

SUMMARY OF BENEFITS

	Summary of Coverage	Maximum Benefit (\$)
Section 1A	Medical & Accident Dental Expenses Incurred Overseas	
	Insured Person before attaining the age of 70 years and below	\$100,000
	Insured Person upon attaining the age of 70 years and above	\$50,000
	Insured Child before attaining the age of 12 years and below during the policy period	\$50,000
Section 1B	Medical & Accident Dental Expenses Incurred In Singapore	
	Insured Person before attaining the age of 70 years and below	\$5,000
	Insured Person upon attaining the age of 70 years and above	\$2,500
	Insured Child before attaining the age of 12 years and below during the policy period	\$2,500
Section 2	Treatment by Physician	\$300
Section 3	Overseas Hospital Income	\$30,000
Section 4	Emergency Medical Evacuation & Repatriation	\$200,000
Section 5	Hospital Visitation & Compassionate Visit	\$3,500
Section 6	Accidental Death & Permanent Disablement	
	Insured Person before attaining the age of 70 years and below	\$100,000
	Insured Person upon attaining the age of 70 years and above	\$50,000
	Insured Child before attaining the age of 12 years and below during the policy period	\$50,000
Section 7	Travel Cancellation & Travel Postponement	\$2,500
Section 8	Travel Curtailment	\$2,500
Section 9	Travel Misconnection	\$500
Section 10	Flight Diversion	\$1,000
Section 11	Personal Baggage including Laptop Computer	\$2,000
Section 12	Baggage & Travel Delay	\$1,600
Section 13	Travel Documents	\$1,500
Section 14	Personal Liability Abroad	\$1,000,000
Section 15	Golf Advantage	
	A) Covers You for damage or loss of golfing equipment	\$750
	B) Covers You for cost of one round of celebratory drinks upon achieving a Hole-in-One	\$250
Section 16	Cover in the event of Terrorism	YES
Section 17	Emergency Assistance Services	YES
Section 18	Automatic Extension of Policy Period	YES

Note: Please refer to Policy for specific terms, conditions and exclusions

All amounts shown in Singapore dollars

(01 Jan 2012)

This Policy sets out the terms and conditions of a contract of insurance between Chartis Singapore Insurance Pte. Ltd. and You. We have written the Policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to indemnify for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

PART I – POLICY DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - a) **OPPORTUNISTIC INFECTION** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) **MALIGNANT NEOPLASM** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 3) **ACTS OF TERRORISM** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 4) **CHILD or CHILDREN** shall mean a person or persons not older than 12 years of age during the Policy period.
- 5) **CIVIL UNREST, RIOT OR COMMOTION** means a gathering of persons (organised or unorganised) to promote their views and in disturbance of the public peace and there is violence or threats of violence or the action of any lawfully constituted authority in suppressing or attempting to suppress any such gathering and disturbance or minimizing the consequences of such disturbance. These terms shall include any War, invasion or other acts of foreign powers or warlike operations (whether or not war is declared), civil war or mutiny, civil commotion amounting to a popular uprising, military uprising, rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of such government by terrorism or violence. These terms do not include an individual act of violence.
- 6) **COMMON AIR CARRIER** means any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.
- 7) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities excluding Singapore.
- 8) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 9) **HOSPITAL** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Medical Practitioners available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home, or a facility operated as a drug and/or alcohol treatment centre.
- 10) **HOSPITAL CONFINEMENT** means being confined in a Hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 11) **INJURY** means bodily injury which You sustain within 90 days from the date of an Accident and is caused by an Accident solely, directly and independently of any other cause.
- 12) **INSURED PERSON(S)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in paragraph 8 of Part IV – General Conditions.
- 13) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
- 14) **LOSS OF LIMB** means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 15) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1000 Hertz
If c dB = Hearing loss at 2000 Hertz
If d dB = Hearing loss at 4000 Hertz
1/6 of (a+2b+2c+d) is above 80 dB
- 16) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 17) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 18) **MANUAL WORKER** means a person who undertakes physical work including but not limited to construction, installation, assembly and building works as well as a person of occupation involving labour, including but not limited to bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery) where all of such persons are paid for their work and services but excluding a person who undertakes voluntary work for a charitable organisation where such work and services are not paid for and does not involve construction work and usage of heavy machinery or working more than three meters above the ground.
- 19) **MEDICAL EXPENSES** mean expenses incurred within 90 days of sustaining Injury or Sickness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 20) **MEDICAL PRACTITIONER** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. You should not be the attending Medical Practitioner nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip, or a person who is related to You in any way.
- 21) **NATURAL DISASTERS** means fires, floods, typhoons, hurricanes, cyclones, tornados, tsunamis or other storms of catastrophic dimensions, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.
- 22) **PERMANENT** means lasting 12 consecutive calendar months from the date of the Accident and at the expiry of that period being beyond hope of improvement.
- 23) **PHYSICIAN** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any

applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. You should not be the attending Physician nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip or a person who is related to You in any way.

- 24) **PRE-EXISTING MEDICAL CONDITION** shall mean any illness, disease or other condition which You suffer and within a 12-month period preceding the effective date of this Policy (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinary prudent person to seek diagnosis care or treatment; (b) requires You to take prescribed drugs or medicine; or (c) was treated by a Medical Practitioner or treatment was recommended by a Medical Practitioner.
- 25) **PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 26) **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public to move around and which is recognised by respective countries which mode shall be buses, ferries, hovercrafts, hydrofoils, cruise ships, trains, trams or underground trains. This excludes all modes of transportation that are chartered or arranged as part of a tour even if such services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.
- 27) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grand parent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
- 28) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You or members of a Family Plan (as defined under Part IV General Condition 8) means Injury or Sickness which requires treatment by a Medical Practitioner and which results in You or such member of the Family Plan being certified by that Medical Practitioner as unfit to travel or continue with Your or their original Trip and whenever applied to Your Relative or Travel Companion means Injury or Sickness certified by a Medical Practitioner as being dangerous to life and which results in Your discontinuation or cancellation of Your Trip. For the purpose of Section 7, the definition of Sickness under "Serious Sickness" shall be that referred to in clause 29 below specifically for Section 7.
- 29) **SICKNESS** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy. For the purpose of Section 7, "Sickness" means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting before travelling overseas in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not a Pre-existing Medical Condition and the nature of the Sickness is not excluded from this Policy.
- 30) **STOLEN** means having been stolen by a third party by way of theft, robbery or burglary without Your assistance, consent or cooperation.
- 31) **STRIKE** means any organised, wilful refusal by any worker or employee to continue working to register a protest or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of such act.
- 32) **TOTAL DISABLEMENT** means Injury of a Permanent nature which solely, directly and totally disables and prevents You from attending to any business or occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 33) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip excluding Your Relative.
- 34) **TRAVEL AGENT** means a travel agent registered in Singapore, including any registered overseas subsidiaries or affiliates or local sub-agent or sub-contractor of the registered travel agent.
- 35) **TRIP** means a journey from the place of embarkation in Singapore to the intended destination(s) overseas and ceases upon arrival in Singapore and which does not exceed 182 consecutive days.
- 36) **WAR** means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

- 37) **We or Our or Us** means Chartis Singapore Insurance Pte. Ltd.
 38) **You or Your** means You.

PART II - COVERAGE MEDICAL BENEFITS

SECTION 1A) MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS

We will reimburse You up to the limit specified under Section 1A, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred overseas exceed the limit specified under Section 1A.

If You are entitled to a refund 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 refunded subject to the applicable limits.

	Maximum Benefit (S\$)
Insured Person (Before attaining the age of 70 years & below)	\$100,000
Insured Person (Upon attaining the age of 70 years & above)	\$50,000
Insured Child (Before attaining the age of 12 years & below)	\$50,000

SECTION 1B) MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED IN SINGAPORE

We will reimburse You up to the limit specified under Section 1B, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- a) If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have a maximum of 30 days to continue medical treatment in Singapore or the limit specified under Section 1B, whichever occurs first.
- b) If medical treatment had already been sought overseas, You have a maximum of 30 days of the date of return to Singapore to continue medical treatment in Singapore, up to the limit specified under Section 1B, whichever occurs first.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in Section 1B.

If You are entitled to a refund 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 refunded subject to the applicable limits.

	Maximum Benefit (S\$)
Insured Person (Before attaining the age of 70 years & below)	\$5,000
Insured Person (Upon attaining the age of 70 years & above)	\$2,500
Insured Child (Before attaining the age of 12 years and below)	\$2,500

SECTION 2 – TREATMENT BY PHYSICIAN

We will reimburse You up to the limit specified under Section 2, the expenses incurred in relation to treatment by a Physician, which are necessarily incurred whilst overseas for Injury and Sickness which You suffered solely and independently of any other causes.

This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Physician for Injury or Sickness which You had sustained whilst overseas.

The time limit for seeking such treatment is as follows:

- a) if prior treatment has not been sought overseas, You must seek treatment in Singapore within 7 days from the date of return to Singapore. From the date of the first treatment in Singapore, You

have up to a maximum of 30 days to continue treatment in Singapore up to the limit specified under Section 2; or

- b) if treatment had already been sought overseas, You have up to a maximum of 30 days from the date of return to Singapore to continue treatment in Singapore up to the limit specified in Section 2.

In no event will the total expenses for treatment by a Physician incurred overseas and in Singapore exceed the limits specified in Section 2.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the balance amount of expenses incurred that is not refunded subject to the limits specified in Section 2.

SECTION 3 - OVERSEAS HOSPITAL INCOME

We will pay up to the limit specified in Section 3, hospital income for Hospital Confinement due to an Injury or Sickness sustained whilst overseas. If You are under Hospital Confinement during the Trip, We will pay You \$200 per day of such Hospital Confinement. Payment will be made after the period of Hospital Confinement.

SECTION 4 - EMERGENCY MEDICAL EVACUATION & REPATRIATION

4A) EMERGENCY MEDICAL EVACUATION

When as the result of Injury or Sickness commencing while You are overseas and in the opinion of Travel Guard, or an authorised representative of Travel Guard, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, Travel Guard, or their authorised representative, will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. We will pay Travel Guard directly the covered expenses for such evacuation specified in Section 4.

The means of evacuation arranged by Travel Guard, or an authorised representative of Travel Guard, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Travel Guard, or their authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by Travel Guard for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions:-

EXCLUSIONS

We will not pay for:

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses for a service not approved and arranged by Travel Guard, or an authorized representative of Travel Guard, provided always that We reserve the right to waive, at Our sole discretion, this exclusion in the event that You or Your Relative or Travel Companion cannot for reasons beyond Your control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for services which Travel Guard would have provided under the same circumstances and up to the limit specified in Section 4.

4B) REPATRIATION

When as the result of Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, Travel Guard or their authorised representative will make the necessary arrangements for the return of Your mortal remains to Singapore. We will pay Travel Guard directly the covered expenses for such repatriation, up to the limit specified in Section 4.

We will also reimburse Your estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

EXCLUSIONS

We will not pay for:

- 1) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip; and
- 2) any expenses incurred for the transportation of Your remains not approved and arranged by Travel Guard, or by an authorised representative of Travel Guard.

In no event will the total of the expenses for Emergency Medical Evacuation and Repatriation exceed the limit specified in Section 4.

SECTION 5 - HOSPITAL VISITATION & COMPASSIONATE VISIT

5A) HOSPITAL VISITATION

In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst overseas and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay, up to the limit specified in Section 5, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend to visit and stay with You for the duration of Your Hospital Confinement.

5B) COMPASSIONATE VISIT

In the event of Your death due to an Accident or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified under Section 5, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim in respect of either Hospital Visitation or Compassionate Visit under Section 5A or 5B for the same event but not both.

SECTION 6 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence, suffer Injury or death within 90 days of the date of the Accident, and such Injury is Permanent, We will pay compensation based on the percentage of the Principal Sum Insured for death or Permanent Injury as shown below. The Principal Sum Insured is as follows:

	Principal Sum Insured per Insured Person
Insured Person (Before attaining the age of 70 years & below)	\$100,000
Insured Person (Upon attaining the age of 70 years & above)	\$50,000
Insured Child (Before attaining the age of 12 years and below)	\$50,000

Schedule of Compensation

- 1) Death 100% }
- 2) Total Disablement 100% }
- 3) Permanent and Incurable Paralysis of all Limbs 100% }
- 4) Permanent Total Loss of Sight in both Eyes 100% } Percentage of
- 5) Loss of or the Permanent Total Loss of use of two Limbs 100% } Principal Sum
- 6) Permanent Total Loss of Speech and Hearing 100% } Insured
- 7) Permanent Total Loss of Hearing in
 - a. both Ears 75% }
 - b. one Ear 15% }
- 8) Permanent Total Loss of Sight in one Eye 50% }
- 9) Loss of or the Permanent Total Loss of use of one Limb 50% }

For the purpose of this Section, cover commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:

- a) the expiry of the period of insurance specified in the Policy;
- b) Your return to Your permanent place of residence;
- c) within 3 hours of the time of arrival in Singapore.

EXCLUSIONS

We will not pay compensation for any Total Disablement or death arising from Sickness, or infectious diseases.

TRAVEL INCONVENIENCE BENEFITS

SECTION 7 - TRAVEL CANCELLATION & TRAVEL POSTPONEMENT

7A) TRAVEL CANCELLATION

- i. If the Trip is cancelled due to any of the following occurring within 60 days (except item (c)) before the date of departure for the Trip:-
- death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
 - unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
 - serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
 - witness summons or jury service.

We will pay, up to the limits specified in Section 7, for the resulting loss of travel and/or accommodation expenses: -

- paid in advance by You;
 - for which You are legally liable; and
 - which are not recoverable from any other source.
- ii. Alternatively, if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within 60 days before the date of departure of the Trip and as a result, You are unable to travel, We will pay any replacement administrative expenses incurred in respect of the change of traveler made before the commencement of the Trip subject to the limits specified under Section 7. Such replacement administrative expenses are paid by Us as an alternative to i) above and there will be no further payment by Us for any travel losses or accommodation expenses.

EXCLUSIONS

In respect of i) and ii) above, We will not pay for any loss or expenses:

- caused directly or indirectly by government regulations or control;
- caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
- that is covered by any other existing insurance scheme or government program;
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- should this insurance be purchased within 7 days before the date of departure excluding the date of departure (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- that results from a Strike, Civil Unrest, Riot or Commotion which was publicly known at the time you booked Your Trip;
- being airport taxes and administration fees included in the cost of your flights; and
- being compensation for any air miles or holiday points you used to pay for the Trip in part or in full.

In this Policy, once an Insured Person cancels the Trip and a claim is made for Travel Cancellation under Section 7, the Policy immediately terminates, upon such cancellation of the Trip. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

7B) TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 60 days (except item (c)) before the date of departure of the Trip:-

- death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative or Travel Companion;
- unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
- serious damage to Your permanent place of residence in Singapore arising from Natural Disasters occurring within 1 week before the date of departure and which requires You to be present at the permanent place of residence on the date of departure; or
- witness summons or jury service.

We will pay, up to the limits in Section 7, for the resulting administrative charges to postpone the Trip:-

- which full payment was made by You;
- for which You are legally liable; and
- which are not recoverable from any other source.

EXCLUSIONS

We will not pay for any loss or charges:

- caused directly or indirectly by government regulations or control;
- caused by cancellation by the Common Air Carrier or any other provider of the travel and/or accommodation;
- that is covered by any other existing insurance scheme or government program;
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- should this insurance be purchased within 7 days before the date of departure excluding the date of departure (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- that results from a Strike, Civil Unrest, Riot or Commotion which was publicly known at the time you booked your Trip;
- being airport taxes and administration fees included in the cost of your flights; and
- being compensation for any air miles or holiday points you used to pay for the Trip in part or in full.

In this policy, once an Insured Person postpones the Trip and a claim is made for Travel Postponement under Section 7, the policy immediately terminates, upon such postponement of the Trip. For the avoidance of doubt, the policy continues to have force and effect with regards to other Insured Persons in a Family Plan who continue with the Trip.

N.B. This Policy will only pay for a claim in respect of either Travel Cancellation or Travel Postponement under Section 7A or 7B for the same event but not both.

SECTION 8 - TRAVEL CURTAILMENT

This coverage is effective only if it is purchased before You become aware of any circumstances which could lead to the disruption of Your Trip.

If You have to return directly to Singapore from overseas:-

- because You suffer Serious Injury or Serious Sickness and receive medical advice to do so;
- because the aircraft on which You are on board as a passenger is hijacked;
- due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- due to Natural Disasters which prevent You from continuing with Your scheduled Trip;
- due to unexpected Strike, Civil Unrest, Riot or Commotion beyond Your control at the planned destination;
- due to quarantine upon medical advice; or
- due to You or Your Relative being under Hospital Confinement whilst overseas for more than 5 days consecutively or where such Hospital Confinement is for less than 5 days, upon medical advice against travelling, thus resulting in You being unable to return to Singapore in accordance with the scheduled Trip.

We will pay, up to the limits specified in Section 8, for:-

- any additional air, land or sea travel (economy class fare whenever possible) or accommodation expenses incurred as a result; and
- any loss of travel and/or accommodation expenses paid in advance by or forfeited from You after the commencement of the Trip as a result of any of the above stated reasons.

SECTION 9 - TRAVEL MISCONNECTION

In the event that Your confirmed onward travel connection whilst overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled conveyance and no onward transportation is made available to You within 6 consecutive hours on Your arrival, We will pay up to the limit specified under Section 9. This benefit is payable only once for each Trip out of Singapore.

SECTION 10 – FLIGHT DIVERSION

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents You from continuing Your Trip and You are delayed from arriving at Your planned

destination by at least 6 consecutive hours, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the Policy period.

N.B. This Policy will only pay for a claim in respect of either Flight Diversion or Travel Delay under Sections 10 or 12B for the same event but not for more than one of the Sections.

SECTION 11 - PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in Section 11, for loss of or damage sustained overseas to personal baggage taken or purchased arising from circumstances beyond Your control at the planned destination including Natural Disasters. This includes clothing and personal effects worn or carried on You and which are stored in suitcases and like receptacles. All items must be owned by or in the custody of or which is loaned or entrusted to You.

In the event any of Your articles of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the said article had been lost.

We will not be liable for more than \$500, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage, subject to due allowance for wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the Accident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step and reasonable precaution to ensure:-

- a) that Your baggage or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

EXCLUSIONS

We will not be liable for:

- 1) 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, jewellery, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
- 2) loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- 3) loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade;
- 4) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;

- 5) loss or damage to Your baggage sent in advanced, mailed or shipped separately;
- 6) loss or damage to Your baggage left unattended in any Public Place;
- 7) loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- 8) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 9) loss of or damage arising from confiscation or retention by customs or other officials;
- 10) loss or damage of business goods or samples or equipment of any kind;
- 11) loss of or damage to data recorded on tapes, cards, discs or otherwise;
- 12) loss of or damage to cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 26;
- 13) loss of damage or derangement or breakage of fragile or brittle articles; and
- 14) loss or damage resulting from mysterious disappearance of such property.

N.B. This Policy will only pay for a claim in respect of either Personal Baggage or Baggage Delay or Damage or Loss of Golfing Equipment under Sections 11, 12A or 15A for the same event but not for more than one of the Sections.

SECTION 12 - BAGGAGE & TRAVEL DELAY

12A) BAGGAGE DELAY

If the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier, We will pay \$200 for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point in the scheduled destination overseas up to a maximum of \$1,600 during the Policy period. If such luggage is delayed, misdirected or temporarily misplaced by the carrier after Your arrival at the baggage pick-up point in Singapore, We will only pay a maximum sum of \$200 provided a minimum period of 6 hours of delay has lapsed. For the avoidance of doubt, the amount of \$200 stated under this Section is based on the time of delay irrespective of the number of pieces of baggage.

N.B. This Policy will only pay for a claim in respect of either Personal Baggage or Baggage Delay or Damage or Loss of Golfing Equipment under Sections 11, 12A or 15A for the same event but not for more than one of the Sections.

12B) TRAVEL DELAY

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to a Strike or industrial action, adverse weather condition, mechanical breakdown/derangement or structural defect of the Public Transport, We will pay \$200 for every full six (6) consecutive hours of delay up to a maximum of \$1,600 during the Policy period. Where the delay occurred in Singapore, We will only pay a maximum sum of \$200 provided that a minimum period of 6 consecutive hours of delay has lapsed.

EXCLUSIONS

We will not pay for any delay:

- 1) arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and
- 2) arising from Strike or industrial action existing on the date this insurance was purchased.

N.B. This Policy will only pay for a claim in respect of either Flight Diversion or Baggage Delay or Travel Delay under Sections 10, 12A or 12B for the same event but not for more than one of the Sections.

SECTION 13 - TRAVEL DOCUMENTS

We will pay You up to the limit specified in Section 13 for the cost of obtaining whilst overseas replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst overseas to replace such lost travel documents. Such loss must be due to robbery, burglary, theft or Natural

Disasters whilst overseas. Where replacement passports which have been lost whilst overseas are to be obtained upon Your return to Singapore, We will pay You up to the limit specified in Section 13 only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

If You experience a loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or Natural Disasters and which were in Your care, custody or control during a Trip, We will pay for the actual loss up to \$300, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

EXCLUSIONS

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

SECTION 14 - PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in Section 14, for legal liability to a third party arising during the Trip as a result of:

- a) death or Injury to any third party; and/or
- b) Accidental loss of or damage to property of any third party.

EXCLUSIONS

We will not pay for liability arising directly or indirectly from, in respect of, or due to:

- 1) employer's liability, contractual liability or liability to a member of Your family;
- 2) acts of animals or 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 vehicles, aircraft or water craft;
- 7) legal costs resulting from any criminal proceedings;
- 8) Your participation in any motor rallies;
- 9) judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and
- 10) punitive, aggravated or exemplary damages.

SUPPLEMENTARY BENEFITS

SECTION 15 – GOLF ADVANTAGE

15A) DAMAGE OR LOSS OF GOLFING EQUIPMENT

We will pay You, up to the limit specified in Section 15A, for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased provided such event occurs in a Public Place and due to circumstances beyond Your control. The Golfing Equipment must be owned by You or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit applicable for the Section 15A, in respect of any one article or pair or set of articles.

We may, at Our sole discretion and option, make payment or reinstate or repair the Golfing Equipment, subject to due allowance for wear and tear and depreciation.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Golfing Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from You losing Your Golfing Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this

Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

15B) HOLE-IN-ONE

If You complete a hole-in-one in an organised event at any 18-hole golf course during a Trip, We will pay up to \$250 to cover the cost of one round of celebratory drinks.

You must provide Us with written confirmation from the Golf Club Professional 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.

EXCLUSIONS

In respect of Sections 15A and 15B above, We will not be liable for:

- 1) loss of or damage to golf balls and clubs whilst actually in the course of play or practice;
- 2) loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;
- 3) loss of or damage resulting from Your wilful act, omission, negligence or carelessness;
- 4) loss of or damage arising from confiscation or retention by customs or other officials; and
- 5) loss or damage covered by any other policy or reimbursed by any other party.

N.B. This Policy will only pay for a claim in respect of either Personal Baggage or Baggage Delay or Damage or Loss of Golfing Equipment under Sections 11, 12A or 15A for the same event but not for more than one of the Sections.

SECTION 16 – COVER IN THE EVENT OF TERRORISM

We will pay You whilst overseas the benefits in Sections 1 to 15 for losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits under each Section and the terms and exclusions of the Policy.

EXCLUSIONS

We will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological events.

SECTION 17 – EMERGENCY ASSISTANCE SERVICES

This Policy provides 24 hours' Emergency Medical Assistance whilst You are travelling overseas.

SECTION 18 -AUTOMATIC EXTENSION OF POLICY PERIOD

The Policy period will automatically extend for up to 30 days from the date of expiry of the Policy without payment of any additional premium if You are under Hospital Confinement and/or quarantined whilst overseas as advised by a Medical Practitioner.

PART III – GENERAL EXCLUSIONS

(A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- 1) Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
 - a. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
 - b. the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c. the release of pathogenic or poisonous biological or chemical materials;
- 2) Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended Strike, Civil Unrest, Riot or Commotion through or by general mass media;
- 3) Any prohibition or regulations by any government;
- 4) Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or to avoid and/or minimise any claim under the Policy;
- 5) Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive

- 16) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.
- 17) **ARBITRATION:**
- a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore law will apply thereto.
- b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act Cap. 10 or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre for the time being in force.
- 18) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Section 4. Under Section 1, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Travel Guard or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Section 1 which You incur directly will be payable to You. Under Section 4 the benefits will be paid directly to the provider of service as indicated in each section. Any reimbursements or indemnities under this Policy shall be made in accordance with the prevailing laws, rules and regulations of Singapore and all payments shall be made in Singapore.
- 19) **RULE OF REFUND:** We will not allow any refund of premium once the Policy is issued.
- 20) **CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.
- 21) **ONE-WAY TRIP:** This Policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You are confined to the transit area of the airports in these countries. Cover commences 3 hours (under Section 6) before You leave Singapore and ceases on whichever of the following occurs first:
- a) the expiry of the period specified in the insurance; or
- b) within 3 hours of the time of arrival at Your overseas permanent residence or hotel.
- 22) **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or Travel Guard or an authorised representative of Travel Guard for a medical claim for which Policy liability is not engaged, We or Travel Guard or an authorised representative of Travel Guard reserve the right to recover against You for the full sum which We or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution to which You were admitted.
- 23) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.
- 24) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or Sickness sustained after the acceptance of premium
- 25) **INTEREST:** No indemnity from Us will carry any interest.
- 26) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore laws.
- 27) **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.
- 28) **PAYMENT BEFORE COVER WARRANTY:** Notwithstanding anything contained in this Policy but subject to sub-clause below:
- a) You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy; and
- b) in the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attached on the Policy or renewal. Any payment received thereafter will be of no effect on the cancellation of the Policy.
- 29) **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 (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose.
- 30) **INSURANCE ACT (CHAPTER 142):** The Policy is issued in Singapore and is subject to the Insurance Act (Chapter 142). A policy may be regarded as a Singapore policy or an off-shore policy. For this Policy to be regarded 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
- i). 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;
- ii). 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;
- iii). 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
- iv). You have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.
- If You do not satisfy any one of the aforesaid definitions of being "ordinarily resident in Singapore", You must notify Us immediately.
- 31) **POLICY OWNER'S PROTECTION SCHEME:** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit the Chartis, GIA or SDIC websites (www.chartisinsurance.com.sg or www.gia.org.sg or www.sdic.org.sg).

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