive hours of late arrival time at your planned destination, We will pay the Insured Person up to the Benefit amount specified in the Policy.

- i. Strike
- ii. Industrial action
- iii. Adverse weather conditions
- iv. Civil commotion
- v. Bomb threat
- vi. Terrorism
- vii. Natural Catastrophe
- viii. Mechanical breakdown/derangement of Common Carrier
- ix. Grounding of an aircraft as a result of mechanical or structural defect
- x. Serious Injury or Serious Sickness of any passenger

Additional Exclusions

1. Any delay due to strike or any other industrial action existing or announced before the date the official receipt is issued by the travel agent or Common Carrier for the confirmation of travel ticket;
2. Any loss for which the Insured Person fails to obtain a written confirmation from the Common Carrier on the number of hours of delay and the reason for such delay;
3. Any delay due to the late arrival of the Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for late arrival due to strike or industrial action by the employees of the Common Carriers);
4. Any loss in relation to cancellations or variations of schedules that are not verified by the airline, travel agency or other relevant organisations.

22. Replacement of Travellers

If, during the Policy Period, the Insured Person is unable to travel due to the following events occurring 60 days before the date of departure and provided that the Policy is purchased more than 3 days before the Journey, We will reimburse You or the Insured Person administrative fees incurred for the replacement of another person for the Journey.

- i. Death, serious injury, serious illness of the Insured Person, or their Immediate Family Member.
- ii. Compulsory quarantine of the Insured Person.
- iii. Insured Person's permanent place of residence in Singapore is unfit to live in or is seriously damaged following a burglary, fire, flood, typhoon, earthquake, landslide, which means the Insured Person has to be present in Singapore during the intended period of the Journey.

23. Access Denial of Hotel Facilities

Whilst on a Journey, if the Insured Person's Journey is disrupted due to fire or Natural Catastrophe and You are unable to access the booked hotel accommodation, We will reimburse You or the Insured Person up to the amounts in the Schedule of Benefits for alternative accommodation cost incurred when;

- i. Full payment was made by the Insured Person (includes redemption from any personal loyalty or rewards programmes) and is not recoverable from any other sources.
- ii. Fees are those for which the Insured Person is legally liable.
- iii. Fees are not recoverable from any other source.

24. Loss of Non-Recoverable Deposit due to Insolvency of the Travel Agency

If you are forced to cancel the Journey as the direct and necessary result of Financial Default by a registered travel agency in Singapore, We will indemnify the Insured Person for the loss of irrecoverable travel deposits or travel fares paid in advance up to the Benefit amount as specified in the Policy.

Additional Exclusions

We will not be liable for loss of irrecoverable travel deposit or travel fares:

1. Caused directly or indirectly by government regulations or control;
2. Caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
3. Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
4. If a petition for bankruptcy or winding up petition was filed before the purchase of this insurance; and
5. If this insurance is purchased within 3 days before the date of departure, excluding the date of departure.

Additional Exclusions to Benefits 18 to 24

We will, in addition, not be liable for:

1. Any costs incurred when an Insured Person is travelling or intending to travel against the advice of a Physician or for the purpose of obtaining medical treatment or medical advice; or
2. Any costs recoverable by You and/or the Insured Person from any other source; or
3. Any costs, arising directly or indirectly out of:
 - i. Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial actions, if there has been warning before the date of the Journey booked that such events are likely to occur;
 - ii. Carrier caused delays or cancellation where the expenses are recoverable from the carrier;
 - iii. Any business or financial or contractual obligations of You, the Insured Person or any other person;
 - iv. Disinclination or change in plans on the part of the Insured Person or of any other person to travel;

- v. The inability of any tour operator or wholesaler to complete arrangements for any Journey or tour due to a deficiency in the required number of persons to commence any Journey or tour;
- vi. The refusal, failure or inability of any person, company or organisation, including but not limited to any transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal;
- vii. Civil unrest in circumstances where the civil unrest was in existence or there had been published warning that such events were likely to occur prior to the Insured Person booking the Journey.

Section E – Baggage Delay, and Loss or Damage of Baggage, Personal Property, Money or Travel Documents

25. Baggage Delay

If, during the Policy Period and whilst on a Journey, an Insured Person's Baggage is delayed, misdirected or temporarily mislaid by any transport carrier for at least 4 consecutive hours, We will pay up to the Benefit amount specified in the Policy.

26. Loss or Damage of Baggage

If, during the Policy Period and whilst on a Journey, an Insured Person sustains loss of, theft, robbery, burglary or damage to Baggage, We will indemnify You or the Insured Person in respect of such loss or damage up to the Benefit amount specified in the Policy.

- i. Sublimit for Laptop Computer: S\$800
- ii. Sublimit for Jewellery: S\$500 (per article or per set or per collection)
- iii. Sublimit for Golf Equipment: S\$500
- iv. Sublimit for other articles not listed in 26 i, ii or iii: S\$500 (per article or per set or per collection)

27. Loss of Travel Documents

If, during the Policy Period and whilst on a Journey, an Insured Person sustains loss of, theft, robbery, burglary or damage to Travel Documents, We will indemnify You or the Insured Person in respect of such loss or damage up to the Benefit amount specified in the Policy.

28. Loss of Money

If, during the Policy Period and whilst on a Journey, an Insured Person sustains loss of money through theft, robbery or burglary, We will indemnify You or the Insured Person in respect of such loss up to the Benefit amount specified in the Policy.

Alternatively, if during the Policy Period, there is unauthorised use of credit card following robbery, theft or burglary, We will reimburse the Insured Person's credit card expenses incurred during the Journey, up to the Benefit amount specified in the Policy.

29. Replacement of Keys and Locks

If, during the Policy Period and whilst on a Journey, an Insured Person loses the keys to his or her main permanent residence, We will pay the replacement cost (both parts and labour) of the lock or locks up to the Benefit amount specified in the Policy.

Additional Conditions for Benefits 25 to 29

1. The Insured Person must take all reasonable precautions for the safety and supervision of all Baggage, Money or Travel Documents;
2. The Insured Person must report any missing Baggage, Money or Travel Documents to either the police or the transport carrier within 72 hours of the loss or damage being discovered so that a written report is available at time of making any claim;

3. In respect of coins or bank notes held for the purpose of a Journey, cover will commence at the time of collection from a financial institution or 72 hours prior to the commencement of the Journey, whichever occurs later, and will continue for 72 hours after termination of the Journey or until deposit at a financial institution, whichever occurs first;
4. In respect of Jewellery, it must be owned by You and not hired by, loaned or entrusted to You;
5. In the event that a payment is made in respect of any property, We will be entitled to take and keep possession of such property for which a claim has been paid and to deal with it in any manner We see fit;
6. Where the item is a mobile phone, We will only pay the cost of replacement phone of the same make and model, subjected to depreciation and We shall not be liable for any contractual obligations that may exist. This Benefit can only be utilised once during any one Journey;
7. Where necessary, We will pay the additional travel expenses and hotel accommodation incurred to replace the lost Travel Documents up to the Benefit amount specified in the Policy.

Additional Exclusions for Benefits 25 to 29

We will not be liable for any loss or damage:

1. In respect of Baggage, Money or Travel Documents:
 - (a) due to confiscation by customs or any other lawful authority where the Insured Person's use and/or possession of such item(s) is unlawful; or
 - (b) recoverable from any other source; or
 - (c) devaluation of currency or shortage due to errors or omissions during any transactions involving money.
2. In respect of Baggage
 - (a) Shipped under any freight agreement or sent by postal or courier services;
 - (b) To any goods intended for trade or sale;
 - (c) To any electronic data or software caused by
 - Activity of moths, vermin or rodents, wear and tear, atmospheric or climatic conditions;
 - Gradual deterioration;
 - Mechanical or electrical failure;
 - (d) Due to any process of cleaning, restoring, repairing or alteration; or
 - (e) Due to scratching or breaking of fragile or brittle articles, if as result of negligence of the Insured Person.
3. In respect of Laptop Computer
 - (a) Where theft or attempted theft occurs whilst such item is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless You and/or the Insured Person have no other option than to leave the equipment unattended due to an emergency medical, or security or evacuation situation);
 - (b) Where loss or damage occurs whilst being carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless accompanied by the Insured Person as personal cabin Baggage;
 - (c) Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy Tablets), phablets or similar devices.
4. In respect of Money or Travel Documents
 - (a) arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions;
 - (b) bank notes, cheques, postal and money orders, credit cards, or coupons unless reported to the issuing authority as soon as reasonably practicable after the discovery of the loss or damage;
 - (c) coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of commencement of the Journey.

5. In respect of golf equipment
 - (a) loss of or damage to golf balls and clubs arising out of play or practice;
 - (b) arising out of wear and tear or damage due to any process of repair;
 - (c) resulting from the Insured Person's willful act, omission, negligence or carelessness;
 - (d) arising from confiscation or retention by customs or other officials;
 - (e) covered by any other Policy or reimbursed by any other party.
6. Of Baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
7. Of Baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
8. Of Baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
9. Of Baggage from confiscation or retention by customs or other officials;
10. Of Baggage as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
11. Of watches and Laptop Computers not carried as hand-carried baggage or kept under Your supervision;
12. Of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
13. Of breakages of fragile or brittle articles;
14. Not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within 72 hours of the discovery of such loss or damage; or
15. Of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained.
16. To the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth and dentures.

Section F – Hijack and Kidnap or Detention

30. Hijack, Kidnap or Detention

If, during the Policy Period and whilst on a Journey, an Insured Person is

- i. A victim of a Hijacking or Kidnapping for at least 4 continuous hours; or
- ii. Detained by a Government, State or other lawful authority for any reason (other than any detention attributable to the Insured Person breaking the law of any country or state),

We will pay the Insured Person

- i. The amount of SGD250 for each full 4 hours up to the Benefit amount specified in the Policy.

Additional Conditions

1. Evidence that proves the event actually occurred must be produced for lodging a claim.
2. We need to be advised by the Insured Person as soon as is reasonably practicable.
3. Relevant law enforcement authorities in the local jurisdiction must be notified.

Additional Exclusions for Kidnap

1. Any fraudulent, dishonest or criminal acts of the Policyholder or the Insured Person.
2. Any claims within Singapore or the Insured Person's Home Country.

Section G – Liability Protection

31. Personal Liability

If, during the Policy Period and whilst on a Journey, an Insured Person becomes legally liable to pay damages in respect of either:

- i. bodily injury to any person; or
- ii. loss of or damage to property,

And such injury or damage is accidental; We will indemnify the Insured Person up to the Benefit amount specified in the Schedule of Benefits:

- (a) against such damages; and
- (b) any legal costs and expenses which are recovered by a claimant from the Insured Person and/or incurred with Our written consent in the investigation or defence of any claim.

Additional Conditions

1. No admission, offer, promise, payment or indemnity will be made without written consent from Us;
2. We will be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim and We will have full discretion in the handling of any proceedings;
3. We may at any time pay to the Insured Person, in connection with any claim or series of claims arising from the original cause, an amount up to the Benefit amount specified in the Policy or any lesser amount for which such claim(s) can be settled and, upon such payment being made, We will be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Additional Exclusions

We will not be liable in respect of:

1. Injury to any person arising in the course of their employment, contract of service or apprenticeship with You;
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of You, an Insured Person or any of Your employees;
3. Injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when an Insured Person is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an employer or agent of You or an Insured Person;

4. Injury, loss or damage to property caused by or arising from:
 - i. The nature of products sold by You or an Insured Person;
 - ii. Advice furnished by You or by an Insured Person; or
 - iii. The conduct of Your business, trade or profession;
 - iv. Any liability assumed under contract unless such liability would have arisen in the absence of such a contract;
 - v. Aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
 - vi. Any sexually transmitted or transmissible disease, or infection or virus of any sort emanating from a sexually transmitted disease.

Section H – Bonus Cover

32. Rental Vehicle Benefit

We will reimburse You or the Insured Person for any vehicle excess, up to the Benefit amount specified in the Policy, that either You or the Insured Person are legally required to pay in respect of loss of or damage to a Rental Vehicle during a Journey, where the Insured Person is a named driver or co-driver of the Rental Vehicle and has:

- i. Rented the Rental Vehicle from a licensed rental agency;
- ii. Taken up comprehensive motor vehicle insurance against loss of or damage to the Rental Vehicle as part of the rental agreement; and
- iii. Complied with all requirements of the rental agency under the hiring agreement, and all requirements of the Rental Vehicle insurer.

In the event that the Insured Person is unable to fulfil their contractual obligations under the rental agreement in returning the Rental Vehicle which gives rise to a claim under any other cover section of this Policy, We will also pay the costs incurred for the return of the Rental Vehicle up to the Benefit amount specified in the Policy.

Additional Conditions

In the event of a claim with respect to an Insured Person's rented vehicle, the Insured Person must supply Us with:

1. Receipts for the amount of the claim or excess paid and the name of the workshop which carried out the repairs on the Insured Person's rented vehicle.

Additional Exclusion

We will not be liable for any claims arising from:

The Insured Person being in charge of a Rental Vehicle whilst under the influence of alcohol or a drug not prescribed by and taken in accordance with the instructions of a Physician, or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident.

33. Golf Extras

If, during the Policy Period and whilst on a Journey:

- i. An Insured Person completes a hole-in-one in an 18-hole golf course during a Journey, We will pay up to the Benefit amount specified in the Policy to cover the costs of celebratory drinks, subject to the Insured Person providing Us with written confirmation from the golf club that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.
- ii. An Insured Person suffers Bodily Injury or Sickness resulting in not being able to use the golf course during the Journey paid for in advance by the Insured Person, We will pay up to the Benefit amount specified in the Policy for the cost of green fees incurred as evidenced by payment documents.

34. Missed Event

If, during the Policy Period and whilst on a Journey, the Insured Person cannot attend an event due to:

- i. Death, Serious Injury or Serious Sickness of the Insured Person or Immediate Family Member
- ii. Jury service or compulsory quarantine of the Insured Person
- iii. Mechanical and/or electrical breakdown of public transport
- iv. Natural Catastrophe
- v. Strike, Riot or Civil Commotion or Terrorism

We will reimburse the Insured Person up to the Benefit amount specified in the Policy for the credit card payment for the conference or exhibition or Entertainment Tickets paid by the Insured Person's credit card and for which costs are not recoverable from the event organisers.

Additional Exclusions

We will not be liable for any claims arising from:

- i. Disinclination or a deliberate act or omission of the Insured Person.
- ii. Cancellation due to financial difficulties of the Insured Person;
- iii. Cancellations, alterations to schedules that are not verified by the relevant organisations;
- iv. Circumstances covered by any other insurance source or which will be compensated by any provider of any service forming part of the booked ticket;
- v. Any medical conditions or other circumstances known to have existed prior to the commencement of the Journey.

35. Leisure Underwater Activities

During the Policy Period and whilst on a Journey, this Policy will automatically cover the Insured Person while engaged in leisure underwater activities.

36. Terrorism Cover

During the Policy Period and whilst on a Journey, the Schedule of Benefits will extend to cover events resulting from acts of Terrorism.

37. Automatic Extension of Policy Period

If, during the Policy Period and whilst on a Journey, the Insured Person is unable to return to Singapore before the expiry date stated in the schedule due to the following events, automatic extension without payment of additional premium will be granted for a continuous and maximum period of 30 days from the expiry of the Policy Period.

- i. Injury or Sickness of the Insured Person as advised by a Physician
- ii. Passive war
- iii. Quarantine
- iv. Delay of public conveyance
- v. Strike and industrial action
- vi. Adverse weather conditions

Section I – Optional Covers with **ADDITIONAL PREMIUM**, only applicable to Annual Plans and selected plan.

38. Optional - Additional Fracture Benefit

If, during the Policy Period and whilst on a Journey, the Insured Person sustains a Bodily Injury, which results in a Fracture of the nature mentioned in the Benefits Table for Fractures, We will pay the Insured Person up to the Benefit amount specified in the Policy.

The aggregate amount of Benefits payable in respect of all simple and/or other fractures resulting from any one Bodily Injury shall not exceed the Benefit amount specified in the Policy.

Benefits Table for Fractures

Benefit	Benefit percentage of fracture sum insured
Neck, skull or spine (Simple or Compound Fracture)	100%
Hip (Simple or Compound Fracture)	75%
Jaw, pelvis, leg, ankle or knee (Compound Fracture)	50%
Cheekbone or shoulder (Simple or Compound Fracture)	30%
Skull or spine (Hairline Fracture)	30%
Arm, elbow, wrist or ribs (Compound Fracture)	25%
Leg, ankle or knee (Simple Fracture)	20%
Nose or collar bone (Simple or Compound Fracture)	20%
Arm, elbow, wrist or ribs (Simple Fracture)	10%
Finger, thumb, foot, hand or toe (Simple or Compound Fracture)	7.5%

Additional Exclusions

- i. No Benefit shall be payable to any Insured Person who has been diagnosed as having osteoporosis prior to the Inception Date of the Policy.
- ii. If any Insured Person is diagnosed as having osteoporosis after the Inception Date of the Policy, We will only be liable to pay this Benefit in respect of the first occasion on which a Simple Fracture or Compound Fracture is sustained, and this Benefit shall not be payable in respect of subsequent Simple or Compound Fracture incidents.

39. Optional Add-On – Hiking or Trekking activities to a maximum of 5,000 metres above sea level

Notwithstanding General Exclusion 17 (g), during the Policy Period and whilst on a Journey, this Policy will extend to cover hiking or trekking activities to a maximum of 5,000 metres above sea level, up to the Benefit limits stated in the Policy.

General Exclusions

This Policy does not cover death, disablement, injury, loss, damage or expense, directly or indirectly, resulting from any of the following events:

1. War, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not), mutiny, military uprising, civil war, rebellion, revolution, insurrection, military or usurped power or the theft of property as a result of any of these events (other than Passive War).
2. Engaging in any naval, military, air force, law enforcement or civil defence service or operation.
3. Engaging in or testing of any kind of Conveyance, manual work, aerial photography, mining or handling of explosives, military equipment or weapons.
4. Self-inflicted injury, suicide or any attempt threat, whilst sane or insane.
5. Professional sports or any sport whereby the Insured Person could earn or receive remuneration, donation, sponsorship or award of any kind for racing on wheels.
6. Activities whilst under the influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
7. Activities subject to any prohibition or regulations by any government.
8. Contact with nuclear weapons material or ionising radiations or contamination by radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel, and solely for the purpose of this General Policy Exclusions, combustion shall include any self-sustaining process of nuclear fission.
9. Mental, behavioral or sleep disorders, including any known or suspected psychological or psychiatric disorder, anxiety or depression.
10. Pre-existing medical conditions.
11. Being unfit to travel or travelling against the advice of a Physician.
12. Where the purpose of the Journey is to obtain medical care or treatment of any kind.
13. Any loss which is covered by any other insurance Policy.
14. Illegal or unlawful act by an Insured Person or any confiscation, detention or destruction by customs or other authorities.
15. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.
16. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named.

17. You participating in:-
 - (a) Extreme Sports and Sporting Activities;
 - (b) Racing, other than on foot, but this does not include ultra-marathons, biathlons and triathlons;
 - (c) Off-piste skiing;
 - (d) Private white water rafting - grade 4 and above;
 - (e) Mountaineering;
 - (f) Hiking and Trekking (including mountain trekking) above 3,000 metres above sea level; or
 - (g) Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your PADI certification (or similar recognised qualification) but no deeper than 30 metres and You must not be diving alone.
 - (h) Ocean yachting or pot holing.
18. Any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage) or abortion. Exception will apply and is subject to the terms of Benefit 13 – Pregnancy related medical expenses.
19. Illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives, a loss resulting directly or indirectly from action taken by the government authorities including confiscation, seizure, destruction and restriction.
20. Any loss or expense which, if reimbursed or paid by Us, would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
21. You not taking all reasonable efforts to safeguard Your property or to avoid any injury or minimise any claim under the Policy.
22. Due to any mysterious disappearance or unexplained loss.
23. Any condition which results from or is a complication of venereal disease.
24. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riots, strike or civil commotion, wars or warlike situations, outbreaks of disease or unsafe health conditions, or impending natural disasters, to the country or territory of Your destination, unless the Journey had already commenced prior to the issuing of the travel advice.
25. Notwithstanding any other terms under this Policy, We shall not be deemed to provide coverage or will not make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

General Terms and Conditions

1. Assignment

This Policy cannot be assigned.

2. Awareness of Circumstances

At the time of purchasing this Policy the Insured Person must not be aware of any circumstances, facts or risks which are known or ought to be known by the Insured Person that may give rise to a claim under this Policy.

3. Arbitration

Any dispute or differences 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 or differences cannot be referred to or resolved by FIDREC, such a dispute or difference 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 references in this clause. The Tribunal shall consist of one arbitrator.

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
 36 Robinson Road #15-01
 City House Singapore 068877
 Telephone: 6327 8878 Fax: 6327 8488
 Email: info@fidrec.com.sg
 Website: www.fidrec.com.sg

4. Aggregate Limit of Liability

Means the maximum limit of S\$10,000,000 per event, payable for all such losses for all Insured Persons under Benefit 1 - Accidental Death and Permanent Disablement occurring whilst a number of Insured Person are together. If the aggregate amount of losses exceeds the aggregate limit, the Benefit payable to each Insured Person shall be proportionately reduced in such a way that the total of the Benefit does not exceed the aggregate limit of liability.

5. Policy Cancellation and Refund

This Policy may be cancelled by Us by giving 7 days written notice to Your last known registered address or by the Policyholder first calling Us at our General Hotline +65 6260 0122. We will not allow any refund of premium for the Single Journey Policy. In respect of the Annual Travel Policy, a proportionate amount of the premium for the unexpired period will be returned, subject to a minimum premium of S\$25 to be retained by Us and provided no claims have been paid or are outstanding.

Cancellation of Annual Policy	Refund %
1 to 6 months from the policy inception date	50%
7 to 9 months from the policy inception date	15%
9 months or more from the policy inception date	0%
Claims filed or paid during policy period	0%

6. Claims Notification and Evidence

Written notice of a potential claim or claim must be given to Us within 30 days after the date of the Accident causing an injury or loss or damage. Immediate notice must be given to Us in the event of the Accidental death of the Insured Person. Should the Policy be cancelled in accordance with General Condition 5 above, no claims shall be payable in respect of any Accident, Injury, Sickness, loss, damage, compensation, fees, liability or expenses which occurred or were incurred on or after the effective date of cancellation.

All certificates, information and evidence required by Us shall be furnished at Your own cost to Us. We will be entitled, in the case of non-fatal injury, to call for medical examinations by a Physician appointed by Us whenever required by Us and, in the event of death of the Insured Person, to have a post-mortem examination at Our expense.

7. Claims Payment

All indemnities and Benefits are payable to the Policyholder or the Insured Person (as instructed by the Policyholder) except for services specified under Benefit 8 - Emergency Medical and Travel Assistance Services. Any receipt by the Policyholder or Insured Person (if the Policyholder has instructed that payment is to be made to the Insured Person) of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all of Our liability in respect of such a Benefit.

8. Compliance With Policy Provisions

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

9. Condition Precedent To Liability

The due observance and fulfilment of the terms and conditions of this Policy, insofar as they relate to anything to be done or complied with by You, and the truth of the statements and information provided by You to Us, shall be condition precedent to Our liability under the Policy.

10. Contracts (Rights of Third Party)

A person who is not a party to this Policy contract will have no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of its terms.

11. Cover Termination

Cover under this Policy will cease in respect of any Insured Person upon such an Insured Person no longer meeting the eligibility requirements set out under this Policy or upon the death of such an Insured Person.

12. Currency

All amounts shown are in Singapore dollars.

13. Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals/companies or any independent third parties appointed by Us (within or outside Singapore) for any matters relating to Your application, any Policy issued including policy servicing, underwriting and claims administration.

14. Determination of Age

In any claim, Your age will be determined as the age You are at the date of the Injury or Sickness with reference to the date of birth.

15. Duplication of Cover

In the event that You are covered under more than one travel insurance policy, with the exception of Corporate Travel Insurance, underwritten by Us for the same Journey, We will consider You insured only under the Policy which provides the highest benefit level.

16. Entire Contract

This Policy including the schedule, endorsements, attachments and amendments, if any, will constitute the entire contract between the parties. No changes in this Policy shall be valid unless approved and evidenced by endorsement of amendment from Us.

17. Fitness for Travel

At the time of effecting this insurance, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Journey or to any other claim under this Policy, otherwise no claim will be payable.

18. Geographical Limit

The coverage under this Policy is 24 hours whilst on a Journey, subject to geographical limit arrangements.

19. Governing Law

This Policy will be governed by and interpreted in accordance with Singapore laws.

20. Interest

No indemnity or benefits payable by Us will carry any interest.

21. Insurance Act (Chapter 142)

The Policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the "Act") and all rules, regulations, subsidiary legislation and government orders enacted thereunder. For this Policy to be treated as a Singapore Policy, You should 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:

- a) You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years preceding the application date of the Policy and are not currently residing in Singapore;
- b) 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;
- c) You have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), 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
- d) You have a pass or permit required under the Immigration Act (Cap. 133) that has a 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.

22. Length of Journey

In no event shall a Single Journey Policy exceed 183 consecutive days for any one covered Journey. Each Journey in an Annual Multi-Journey Policy taken by You shall not exceed 90 consecutive days from the departure date to the date of return to Singapore.

23. Misrepresentation or Fraud

Any false statement made by the Policyholder or the Insured Person, or concerning any claim will result in Our right to repudiate liability under this Policy.

24. 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 Inception 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 Inception Date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.

25. Policy Owners' Protection Scheme

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

26. 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 or backdated, regardless of whether a Policy has been issued.

27. Reasonable Care

The Insured Person 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 and/or damage.

28. Renewal

This Policy may be renewed with Our consent from time to time by payment of the agreed premium at the time of renewal. However, We reserve the right to decline the renewal, or amend premium rates, Benefits, terms and conditions of this Policy at the end of any Policy Period.

29. Reinstatement of Policy

If You default in paying the agreed premium for this Policy, the subsequent acceptance of premium by Us will reinstate this Policy, but only to cover loss or damage or Injury or Sickness sustained after such acceptance of premium.

30. Subrogation

We have the right to proceed at Our own expense in the name of the Insured Person against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

31. Sanctions

Notwithstanding any other terms under this Policy, We shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.