

Travel Pro Enhanced

Policy Wording

CHUBB®

Benefit Schedule

| Benefit | | Maximum Sum Insured (\$\$) | | | |
|---------|--|----------------------------|--------------|--------------|-------------|
| | | Ultimate | Supreme | Essential | Basic* |
| 1 | Accidental Death and Disablement | \$500,000 | \$200,000 | \$150,000 | \$50,000 |
| | - For Child | \$100,000 | \$75,000 | \$50,000 | \$10,000 |
| | - For Adult (over 65 years old) | \$125,000 | \$100,000 | \$75,000 | \$25,000 |
| 2 | Accidental Death and Disablement due to Natural Disaster | \$750,000 | \$300,000 | NIL | NIL |
| | - For Child | \$150,000 | \$112,500 | NIL | NIL |
| | - For Adult (over 65 years old) | \$187,500 | \$150,000 | NIL | NIL |
| 3 | Child Education Grant | \$5,000 | \$5,000 | NIL | NIL |
| 4 | Overseas Medical Expenses | \$2,000,000 | \$500,000 | \$250,000 | \$20,000 |
| | - For Child | \$250,000 | \$250,000 | \$100,000 | \$4,000 |
| | - For Adult (over 65 years old) | \$200,000 | \$100,000 | \$75,000 | \$10,000 |
| 5 | Overseas Alternative Medical Expenses | \$750 | \$750 | \$750 | \$300 |
| 6 | Hospital Visit Overseas | \$10,000 | \$5,000 | \$3,000 | NIL |
| 7 | Compassionate Visit Overseas | \$10,000 | \$5,000 | \$3,000 | NIL |
| 8 | Return of Minors Child(ren) | \$10,000 | \$5,000 | \$2,500 | NIL |
| 9 | Hotel Extension (Sub-limit of up to \$75 per day for meals &/or transportation) | \$1,200 | \$1,000 | \$800 | NIL |
| 10 | Overseas Hospital Confinement Benefit (\$\$200 per day) | max 200 days | max 150 days | max 100 days | NIL |
| 11 | Overseas Hospital Confinement Benefit for ICU (\$\$200 per day) | max 40 days | max 20 days | NIL | NIL |
| 12 | Continuation of Medical Treatment After Return to Singapore | | | | |
| | A) If You have been treated by a Doctor Overseas | \$7,500 | \$5,000 | \$2,500 | NIL |
| | B) If You have not been treated by a Doctor or an Alternative Medical Physician Overseas | \$200 | \$200 | \$200 | NIL |
| 13 | Continuation of Alternative Medical Treatment After Return to Singapore | \$750 | \$750 | \$750 | NIL |
| 14 | Hospital Confinement Benefit In Singapore (\$\$200 per day) | max 30 days | max 30 days | max 30 days | NIL |
| 15 | Chubb Assistance - Emergency Medical Evacuation | Unlimited | Unlimited | Unlimited | \$20,000 |
| | - For Child | \$200,000 | \$100,000 | \$100,000 | \$20,000 |
| | - For Adult (over 65 years old) | \$200,000 | \$100,000 | \$100,000 | \$20,000 |
| 16 | Chubb Assistance - Repatriation of Mortal Remains | Unlimited | Unlimited | Unlimited | \$5,000 |
| 17 | Chubb Assistance - Direct Repatriation to Home Country | Unlimited | Unlimited | Unlimited | \$5,000 |
| 18 | Emergency Mobile Phone Charges | Actual Cost | Actual Cost | Actual Cost | Actual Cost |
| 19 | Personal Liability | \$2,000,000 | \$1,000,000 | \$500,000 | \$500,000 |
| 20 | Legal Expenses | \$150,000 | \$75,000 | \$25,000 | NIL |
| 21 | Journey Cancellation | \$20,000 | \$10,000 | \$5,000 | NIL |
| 22 | Journey Curtailment | \$20,000 | \$10,000 | \$5,000 | NIL |
| 23 | Journey Postponement | \$2,000 | \$1,500 | \$750 | NIL |
| 24 | Replacement Traveler | \$1,000 | \$500 | NIL | NIL |
| 25 | Loss of Advance Payment due to Insolvency of Travel Agent | \$5,000 | \$3,000 | \$1,000 | NIL |
| 26 | Travel Delay (\$\$200 per 6 hours) | \$2,000 | \$1,000 | \$800 | \$400 |
| 27 | Travel Misconnection (\$\$100 per 6 hours) | \$1,000 | \$800 | \$600 | NIL |
| 28 | Flight Diversion (\$\$100 per 6 hours) | \$1,000 | \$1,000 | \$1,000 | NIL |

| Benefit | | Maximum Sum Insured (S\$) | | | |
|---------|---|---------------------------|--------------------------|--------------------------|----------|
| | | Ultimate | Supreme | Essential | Basic* |
| 29 | Loss or Damage of Personal Property and Baggage (max S\$500 per article/ S\$1,000 for laptop) | \$8,000 | \$5,000 | \$3,000 | \$1,000 |
| 30 | Jewelry Coverage | \$750 | \$500 | NIL | NIL |
| 31 | Baggage Delay (S\$200 per 6 hrs) | \$1,200 | \$1,000 | \$800 | \$400 |
| 32 | Loss of Personal Money and Travel Documents (Max S\$300 for money) | \$5,000 | \$3,000 | \$2,000 | \$500 |
| 33 | Credit Card Indemnity | \$2,000 | \$1,500 | \$1,000 | NIL |
| 34 | Flight Overbooked (S\$100 per 6 hrs) | \$500 | \$300 | \$200 | NIL |
| 35 | Hijack (S\$100 per 6 hrs) | \$2,500 | \$1,000 | \$1,000 | NIL |
| 36 | Kidnap/Hostage (S\$100 per 6 hrs) | \$10,000 | \$5,000 | \$3,000 | NIL |
| 37 | Home Guard | \$10,000 | \$5,000 | \$5,000 | NIL |
| 38 | Rental Vehicle Excess | \$1,000 | \$1,000 | \$500 | NIL |
| 39 | Pet Care | \$1,000 | \$500 | NIL | NIL |
| 40 | Golf: | | | | |
| | A) Hole-in-One | \$750 | \$500 | NIL | NIL |
| | B) Golf Equipment | \$1,000 | \$500 | NIL | NIL |
| | C) Unused Green Fees | \$1,000 | \$750 | NIL | NIL |
| 41 | Loss of Frequent Flyer Points | \$750 | \$500 | NIL | NIL |
| 42 | Terrorism extension | Included | Included | Included | Included |
| 43A | Overseas Medical Expenses due to COVID-19 | \$300,000 | \$250,000 | \$150,000 | \$20,000 |
| | - For Child | \$250,000 | \$250,000 | \$100,000 | \$4,000 |
| | - For Adult (over 65 years old) | \$150,000 | \$100,000 | \$75,000 | \$10,000 |
| 43B | Emergency Medical Evacuation & Repatriation due to COVID-19 | \$100,000 | \$60,000 | \$30,000 | \$20,000 |
| 43C | Overseas Hospital Confinement Benefit due to COVID-19 (with 2 days deductible) | \$50 per day max 14 days | \$50 per day max 14 days | \$50 per day max 14 days | NIL |
| 43D | Overseas Quarantine Benefit due to COVID-19 (S\$50 per day) | \$500 | \$300 | NIL | NIL |
| 43E | Journey Cancellation due to COVID-19 | \$5,000 | \$3,000 | \$2,000 | NIL |
| 43F | Journey Curtailment due to COVID-19 | \$5,000 | \$3,000 | \$2,000 | NIL |
| 44 | 24-hr Worldwide Medical Emergency Assistance Hotline | Included | Included | Included | Included |
| | 24-hr Travel Advice Hotline | Included | Included | Included | Included |
| | Automatic Extension of Cover | Included | Included | Included | Included |

- *Basic plan is only applicable for Journeys to and from Malaysia, Batam Island and Bintan Island under Single Trip Policy.
- The amounts listed above are the maximum coverage payable for each Benefit.
- All Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 2, 3, 10, 11, 14, 26, 27, 28, 31, 34, 35, 36, 43C and 43D.
- Pre-existing Condition(s) will not be covered.
- For Annual Multi-Trip Policy, maximum of 90 days per Journey.
- Please refer to the policy wording for the full specifications, conditions and exclusions.
- In witness whereof the Company has caused this Policy to be executed on and to commence on the Effective Date as stated in the Benefit Schedule provided that this Policy shall not be binding on the Company unless the Benefit Schedule is signed by an authorised representative of the Company

Chubb Insurance Singapore Limited (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Benefit Schedule if included hereunder, subject to the terms, conditions and exclusions contained herein.

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Injury means a bodily injury resulting from an Accident which is not a Sickness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act 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, which the stated or non-stated 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) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism

Adult means a person aged eighteen (18) years and above at the commencement of any Journey.

Alternative Medical Expenses means the reasonable expenses for treatments of Bodily Injury or Sickness by an Alternative Medical Physician

Alternate Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include the Insured Persons or any of their relatives unless otherwise approved by the Company.

Annual Multi-Trip 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 Period of Insurance.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy

Benefit Schedule means the document We send You which contains details of the cover provided to You by Us and which is incorporated and forms part of this Policy

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses means loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a Specified Cause or COVID-19 Specified Cause.

Certificate of Insurance means the document We send You which evidences the cover provided to You by Us and which is incorporated and forms part of this Policy

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

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

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or

(b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before Your departure or at your destination Overseas.

Confined or Confinement means Confinement in Hospital for at least a day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor and for this purpose, a Day of Confinement shall mean a period for which the hospital charges for room and board. Such Confinement and number of days of Confinement to be necessarily and reasonably prescribed.

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation or the repatriation of Your mortal remains.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain, contracted and commencing whilst this Policy is in force and results, directly and independently of all other causes.

Cruise means travel or accommodation on a ship, sailing vessel (other than a private sailing vessel or a privately registered vessel), boat or river cruise (other than a day trip which do not involve over-night accommodation) which has fixed, established and regular schedules and routes. Cruise is owned and operated by a registered company and authorised pursuant to any statute, regulation, by law or equivalent for the transportation of fare paying passengers, during all or part of Your Journey.

Cruise To Nowhere means round-trip cruise voyage into international water, which departs from and returns to a Singapore port without docking at any other port during the course of the voyage.

Curtailment Expenses means

- (a) loss of deposits, advance payments for Journey or accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which are either forfeited, deemed non-refundable or levied due to the cancellation of the remaining of the Journey; and/or
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket, or
- (c) additional travel expenses (limited to economy class fare if it is not possible to amend the original travel ticket as confirmed by the carrier/ travel operator and reasonable accommodation expenses) resulting from a Specified Cause or COVID-19 Specified Cause.

Dental Expenses means reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding 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.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities means any sports or sporting activities that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, 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

Family Member means Your Partner, Dependent Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

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

Health Risk Warning means the Compulsory Quarantine order given by the government to close contacts of a COVID positive case, which is enforceable by law.

Home Country means any country and territory of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (i) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of nurses;
- (iii) has a staff of one or more Doctors available at all times;
- (iv) 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.

Hospital shall not include the following:

- (i) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital;
- (ii) a health hydro or nature cure clinic;
- (iii) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics.
- (iv) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Immediate Family Member means Your Partner, parent, Child(ren) or sibling.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid, as follows:

- (a) Single Trip Policy

For a “Family” Plan, the Insured Person(s) are:

- (i) A maximum of 2 adults who need not be related; and/or
- (ii) any number of You and/or Your Partner’s Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) who is/are a Singapore Resident and aged forty-five (45) days old and below eighteen (18) years of age or up to twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning on the Effective Date.

The Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) in a “Family Plan” must be accompanied by at least one (1) Adult for the Journey made during the Period of Insurance.

If You have purchased a “Family” Plan, all Insured Person(s) under this plan must be travelling together on the same Journey.

- (b) Annual Multi-Trip Policy

For a “Family” Plan, the “Family” shall comprise:

- (i) You,
- (ii) Your Partner, and
- (iii) Your Child(ren)

Child(ren) who is/are below twelve (12) years of age must be accompanied by at least one (1) Adult for any Journey made during the Period of Insurance.

Journey means a trip made during the Period of Insurance by You commencing from Singapore and which shall be deemed to commence:

- (a) at the time You leave Your place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the carrier in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time You return to Your place of residence or usual place of employment in Singapore;
- (b) three (3) hours after the scheduled arrival time of the carrier in which You travel; or
- (c) the date on which the Policy is terminated, whichever is the earliest.

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

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

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

Main Insured Person means the person named as the Main Insured Person in the Certificate of Insurance

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

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) meters in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;
- (h) working as a volunteer for a charitable organisation where You are being remunerated for the work done or if it involves construction work and usage of machinery or working more than three (3) meters above the ground.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the account designated by You, which is not a Medisave account, to which premiums are to be charged.

One Way Journey means a one way trip commencing from Singapore to a destination Overseas, and You do not intend to return to Singapore within the maximum of one hundred and eighty-three (183) days allowed under a Single Trip Plan.

The One Way Journey shall be deemed to commence:

- (a) at the time You leave Your home or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the carrier in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time You arrive at Your place of residence or place of employment in the destination country;
- (b) three (3) hours after the scheduled arrival time of the carrier in which You travel; or
- (c) the date on which the Policy is terminated, whichever is the earliest

Overseas means anywhere outside Singapore, but excluding Cuba.

Partner means Your spouse or de-facto partner with whom You have been living permanently with, for at least three (3) months or more at the time of Accident or Sickness.

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

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits under Section 2 of Part 7; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within one hundred eighty (180) days of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document

Pre-existing Condition means any condition which:

- (a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;
- (b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or
- (c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

Public Conveyance means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Region means:

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and Cruise to Nowhere.

Region 2: China, Hong Kong SAR, Macao SAR, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia, Timor-Leste and includes Region 1.

Region 3: Rest of the world including Nepal, Tibet, Region 1 and 2 but excluding Cuba.

Rental Vehicle means a rented sedan, campervan, hatchback, station-wagon (including 4WD's) campervan, motorcycle (including scooter) with an engine capacity of less than 200cc or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

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 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.

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

Serious Illness means a critical or dangerous condition which, in the opinion of a doctor, needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health. For the avoidance of doubt, Serious Illness shall exclude any illness arising from COVID-19.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury. For the avoidance of doubt, Sickness shall exclude any illness arising from COVID-19.

Singapore Resident means a Singapore citizen, Singapore permanent resident, a holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass issued by the authorities in Singapore.

Single Trip Policy means a Policy issued for the selected plan where You can only make a single Journey to the selected Region of travel during the Period of Insurance.

Strike means organized industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees as a result of an industrial or labor dispute

Temporary Medical & Quarantine Facility means any government temporary facility established to confine, isolate, hold or treat individuals diagnosed with COVID-19

Travel Companion means a person who has travel bookings to accompany You on a Journey. A Travel Companion must be an Insured Person of a travel insurance policy underwritten by Us for the same Journey.

We, Our, Us means the insurer Chubb Insurance Singapore Limited.

You, Your means the Main Insured Person or the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

- (i) You and/or Your Partner must be a Singapore Resident of at least eighteen (18) years of age at the time You apply for this insurance and/or
- (ii) the Child(ren) must be a Singapore Resident, and the application for insurance must be made in the name of the Child(ren)'s parent or an adult authorised by the Child(ren)'s parent. Child(ren) who is/are below twelve (12) years of age must be accompanied by at least one (1) Adult for any Journey made during the Period of Insurance.

Part 3 Scope And Limits Of Cover And Benefits

Section 1 - Choice Of Plans

The scope of coverage and benefits under this Policy will vary as follows:

Geographical Cover

- (i) if **Region 1** cover has been chosen, only Journeys to countries and territories defined under Region 1 will be covered under this Policy;
- (ii) if **Region 2** cover has been chosen, only Journeys to countries and territories defined under Region 2 will be covered under this Policy;

- (iii) if **Region 3** cover has been chosen, Journeys to all countries and territories outside Singapore excluding Cuba will be covered under this Policy.

Benefits

the monetary amounts and limits of Benefits will vary according to whether a Basic” or “Essential” or “Supreme” or “Ultimate” plan has been chosen.

Section 2 - Commencement Of Coverage

Coverage under Section 21, 25 and 41 of Part 7 - Journey Cancellation, Loss of Advance Payment due to Insolvency of Travel Agent and Loss of Frequent Flyer Points respectively, is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

Coverage under Section 23 of Part 7 - Journey Postponement, is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later, and shall terminate upon postponement of the Journey.

Coverage under Section 43E of Part 7- Journey Cancellation due to COVID-19, is effective upon the issuance of the Certificate of Insurance or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

For all other sections, insurance is effective upon commencement of the Journey.

Section 3 - Limits Of Coverage

This Policy shall terminate on the earliest of the following events:

- (i) upon the expiry of Period of Insurance; or
- (ii) when You cease to satisfy any of the eligibility requirements; or
- (iii) upon Your death.

For Single Trip Policy:

You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty-three (183) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring from 12.00 a.m. on the one hundred and eighty-fourth (184th) day after the commencement of the Journey.

For Annual Multi-Trip Policy:

You will only be covered for a maximum of ninety (90) consecutive days for any one Journey, and We shall not be liable in respect of any loss occurring from 12.00 a.m. on the ninety first (91st) day after commencement of any one Journey.

Termination of cover under Your Annual Policy in respect of the Main Insured Person shall automatically terminate cover for all other Insured Person(s).

Section 4 - Automatic Policy Extension

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, are prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance at the Doctor’s absolute discretion; or
- (b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
- (c) the scheduled Public Conveyance or Scheduled Flight in which You are travelling is unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or Scheduled Flight or due to grounding of an aircraft as a result of mechanical or structural defect, the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

Part 4 General Exclusions

We will not (under any Sections) pay for claims arising directly or indirectly from:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Any nuclear reaction or contamination, ionising rays or radioactivity.
3. Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
4. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.
5. You participating in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultramarathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) private white water rafting grade 4 and above;
 - (f) Mountaineering;
 - (g) trekking (including mounting trekking) above 3000 meters; or
 - (h) 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 specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone.
6. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/ or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
7. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
8. Intoxication by alcohol or drugs not prescribed by a Doctor.
9. Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
10. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
11. Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
12. Any Pre-existing Condition.
13. Any government prohibition, regulation or intervention.
14. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy.
15. You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.

16. Any condition which results from or is a complication of venereal disease.
17. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including nonessential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riot, strike or civil commotion, outbreak of disease or unsafe health conditions, or impending natural disasters, to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice. This shall not apply in respect of travel advice based solely on the COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.
18. Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.
19. Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up.
20. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Sanction Clause

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 5 Special Conditions

1. Cancellation

For Single Trip Policy, the premium payable shall be for the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

For Annual Multi-Trip Policy, We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall 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 shall be without prejudice to any claim originating prior thereto.

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will apply a short rate refund as follows:

| Cancellation Of Policy | Refund% |
|------------------------|---------|
| Within 2 Months | 60% |
| Within 3 Months | 50% |
| Within 4 Months | 40% |
| Within 5 Months | 30% |
| Within 6 Months | 25% |
| Over 6 Months | 0% |

There will be no refund if a claim has been made during the Period of Insurance.

Such cancellation shall be without prejudice to any event giving rise to a claim under Your Annual Policy prior to the cancellation date.

2. Addition Of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

For Single Trip:

Additional premium will be charged for each additional Insured Person included under this Policy before the commencement of the Period of Insurance.

For Annual Multi-Trip:

Additional premium will be charged for each additional Insured Person included under Your Annual Policy after the Inception Date of Your Annual Policy and during the Period of Insurance (prior to commencement of the intended Journey) or at the time of renewal of Your Annual Policy.

3. Extension And Expansion Of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from “Region 1” to “Region 2” or “Region 3” or from “Region 2” to “Region 3”, by notifying Us of the desired change and paying the appropriate additional premium.

If whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Section 4 - Automatic Policy Extension under Part 3 Scope And Limits Of Cover And Benefits) You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to You.

4. Group Policy (Applicable to Single Trip Policy only)

For a group of individual Insured Person(s) who are travelling on the same Journey, a group policy may be issued and all the Insured Person(s) must depart and return on the same day for that Journey.

5. Notification Requirement

If You are admitted to hospital, You must advise Chubb Assistance as soon as practically possible.

You must notify the tour, public transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary as practically possible.

6. Overall Compensation Limit

For Insured Persons covered under a Group Policy under clause 4 of Part 5 Special Conditions, Our maximum liability in respect of all Insured Persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of fifteen million Singapore dollars (S\$15,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons travelling in one (1) conveyance exceeds the conveyance limit, the Company's liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

7. Cruise To Nowhere

If You are going on a Cruise To Nowhere trip, You must select the Cruise To Nowhere option during the purchase journey to include all benefits related to the cover. This Policy will only respond to claims arising from Cruise To Nowhere if You have selected Cruise To Nowhere as a destination option.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or of latest Renewal Certificate. Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Automatic Renewal (Applicable to Annual Multi-Trip Policy only)

At Our sole discretion, We will send the renewal notification to You forty-five (45) days prior to the Policy expiry date and renew Your Policy for another one (1) year upon receiving Your confirmation to renew and payment of premium.

Unless We receive confirmation of Your intention to renew, and premium payment is received in full by Us before the expiry date, this Policy shall lapse automatically from the expiry date.

If We have received Your premium payment in full and You wish to cancel the Policy prior to the start of the renewal Period of Insurance, We will refund Your premium in full. Once Your premium has been refunded, Your Policy will lapse from the expiry date. We will not be liable for any claims made by You after the Policy expires.

We reserve the right to amend the premium, terms and conditions of Your Policy by giving You thirty (30) days' written notice of any change(s) to Your address or email address on file.

4. Conditions Precedent To Liability

Our liability for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to Us by You; and
- (b) 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.

5. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If we do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

6. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

7. Misrepresentation

This Policy shall be voidable in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

8. Consequences Of Breach Of Duty, Fraud Or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not notify Us.

9. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

10. Claims Procedure

Written notice shall be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048945. Alternatively, You can submit Your claim online at www.chubbclaims.com.sg.

If You, or Your legal representative wants to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the Accident, loss or damage; and
 - (iii) any other documentary evidence required by Us under Your Policy.
- (b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event
- (c) within thirty (30) days of the incident taking place which gives rise to the claim; and
- (d) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

11. Payment Of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7, Section 15 - Chubb Assistance - Emergency Medical Evacuation, Section 16- Chubb Assistance - Repatriation of

Mortal Remains, Section 17 - Chubb Assistance - Direct Repatriation to Home Country and Section 45B Emergency Medical Evacuation & Repatriation due to COVID-19.

The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit.

12. Premium Payment (Applicable to Annual Multi-Trip Policy only)

The premium as stated in the Certificate of Insurance will be charged to Your Nominated Account fifteen (15) days prior to the expiry of the Period of Insurance of Your renewal policy.

13. Termination For Non-Payment Of Premium

This Policy shall be deemed void from the intended Effective Date or the latest renewal date if the premium is not paid.

14. Right Of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

15. No Multiple Policies

You can only be covered under one (1) leisure travel insurance policy underwritten by Us for the same Journey.

16. Compliance With Policy Provisions

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

17. Other Insurances And Refund Or Reimbursement From Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

18. Subrogation

In the event of any payment made by Us under one (1) or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

19. Notice Of Trust Or Assignment And Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

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

20. Disputes

If any dispute arises between Us and the Policyholder concerning any matter arising out of the Policy, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force). Such arbitration shall be commenced within 3 months from the date that We receive written notice of a claim under this Policy.

Any disputes between Us and the Insured Person(s) arising out of or in connection with the coverage available under this Group Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on the Insured Person and Us.

21. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

22. Interest

No amounts payable by Us under this Policy shall carry interest.

23. Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

24. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

25. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes

stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048945 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

26. Policy Owners' Protection Scheme

Your 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 General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

27. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date or the latest renewal date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

28. Awareness of Circumstances

At the time of effecting this Policy, the Insured Person must not be aware or ought to know of any circumstances, facts or risks related to Insured Person's Journey which may give rise to a claim under this Policy. In such case, no claim will be payable.

29. Change of Country of Residence

You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date or the latest renewal date, whichever is later. Upon receipt of such information, We may terminate this Policy.

30. Coverage Validity

You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date or the latest renewal date, whichever is later.

Part 7 Benefits

We will only pay for one (1) benefit under the respective Sections below:

- (i) Sections 1 or 2
- (ii) Section 10 or 15
- (iv) Sections 21 or 23 or 24 or 25
- (v) Sections 26 or 27,28 or 34
- (vi) Sections 29 or 30 or 31 or 40B
- (vii) Section 22, 26 and 35

Section 1 - Accidental Death And Disablement

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Benefits below in Section 2, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 2 - Accidental Death And Disablement Due To Natural Disaster

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury due to Natural Disasters which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Benefits below, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Table Of Benefits

| Loss Events | Compensation Payable % of Sum Insured stated in the Certificate of Insurance |
|--|--|
| Accidental Death | 100% |
| Permanent Total Disablement | 100% |
| Total and Permanent Loss of Speech and Hearing | 100% |
| Loss of Sight in | |
| i) both eyes | 100% |
| ii) one eye | 50% |
| Loss of Limb (s) | |
| (i) two or more Limbs | 100% |
| (ii) one Limb | 50% |
| Total and Permanent Loss of lens of one eye | 50% |
| Total and Permanent Loss of Speech | 50% |
| Total and Permanent Loss of Hearing in | |
| i) both Ears | 50% |
| ii) one Ear | 15% |

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

Section 3 - Child Education Grant

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 - Accidental Death and Disablement or Section 2 - Accidental Death and Disablement Due to Natural Disaster, and You have surviving Child(ren), We will pay up to the maximum sum insured specified in the Benefit Schedule for each child up to a maximum of four (4) Child(ren) subject to the terms and conditions of this policy.

Section 4 - Overseas Medical Expenses

If, during the Period of Insurance, while You are on a Journey, You incur Medical Expenses Overseas as a direct result of Accidental Injury or Sickness, or Dental Expenses as a direct result of Accidental Injury, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

We have the option of returning You to Singapore, if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to another country. If We return You to Singapore, the maximum sum insured under Section 12 Continuation of Medical Treatment After Return to Singapore shall apply. We may also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 4 - Overseas Medical Expenses for any of the following:

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 Doctor and Chubb 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 sixty (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 Doctor for the treatment of Accidental Injury or Sickness.
4. Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.
5. Any expenses incurred in relation to treatment by an Alternative Medical Physician.

Section 5 - Overseas Alternative Medical Expenses

If, during the Period of Insurance, while You are on a Journey, You incur Alternative Medical Expenses Overseas as a direct result of Accidental Injury or Sickness which has been treated by an Alternative Medical Physician, We will indemnify You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSION

In addition to Part 4 - General Exclusions We will not pay under Section 5 - Overseas Alternative Medical Expenses for

1. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 6 - Hospital Visit Overseas

If, during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no adult is with You, We will indemnify You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 7 - Compassionate Visit Overseas

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 - Accidental Death and Disablement or Section 2 - Accidental Death and Disablement Due to Natural Disaster and no adult Family Member is with You, We will indemnify the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend to assist in the final arrangements following Your death, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Section 8 - Return Of Minor Child(ren)

If, during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas and there is no other adult to accompany Your Child(ren) home, We will indemnify You for hotel accommodation and travel (economy air travel) expenses necessarily incurred for one (1) relative or friend residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Section 9 - Hotel Extension

If, during the Period of Insurance, while You are on a Journey, as a direct result of Accidental Injury or Sickness, You are Confined in a Hospital Overseas for more than five (5) consecutive days and Your medical condition forbids evacuation upon the written advice of a Doctor, We will indemnify one (1) of Your travelling companions to remain behind and take care of You for such additional accommodation expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also indemnify Your travelling companion for meals and transportation expenses up to the sublimit per day specified in the Benefit Schedule.

This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 10 - Overseas Hospital Confinement Benefit

If, during the Period of Insurance, while You are on a Journey, You are necessarily Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness; and
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 11 - Overseas Hospital Confinement Benefit For ICU

If, during the Period of Insurance, while You are on a Journey, You are necessarily Confined in an Intensive Care Unit (ICU) in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness; and
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

ADDITIONAL EXCLUSIONS

We will not pay under Section 10 - Overseas Hospital Confinement Benefit and Section 11 - Overseas Hospital Confinement Benefit for ICU for any of the following:

- (i) any expenses relating to any treatment or aid obtained in Singapore; or
- (ii) any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.

Section 12 - Continuation Of Medical Treatment After Return To Singapore

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and:

- (a) You have been treated by a Doctor or Dentist Overseas or You are immediately upon returning to Singapore, You may continue to seek medical treatment from a Doctor or Dentist in Singapore up to thirty-one (31) consecutive days from the date of Your return to Singapore, and We will reimburse You up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses and/ or Dental Expenses necessarily incurred in Singapore; or
- (b) You have not been treated by Doctor or Dentist or Alternative Medical Physician Overseas, You may seek medical treatment from a Doctor or Dentist or Alternative Medical Physician in Singapore within twenty-four (24) consecutive hours from the time of Your return to Singapore, and We will reimburse You for the Medical Expense and/or Dental Expenses and/or Alternative Medical Expenses incurred within this twenty-four (24) consecutive hours, up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses and/or Dental Expenses and/or Alternative Medical Expenses necessarily incurred in Singapore, subject to the terms and conditions of this Policy.

Section 13 - Continuation of Alternative Medical Treatment After Return to Singapore

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness, and You have sought medical treatment from an Alternative Medical Physician Overseas, You may continue to seek medical treatment from an Alternative Medical Physician in Singapore within thirty-one (31) days from the date of Your return to Singapore, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSION

In addition to Part 4 - General Exclusions, We will not pay under Section 13 - Continuation Of Alternative Medical Treatment After Return To Singapore for:

Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 14 - Hospital Confinement Benefit In Singapore

If, during the Period of Insurance, while You are on a Journey, and as a result of Accidental Injury or Sickness, You are immediately hospitalised upon return to Singapore, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first Day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness.
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 15 - Chubb Assistance - Emergency Medical Evacuation

If, during the Period of Insurance and while on a Journey, You:

- (i) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (ii) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,

We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 15 - Chubb Assistance - Emergency Medical Evacuation for any of the following:

- (i) 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.

- (ii) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 15.
- (iii) Any treatment performed or ordered by a person who is not a Doctor.

Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore

Section 16 - Chubb Assistance - Repatriation Of Mortal Remains

If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 16 - Chubb Assistance - Repatriation of Mortal Remains for any of the following:

- (i) 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 the Journey.
- (ii) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 17 - Chubb Assistance - Direct Repatriation To Home Country

If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Your Home Country.

We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 17 - Chubb Assistance - Direct Repatriation to Home Country for any of the following:

- (i) 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 the Journey.
- (ii) Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 18 - Emergency Mobile Phone Charges

If, during the Period of Insurance, while You are on a Journey, You suffer Accidental Injury or Sickness and incur charges for personal mobile phone or standard land line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 4, 5 or 43A. We will indemnify You in respect of Emergency Mobile Phone Charges up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Charges incurred must be supported by an itemised statement of charges.

In addition to Part 4 - General Exclusions, We will not pay under Section 18 - Emergency Mobile Phone Charges for any public telephone charges using an international calling card.

Section 19 - Personal Liability

If, during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

- (i) Death or Accidental Injury to any third party; or
- (ii) Accidental Property Damage to any third party,

We will indemnify You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 19 - Personal Liability for any of the following:

- (1) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee.
- (2) Property Damage to property belonging to or held in trust by You, or while in Your custody or control.
- (3) Any liability assumed under contract.
- (4) Liability arising out of any wilful, malicious or unlawful act or omission on Your part.
- (5) Liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals.
- (6) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
- (7) Any criminal proceedings taken against You whether You are actually convicted or not.
- (8) Liability arising out of the transmission of Communicable Disease Outbreak by You.
- (9) The possession or use of any controlled substance/drugs unless prescribed by a Doctor.
- (10) Sexual molestation, corporal punishment, physical or mental abuse.
- (11) Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 20 - Legal Expenses

If, during the Period of Insurance, while You are on the Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority, We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

All legal expenses and representation must be approved by Us or Chubb Assistance or an authorised representative of Chubb Assistance.

Section 21 - Journey Cancellation

If, You are forced to cancel any part of Your Journey as the direct and necessary result of any **Specified Cause** occurring prior to the Scheduled Departure Date, We will indemnify You in respect of **Cancellation Expenses** up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITIONS

Specified Cause means

- 1. Accidental Injury or Serious Illness of the Insured Person which the Doctor certified as being life-threatening rendering him/ her unfit for travel;

2. the death of You, Your Family Member or Travel Companion, or Accidental Injury or Serious Illness of such person which the Doctor certified as being life-threatening and which resulted in You cancelling Your trip with the exception of death due to COVID-19;
3. unexpected outbreaks of Strike, industrial action, Riot, Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power at the planned Overseas destination which prevent You from commencing with the scheduled Journey;
4. Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date;
5. Natural Disaster occurring at the planned Overseas destination which prevent You from commencing with the scheduled Journey;

where, for paragraphs (1) to (3), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, for paragraph (4), the event occurs within seven (7) days before the Scheduled Departure Date and for paragraph (5) the events mentioned the event occurs within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority.

Once an insured person cancels the trip and a claim is made for travel cancellation under section 21 - Journey Cancellation, the policy will immediately end when the trip is cancelled.

Section 22 - Journey Curtailment

If, during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Cause (as defined in Section 21),

We will indemnify You in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy. This coverage is effective only if this

Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.

In addition to Part 4 - General Exclusions, We will not pay under Section 21 - Journey Cancellation and Section 22 - Journey Curtailment for any of the following:

- (a) changes in plans by the Insured Person or a Family Member for any reason;
- (b) financial circumstances of the Insured Person or a Family Member;
- (c) any business or contractual obligations of the Insured Person or a Family Member;
- (d) Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;
- (e) any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- (f) any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).

Section 23 - Journey Postponement

If, You are forced to postpone Your Journey as the direct and necessary result of any **Specified Cause** (as defined in Section 21) occurring within thirty (30) days prior to the Scheduled Departure Date, We will indemnify You in respect of **Postponement Expenses** up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITION

Postponement Expenses means the resulting administrative charges incurred to postpone the Journey:

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

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 21 - Journey Cancellation, Section 22 - Journey Curtailment and Section 23 -Journey Postponement for any of the following:

1. Any change of plans on Your part or that of any other person to travel;
2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation;
3. Financial Default) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements.
4. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

Section 24 - Replacement Traveller

If, You are travelling together with another person and that person is forced to cancel the Journey as the direct and necessary result of any Specified Cause (as defined in Section 21), and another person takes his place and proceeds with the Journey, We will indemnify You for the administrative fees or charges incurred in making the necessary changes in travel and/ or accommodation arrangements to enable this other person to take over the place for that Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL EXCLUSION

In addition to Part 4 - General Exclusions, We will not pay for more than one incident of change of traveller.

Section 25 - Loss Of Advance Payment Due To Insolvency Of Travel Agent

If, You are forced to cancel the Journey as the direct and necessary result of financial default by a Registered Travel Agent in Singapore, We will indemnify You in respect of loss of advance payment for travel and/or accommodation expenses due to insolvency of the travel agent up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

In a Single Trip Policy, once the Trip is cancelled and You make a claim under this Section, this Policy will immediately terminate upon such cancellation of the Journey.

ADDITIONAL DEFINITION

Registered Travel Agent means Licensee or Trade Specific Agents that is subject to Section 7(4) Travel Agents Act (Chapter 334). Licensee means a non-Trade Specific Agent or Trade Specific Agents registered in Singapore.

Section 26 - Travel Delay

If, during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas and You arrived at the scheduled destination Overseas at least six (6) consecutive hours later from the time specified in the travel itinerary supplied to You due to:

- (i) strike or industrial action;
- (ii) adverse weather conditions;
- (iii) mechanical breakdown/derangement of the Public Conveyance;
- (iv) due to grounding of the Public Conveyance as a result of mechanical or structural defect;
- (v) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every full six (6) consecutive hours of delay (the delay being calculated from actual arrival time of the Public Conveyance and the scheduled arrival time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and this Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay to You a maximum of \$200 after six (6) hours of departure delay.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.

This Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 26- Travel Delay for any of the following:

1. Your failure to check in according to the itinerary supplied to You.
2. strike or industrial action existing on the date You applied for cover under this Policy.
3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).

Section 27 - Travel Misconnection

If, during the Period of Insurance, while You are on a Journey, Your confirmed onward travel connection Overseas is missed at the transfer point due to any event leading to airspace restriction or airport closure or due to the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You within six (6) consecutive hours of Your actual arrival time, We will pay You the relevant Benefit for every full six (6) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival time to Your actual departure time) up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.

Section 28 - Flight Diversion

If, during the Period of Insurance, while You are on a Journey, the aircraft in which You are travelling on is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to adverse weather conditions or any event leading to airspace restriction or airport closure, We will pay You the relevant Benefit for every full six (6) consecutive hours of diversion (the diversion being calculated from the actual arrival time of the aircraft from the scheduled arrival time specified in the itinerary) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family stated in the Certificate of Insurance for the same Journey.

Section 29 - Loss Or Damage Of Personal Property And Baggage

If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Personal Property and Baggage due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to a maximum of five hundred dollars (\$500) for any one article or a pair or a set of articles or up to a maximum of one thousand dollars (\$1,000) for Portable Computers.

- (b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.
- (f) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any 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 claim made under Section 29 - Loss or Damage of Personal Property and Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

ADDITIONAL DEFINITIONS

Personal Property and Baggage means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Portable Computers means the complete laptop computers 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) or similar devices are excluded from this category.

Public Place means any place the public has access to.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 29 - Loss or Damage of Personal Property and Baggage for any of the following:

1. loss or damage 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;
2. loss or damage 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;
3. loss or damage 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;
4. loss or damage of property from confiscation or retention by customs or other officials;
5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property;
6. loss or damage of watches and Portable Computers not carried as hand-carried baggage or kept under Your supervision;
7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
8. damage or breakages of fragile or brittle articles;
9. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
10. loss or damage 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;

11. loss or damage to property left unattended in a Public Place; or
12. loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).

PROPERTY NOT COVERED

We will not pay for damage to or loss of any of the following:

- (i) animals;
- (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets, except for administrative fees required to reissue tickets
- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (vii) cards; including but not limited to credit card(s), cash card, identity card, Ez-Link card, driving license;
- (viii) contraband;
- (ix) business goods or samples/ prototypes or equipment of any kind or any products/components meant for trade;
- (x) hired or leased equipment;
- (xi) any consumable and/or any perishable item(s);
- (xii) computers (including software and accessories) other than Portable Computers;
- (xiii) Jewelry (as defined in Section 30);
- (xiv) Golf Equipment (as defined in Section 40B);
- (xv) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
- (xvi) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s);
- (xvii) derangement or breakage of fragile or brittle articles.

Section 30 - Jewelry Coverage

If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your **Jewelry** due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Jewelry mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

ADDITIONAL CONDITIONS

- (a) All Jewelry must be owned by You and not hired by, loaned or entrusted to You.
- (b) Receipt of Jewelry or proof of purchase must be submitted.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 30 - Jewelry Coverage for any of the following:

1. loss or damage of Jewelry from confiscation or retention by customs or other officials;

2. loss or damage of Jewelry as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such Jewelry;
3. loss or damage of Jewelry not carried as hand-carried baggage or kept under Your supervision; and/ or
4. loss or damage of Jewelry whilst in the custody of an airline or other carrier.

Section 31 - Baggage Delay

If, during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in luggage is delayed upon returning to Singapore for a minimum of six (6) hours, We will pay You a maximum of two hundred dollars (\$200) for the baggage delay.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey.

Section 32- Loss of Personal Money And Travel Documents

If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents and Money due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to a maximum of three hundred dollars (S\$300) for loss of Money.
- (b) We will only pay up to a maximum of five hundred dollars (S\$500) regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey
- (c) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) You must take every possible safeguard to ensure the security of Your Travel Documents or Money.

ADDITIONAL DEFINITIONS

Money means coins, bank notes, postal money orders or travellers' cheques.

Travel Documents means documents or identification required for Your Journey including but not limited to passport, visas or travel tickets.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 32 - Loss of Personal Money and Travel Documents for any of the following:

- (a) devaluation of currency or shortage due to errors or omissions during any transactions involving money;
- (b) loss due to confiscation or detention by customs or any other authority;
- (c) loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss; or
- (d) loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Section 33 - Credit Card Indemnity

If, during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will indemnify You for such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).
- (c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 34 - Flight Overbooked

If, during the Period of Insurance, while You are on a Journey, You are denied boarding on a confirmed scheduled flight as stated on Your travel ticket due to over-booking and no alternative transportation is made available to You within six (6) hours of the scheduled departure of such Public Conveyance, We will pay You the relevant Benefit for every full six (6) consecutive hours up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) for a Family Plan stated in the Certificate of Insurance for the same Journey.

Section 35 - Hijack

If, during the Period of Insurance, while You are on a Journey, You are detained on a Public Conveyance due to it being hijacked, We will pay You the relevant Benefit for each six (6) hours period that the Hijack continues, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) stated in the Certificate of Insurance for the same Journey.
- (b) Any claims under Section 35 Hijack must be accompanied by a police report or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of such Hijack.

ADDITIONAL DEFINITION

Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance.

Section 36 - Kidnap/Hostage

If, during the Period of Insurance, while You are on a Journey, You are kidnapped or wrongly confined, abducted or restrained by criminal force, We will pay You the relevant Benefit for every six (6) consecutive hours that the kidnap continues, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey.
- (b) The kidnap must be reported to the police having jurisdiction at the place of loss no more than 24 hours after the incident. Any claims under Section 36 - Kidnap/Hostage must be accompanied by a police report and We must be satisfied with the contents thereof before being liable to pay the benefit under this Section.

ADDITIONAL EXCLUSION

In addition to Part 4 - General Exclusions, We will not pay under Section 36 - Kidnap/Hostage for any of the following:

1. Kidnapping by You or Your Family Member whether acting alone or in collusion with others.

Section 37 - Home Guard

If, during the Period of Insurance, while You are on a Journey, and your home is vacant, We will indemnify You for loss or damage to Home Contents kept in your place of residence, arising out of any one of the following perils up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy:

- (a) fire, lightning, thunderbolt, subterranean fire;
- (b) explosions;
- (c) aircraft and other aerial devices or articles dropped therefrom;
- (d) impact by:
 - (i) any vehicle, plant, machinery and equipment;
 - (ii) falling trees or branches but not loss or damage caused by falling or lopping of trees by or on the Policyholder's behalf; or
 - (iii) breakage or collapse of television and radio aerials, aerial fittings and masts
- (e) bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains;
- (f) theft, but only if accompanied by forcible and violent breaking into or out of the place of residence, or any attempt thereat;
- (g) riot, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbances;
- (h) malicious act of person(s) other than by a member of Your family or by any person lawfully in the residence.

ADDITIONAL CONDITIONS

- (a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.
- (b) In the event of loss or damage to any Home Contents forming part of a pair or set, Our liability shall not exceed a proportionate part of the value to the pair or set.

ADDITIONAL DEFINITION

Home Contents means movable furniture and furnishing, kitchen utensils, domestic appliances, audio and video equipment, clothing and other movable personal belongings of You and Your Immediate Family Members permanently residing with the adult Insured Person.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 37 - Home Guard for any of the following:

1. In respect of shortage due to error, omission, exchange or depreciation in value.
2. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your place of residence is unoccupied.
3. Theft during or after the occurrence of a fire.
4. The burning of property through the order of any public authority.
5. Perishable items.

We will not pay:

- (a) more than two thousand Singapore dollars (S\$2,000) in respect of platinum, gold and silver articles, watches, Jewelry, precious stones and furs collectively; or
- (b) more than one thousand Singapore dollars (S\$1,000) for any one (1) article, pair or set of articles.

Section 38 - Rental Vehicle Excess

If, during the Period of Insurance, while You are on a Journey, You become legally liable to pay a Rental Vehicle excess as a result of an Accidental collision involving, or theft of, a Rental Vehicle whilst in Your control, We will reimburse You for the excess up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) You are either a named driver or co-driver of the Rental Vehicle and the Rental Vehicle must be hired from a licensed rental agency.
- (b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to Rental Vehicle during the rental period.
- (c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 38 - Rental Vehicle Excess for any of the following:

1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 39 - Pet Care

If, during the Period of Insurance, while You are on a Journey, You are being prevented from completing the return leg of a Journey as a result of Travel Delay payable under Section 26 or You being Confined in a Hospital Overseas, We will indemnify You the additional cost of putting the pet in a pet's boarding home, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Your pet, if a dog, must be licensed by the Animal & Veterinary Service.

Section 40A - Hole-In-One

If, during the Period of Insurance, while You are on a Journey, You score a Hole-In-One, We will indemnify You for the Hospitality Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Hospitality Expenses means customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by You.

ADDITIONAL CONDITION

Any claims for indemnity must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.

Section 40B - Golf Equipment

If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trolley.

ADDITIONAL CONDITIONS

- (a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.

- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such items.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 40B - Golf Equipment for any of the following:

1. loss or damage occurring during the use of the Golf Equipment;
2. loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
3. loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials; or
4. loss or damage as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure the Golf Equipment.

Section 40C - Unused Green Fees

If, during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Sickness, We will indemnify You for any nonrefundable, pre-paid and unused green fees up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Any claims for indemnity must be accompanied by a copy of a medical report from the Doctor substantiating the Accidental Injury or Sickness and confirming Your inability to play golf as a result of such Accidental Injury or Sickness during the period for which the indemnity is being claimed.

Section 41 - Loss of Frequent Flyer Points

If, You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any Specified Cause (as defined in Section 21) and the loss of such points cannot be recovered from any other source,

We will indemnify You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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

Section 42 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under Section 1 to 41 and 43 (except Section 21 - Journey Cancellation, Section 23 - Journey Postponement, Section 25 - Loss of Advance Payment due to Insolvency or Bankruptcy of Travel Agency, and Section 43E Journey Cancellation due to Covid-19) up to the maximum sum insured specified in the Benefit Schedule for the said sections, provided that there is no liability when such Act of Terrorism involves the use of Biological Agents, Chemical Agents or Nuclear devices, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- a) For Insured Persons covered under a Group Policy under clause 4 of Part 5 of Special Conditions, Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (S\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the Limit of Benefit(s) Payable in respect of each Insured Person, whichever is lower.
- (b) Where You are insured under more than one (1) policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

Section 43A - Overseas Medical Expenses due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You are necessarily and reasonably Confined in a Hospital or other **Temporary Medical & Quarantine Facility** as a direct result of COVID-19 and as diagnosed by a Doctor who is directly treating, testing or, attending to the Your medical circumstances, We will cover You in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalization and medical arrangement up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

If due to reasons beyond the Insured Person's control, You are unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse You up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 43A - Overseas Medical Expenses due to COVID-19 for any of the following:

- (a) any further expenses incurred by the Insured Person if We wish to return the Insured Person back to Singapore, but the Insured Person refuses (where in the opinion of the treating Doctor and Chubb Assistance, the Insured Person is fit to travel);
- (b) Any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first sustained;
- (c) any expenses incurred in relation to treatment by an Alternative Medical Physician;
- (d) any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice; or(g)
- (e) expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests.

Section 43B - Emergency Medical Evacuation & Repatriation due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You:

- (a) are diagnosed with COVID-19 by a Doctor who is directly treating, testing or, attending to Your medical circumstances, and this is further validated by the designated Doctor appointed by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after being diagnosed with COVID-19; We may, based on the advice of the designated Doctor appointed by Chubb Assistance that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, 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 Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the **Covered Expenses**, up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, that You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where the Insured Person was transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

Section 43C - Overseas Hospital Confinement Benefit due to COVID-19

If, during the Period of Insurance, While You are on the Journey, You are necessarily and reasonably Confined in a Hospital or other **Temporary Medical & Quarantine Facility** Overseas as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to Your medical circumstances, We will pay You the relevant daily Benefit up to the maximum Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily Benefit amount shall be paid for each complete day twenty-four (24) hours of Confinement from the third (3rd) day of Confinement and up to the maximum Benefit specified in the Benefit Schedule.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

ADDITIONAL CONDITIONS

Overseas Hospital Confinement Benefit due to COVID-19 shall be payable only if the following conditions are met:

- (a) after a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

ADDITIONAL EXCLUSIONS

We will not pay under Overseas Hospital Confinement Benefit due to COVID-19 for any of the following:

- (a) any Confinement in Singapore
- (b) first forty-eight (48) hours of the Confinement.

Section 43D - Overseas Quarantine Benefit due to COVID-19

If, during the Period of insurance, You are necessarily placed under Compulsory Quarantine at **Designated Facility** Overseas as a direct result of being diagnosed with COVID-19 and confirmed by a Doctor, We will pay You the relevant daily Benefit up to the maximum Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The Overseas Quarantine Benefit due to COVID-19 will only be paid for each twenty-four (24) consecutive hour period of Compulsory Quarantine and up to the maximum sum insured specified in the Benefit Schedule. For this purpose, each day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such days do not run consecutively.

In addition to Part 2 - General Exclusions, We will not pay under Section 43D - Overseas Quarantine Benefit due to COVID-19 for any of the followings:

We will not pay under Overseas Quarantine Benefit due to COVID-19 for any Compulsory Quarantine in Singapore.

Designated Facility means facility that the local government has authorised to provide quarantine services to those diagnosed with COVID-19.

Section 43E - Journey Cancellation due to COVID-19

If You are forced to cancel any part of Your Journey as the direct and necessary direct result of any **COVID-19 Specified Cause** occurring within fifteen (15) days prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITION

COVID-19 Specified Cause means

- (a) the Insured Person or his/her Travel Companion is diagnosed with COVID-19 and confirmed by a Doctor;
- (b) the death of the Insured's Family Member or Travel Companion due to COVID-19 which resulted in the Insured Person cancelling the Journey; or
- (c) the Insured Person or his/her Travel Companion serving a Compulsory Quarantine or stay home notice order or Health Risk Warning (HRW) from the government due to close contact with a positive COVID-19 carrier, and as a result missed the Scheduled Departure Date.

Once an insured person cancels the trip and a claim is made for travel cancellation under Section 43E - Journey Cancellation due to COVID-19, the policy will immediately end when the trip is cancelled.

Section 43F - Journey Curtailment due to COVID-19

If, during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey, as the direct and necessary result of any of the COVID-19 Specified Cause (as defined in Section 43E) which takes place during the Journey, We will pay You in respect of Curtailment Expenses incurred up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before the Insured Person became aware of any circumstances which could lead to the disruption of a planned Journey.

ADDITIONAL DEFINITION

Curtailment Expenses mean:

- (b) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to the Country of Residence), which have not been and will not be used but become forfeited or payable under contract;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; and/or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from COVID-19 Specified Cause (as defined in Section 43E).

Additional Exclusions applicable for Section 43E - Journey Cancellation due to COVID-19 and Section 43F - Journey Curtailment due to COVID-19

In addition to Part 4 - General Exclusions, We will not pay under Section 43E - Journey Cancellation due to COVID-19 and Section 43F - Journey Curtailment due to COVID-19 for any of the following:

- (a) any change of plans on the Insured Person's part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
- (b) financial circumstances of the Insured Person or a Family Member;
- (c) any business or contractual obligations of the Insured Person or a Family Member;
- (d) Financial Default or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person has made his/her travel arrangements;
- (e) any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- (f) any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
- (g) any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points); or
- (h) compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.
- (i) any loss related to Journey curtailment due to COVID-19 for Cruise To Nowhere trip.
- (j) any loss due to Cruise being cancelled for Cruise To Nowhere trip.

Section 43G - Repatriation of Mortal Remains due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person suffers death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Singapore or his/her Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to the Insured Person's estate the actual expenses incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum Benefit specified in the Benefit Schedule.

ADDITIONAL DEFINITION

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

Additional Exclusions applicable for Section 43B- Emergency Medical Evacuation & Repatriation due to COVID-19 and Section 43G - Repatriation of Mortal Remains due to COVID-19

In addition to Part 4 - General Exclusions, We will not pay under Section 43B- Emergency Medical Evacuation & Repatriation due to COVID-19 and Section 43G - Repatriation of Mortal Remains due to COVID-19 for any of the following:

- (a) 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;
- (b) any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section;
- (c) any treatment performed or ordered by a person who is not a Doctor; and
- (d) any expenses incurred in relation to treatment that can be reasonably delayed until the Insured Person return to Singapore.

Part 8 Chubb Assistance - Scope Of Services (Tel. No. +65 6836 2922)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A - Pre-Trip Assistance:**1. Visa Information Services**

Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. Inoculation Information Services

Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. Weather Forecast Information Services

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. Foreign Exchange Rate Information Services

Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance:**1. Embassy Referral**

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Luggage Assistance

Chubb Assistance will assist You who have lost the luggage while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist You who have lost a passport while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling outside Singapore.

7. Lost Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling outside Singapore.

Section C - Medical Assistance:

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

Section D - Medical Arrangements:

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. Monitoring of Medical Condition during Hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies:

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 6, 7, 8 and 9 of Part 7.

2. Arrangement of Emergency Medical Evacuation

Refer to Section 15 and 43B of Part 7.

3. Arrangement of Repatriation of Mortal Remains

Refer to Section 16, 17 and 43B of Part 7.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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