

INSURE & TRAVEL POLICY

Table of Benefits (Effective date: 20 April 2019)

Benefits	Maximum Limit Per Plan		
	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
1. Trip Cancellation Sub-limit for Trip Postponement Sub-limit for Replacement of Traveller	3,000 500 No cover	10,000 1,000 100	15,000 1,500 200
2. Loss of Deposit or Charges paid due to bankruptcy or insolvency of Travel Agent	2,500	5,000	7,500
3. Accidental Death and Permanent Total Disablement (a) Each Adult below Age 70 years old (b) Each Adult Age 70 years old and above (c) Each Child (d) Aggregate limit for Family Plan	150,000 50,000 20,000 400,000	250,000 120,000 50,000 750,000	500,000 120,000 75,000 1,300,000
4. Increase Indemnity whilst on Scheduled Public Conveyance (a) Each Adult below Age 70 years old (b) Each Adult Age 70 years old and above (c) Each Child (d) Aggregate limit for Family Plan	300,000 No cover 40,000 800,000	500,000 No cover 100,000 1,500,000	1,000,000 No cover 150,000 2,600,000
5. Repatriation Expenses for Mortal Remains	50,000	Unlimited	Unlimited
6. Child's Education Fund Limit for each Child	No cover No cover	20,000 5,000	20,000 5,000
7. Medical, Dental and Other Expenses Incurred Overseas Sub-limit for Pregnancy related medical expenses (a) Each Adult below Age 70 years old (b) Each Adult Age 70 years old and above (Combined limit with Emergency Medical Evacuation and Repatriation benefit) (c) Each Child (d) Aggregate limit for Family Plan	No cover 200,000 100,000 100,000 800,000	No cover 500,000 150,000 200,000 1,500,000	10,000 750,000 150,000 200,000 2,000,000
8. Emergency Medical Evacuation and Repatriation (a) Each Adult below Age 70 years old (b) Each Adult Age 70 years old and above (Combined limit with Medical, Dental and Other Expenses Incurred Overseas benefit) (c) Each Child	Unlimited 100,000 500,000	Unlimited 150,000 Unlimited	Unlimited 150,000 Unlimited

Table of Benefits (Effective date: 1 March 2019)

Benefits	Maximum Limit Per Plan		
	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
9. Follow-Up Medical Expenses Incurred Upon Return to Singapore (a) Each Adult below Age 70 years old (b) Each Adult Age 70 years old and above (c) Each Child (d) Aggregate limit for Family Plan	10,000 5,000 5,000 50,000	25,000 15,000 15,000 100,000	50,000 15,000 17,500 150,000
10. Traditional Chinese Medical and/or Chiropractic Treatment Expenses	200	300	500
11. Mobile Phone Charges for Emergency Medical Assistance	100	200	300
12. Hospital Confinement Allowance (a) Hospital Day stay in overseas Limit for each complete Hospital Day stay (b) Hospital Day stay in Singapore Limit for each complete Hospital Day stay	5,000 100 50	10,000 200 100	15,000 300 200
13. Compassionate Visit by a Relative or Friend	3,000	5,000	5,000
14. Child Caretaker	3,000	5,000	5,000
15. Baggage Delay (a) Limit for each full 6 consecutive hours delay whilst overseas (b) Lump sum limit after full 6 consecutive hours delay in Singapore	1,000 100 100	1,200 200 200	2,000 200 200
16. Travel Delay (I) (a) Limit for each full 6 consecutive hours delay whilst overseas (b) Partial Trip cancellation (c) Lump sum limit after full 6 consecutive hours delay in Singapore (II) Total Curtailement due to Travel Delay and return to Singapore	1,000 50 250 50 1,000	1,200 100 500 100 5,000	2,000 100 500 100 5,000
17. Flight Deviation Limit for each full 6 consecutive hours	500 50	1,000 100	1,500 100
18. Travel Misconnection	50	100	200
19. Overbooked Scheduled Public Conveyance whilst overseas	No cover	100	200
20. Trip Curtailment	5,000	10,000	20,000
21. Un-utilised Entertainment Ticket	No cover	200	500

Table of Benefits (Effective date: 1 March 2019)

Benefits	Maximum Limit Per Plan		
	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
22. Baggage and Personal Effects Limit per article or pair or set	2,000 500	5,000 800	7,500 800
23. Personal Money and Travel Documents Sub-limit for Money	3,000 250	5,000 500	5,000 500
24. Hijacking Limit for each full 6 consecutive hours	3,000 100	5,000 100	7,500 200
25. Kidnapping Limit for each full 12 consecutive hours	3,000 100	5,000 100	7,500 200
26. Credit Card Indemnity Sub-limit for phone charges for calling UOB Card Centre	250 50	500 100	750 150
27. Credit Card Liability Protector	1,000	3,000	3,000
28. Personal Liability Aggregate limit for Family Plan	500,000 500,000	1,000,000 1,000,000	1,000,000 1,000,000
29. Rental Vehicle Excess	No cover	750	1,500
30. Home Protection (limit per household) Sub-limit for burglary	3,000 500	5,000 1,000	7,500 1,000
31. Act of Terrorism Excluding nuclear, chemical and biological terrorism	Cover all Sections up to the maximum benefit amount for each Section		
32. Travel Assistance While Overseas	Referral Services provided by International SOS		

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

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

ELIGIBILITY

- (1) **You** must be a Singapore Citizen or Singapore Permanent Resident or hold a valid Employment Pass or Work Permit to work in Singapore or hold a Dependent Pass or Long Term Visit Pass.
- (2) The minimum and maximum enrolment **Age** for Annual Multi-Trip Individual plan is 21 and 65 years old respectively.

WARRANTY

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

GEOGRAPHICAL AREAS

For Single Trip Plan

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

Annual Multi-Trip Plan

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

24-HOUR EMERGENCY MEDICAL ASSISTANCE – HELPLINE NUMBER: (65) 6337 9126

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

PERIOD OF INSURANCE

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

For Single Trip Plan

In respect of all Sections except Section 1 and 2, this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence or business in Singapore or expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on the completion of the **Trip**.

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

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

You must purchase the insurance before **Your Trip**. If this Insurance is purchased after **You** have departed from Singapore, no coverage will be extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded subjected to an administrative charge of S\$25 per policy.

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

For Annual Multi-Trip Plan

In respect of all Sections except Section 1 and 2, this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** and ends on:

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

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

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

AUTOMATIC EXTENSION ON THE PERIOD OF INSURANCE

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

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

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

CLAIM NOTIFICATION

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

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

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

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

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

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

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

We reserve **Our** rights to:

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

DEFINITIONS

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

19. **"Illness"** means any noticeable change in physical health of an Insured Person due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the **Insured Person** seeks the care of a **Qualified Medical Practitioner** acting within the scope of his/her license to treat the **Illness** for which the claim is made provided the **Illness** is not **Pre-Existing Condition** and nature of **Illness** is not excluded from this Policy.
20. **"Immediate Family"** means **Insured's** legal spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, brother, brother-in-law, sister or sister-in-law.
21. **"Injury"** means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
22. **"Insurer/ Our/ We/ Us"** refers to United Overseas Insurance Limited.
23. **"Insured"** refers to a person or an entity shown in the Schedule of Certificate of Insurance and/or the Policy.
24. **"Insured Person/ You/ Your/ Yourself"** refers to the **Insured Person(s)** shown in the Schedule of Certificate of Insurance and/or Policy.
25. **"ISOS"** refers to International SOS Pte Ltd.
26. **"Kidnap"** means any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an **Insured Person** against his/her will for the purpose of demanding a ransom. This does not apply to minor kidnapped by his/her own parent(s).
27. **"Loss of Eye"** means the complete and irrecoverable and irremediable loss of sight of an eye.
28. **"Loss of Limb"** means:
 - (a) in the case of any upper limb loss by physical severance of at least all four (4) fingers in their entirety or permanent total loss of use of an entire arm or hand;
 - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
29. **"Loss of Speech"** means total permanent inability to communicate verbally.
30. **"Money"** means bank currency notes and coins, cheques, travellers' cheques, postal or money orders, petrol coupons or credit vouchers in **Your** custody at the time of loss.
31. **"Permanent Total Disablement"** means absolute disablement for fifty-two (52) weeks and at the end of that time beyond hope of improvement.
32. **"Pre-existing Condition"** means any **Injury, Illness** or physical condition
 - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
 - (b) which was known by the **Insured** or the **Insured Person** to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received.
 For the **Insured Person** taking **Annual Multi-Trip Plan, Pre-existing Condition** will apply to subsequent **Trip** if an **Insured Person** has made a claim for a medical condition on a previous **Trip**.
33. **"Qualified Medical Practitioner"** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Qualified Medical Practitioner** shall not be the **Insured Person**, the **Insured Person's** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
34. **"Riot"** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted Governmental authority in suppression or attempting to suppress any such disturbance or in minimising the consequence of such disturbance.
35. **"Scheduled Public Conveyance"** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It excludes all modes of transportation that are chartered or arranged as part of a tour even if the services are regularly scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
36. **"Serious Injury or Serious Illness"** whenever applied to the **Insured Person**, is one which requires treatment by a **Qualified Medical Practitioner** and which results in the **Insured Person** being certified by that **Qualified Medical Practitioner** as unfit to travel or continue with his/her **Trip**.
When applied to the **Immediate Family**, it shall mean **Injury** or **Illness** certified as being dangerous to life by a **Qualified Medical Practitioner** and which results in the **Insured Person's** discontinuation or cancellation of his/her **Trip**.

37. “**Single Trip Plan**” policy means a Certificate of Insurance and/or Policy where premium is charged according to the selected Plan, **Trip** duration and Geographical Area of each **Trip**.
38. “**Strike**” means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
39. “**Third Degree Burn**” means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
40. “**Travel Agent**” refers to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Cap. 334).
41. **Travel Documents**” means travel-ticket, passport and other relevant travel document.
42. “**Traditional Chinese Medicine**” means treatment or conduct by a **Qualified Medical Practitioner** of any of the following acts or activities:
 - (a) acupuncture;
 - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
 - (c) the regulation of the functional states of the human body;
 - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another **Qualified Medical Practitioner**;
 - (e) the processing of any herbal medicine; and
 - (f) the retailing of any herbal medicine, on the basis of **Traditional Chinese Medicine**.
43. “**Trip**” means the period commencing from the time **You** leave **Your** place of residence or business to proceed directly to the place of embarkation in Singapore and ceases when **You** return to **Your** place of residence or business or three (3) hours upon **Your** arrival in Singapore after clearing the Immigration or the expiry of the Period of Insurance shown on the Certificate of Insurance and/or Policy, whichever is the earlier. Subject to maximum duration of **Trip** not more than one hundred and eighty-five (185) days for **Single Trip Plan** and each **Trip** not more than ninety (90) days for **Annual Multi-Trip Plan** policy.
44. “**Valuables**” means articles of gold and/or silver, and/or other precious metal, semi-precious gems, furs and watches.

INSURANCE BENEFITS

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

Section 1: Trip Cancellation

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Trip Cancellation	3,000	10,000	15,000
Sub-limit for Trip Postponement	500	1,000	1,500
Sub-limit for Replacement of Traveller	No cover	100	200

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

- loss of deposits or charges paid in advance or contracted to be paid for **Your Trip** which cannot be recovered from any other source;
- loss of **Frequent Flyer Points** or similar travel points used by **You** as a registered member to purchase an airline ticket.

if it is necessary and unavoidable to cancel **Your Trip** due to the occurrence of any of the following event within thirty (30) days (except (d)) from **Your** scheduled **Trip** departure date.

- The unexpected death, or **Serious Injury** or **Serious Illness** or compulsory quarantine of **Yourself, Your Immediate Family** or a travel companion that result in **You** being left with no travel companion.
- Unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **Your** control at the planned destination(s).
- Unexpected outbreak of epidemic disease declared by World Health Organisation in Singapore or at the planned destination.
- Serious damage to **Your** principal residence in Singapore from fire, flood or similar natural disaster (such as typhoon, earthquake, etc) seven (7) days before **Your** departure date which require **Your** presence on the premise on the departure date.
- Witness, summons or jury service which is not made known to **You** prior to the taking up of this Certificate of Insurance and/or Policy.
- Natural disaster which has catastrophic consequence at the planned destination.
- Any event leading to airspace or airport closure which prevent **You** from commencing the **Trip**.

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

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

In the event **You** need to defer or postpone **Your Trip** as shown in **Your** booking invoice/ travel itinerary or to enable another traveller to take over **Your** place on the same **Trip** due to the occurrence of any of the above event within thirty (30) days (except (d)) from **Your** scheduled departure date, **We** will reimburse **You** up to the sub-limit for the cover the administrative charges unavoidably incurred for making changes to the travel and/or accommodation arrangement and for which **You** are unable to recover from any other source. **We** will only pay claim for either Trip Cancellation or Trip Postponement or Replacement of Traveller.

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

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

Exclusions applicable to Section 1 only

We will not pay claims in respect of:

- Loss that is directly or indirectly caused by Government regulation or control;
- Loss caused by cancellation by the operator of the **Scheduled Public Conveyance** or any other provider of the travel and/or accommodation;
- Loss that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- Any additional cost incur for the new travel and/or accommodation arrangement.

Section 2: Loss of Deposit or Charges paid due to bankruptcy or insolvency of Travel Agent

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Loss of Deposit or Charges paid due to bankruptcy or insolvency of Travel Agent	2,500	5,000	7,500

We will reimburse **You** up to the maximum limit for this Section for loss of deposit or charges paid in advance due to bankruptcy or insolvency of the **Travel Agent** **You** have arranged the **Trip** with in Singapore.

The cover is effective only if this insurance is purchased before the **You** becomes aware of any circumstances which could lead to the disruption of **Your Trip** and this insurance is purchased more than three (3) days before **Your** scheduled **Trip** departure date.

Exclusion applicable to Section 2 only

We will not pay claims in respect of:

- (1) Loss caused directly or indirectly by Government regulations or control.

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

Section 3: Accidental Death and Permanent Total Disablement

If **You** sustain **Injury** during the Period of Insurance, the following benefit will be paid:

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Accidental Death and Permanent Total Disablement			
(a) Each Adult below Age 70 years old	150,000	250,000	500,000
(b) Each Adult Age 70 years old and above	50,000	120,000	120,000
(c) Each Child	20,000	50,000	75,000
(d) Aggregate limit for Family Plan	400,000	750,000	1,300,000

Schedule of Benefits	Percentage of Maximum Limit
1 Death	100%
2 Permanent Total Disablement from gainful employment of any and every kind	
(a) Loss of two (2) or more Limbs	100%
(b) Loss of one Limb	50%
(c) Loss of both Eyes	100%
(d) Loss of one Eye	50%
(e) Loss of hearing	both ears 75% one ear 15%
(f) Loss of Speech	75%
(g) Removal of lower jaw by surgical operation	50%
(h) Loss of a thumb	both phalanges 25% one phalanx 10%
(i) Loss of an index finger	three phalanges 10% both phalanges 8% one phalanx 4%
(j) Loss of other fingers	three phalanges 6% two phalanges 4% one phalanx 2%
(k) Loss of a big toe	both phalanges 10% one phalanx 5%
(l) Loss of each other toe	2%
(m) Third Degree Burn of 20% or less of the total body surface area.	50%
(n) Third Degree Burn of more than 20% of the total body surface area.	100%

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

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

We will only pay claim for either Section 3 or 4 only and not both.

Section 4: Increase Indemnity whilst on Scheduled Public Conveyance

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Increase Indemnity whilst on Scheduled Public Conveyance			
(a) Each Adult below Age 70 years old	300,000	500,000	1,000,000
(b) Each Adult Age 70 years old and above	No cover	No cover	No cover
(c) Each Child	40,000	100,000	150,000
(d) Aggregate limit for Family Plan	800,000	1,500,000	2,600,000

In the event of an **Accident** while **You** are travelling in a **Scheduled Public Conveyance** which resulted in **Your** death, the above benefit will be paid.

We will only pay claim for either Section 3 or 4 only and not both.

Section 5: Repatriation Expenses for Mortal Remains

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Repatriation Expenses for Mortal Remains	50,000	Unlimited	Unlimited

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

Exclusions applicable to Section 5 only

We will not pay claims in respect of:

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

Section 6: Child's Education Fund

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Child's Education Fund Sub-limit for each Child	No cover No cover	20,000 5,000	20,000 5,000

In the event of a claim being pay out under Section 3 or 4 upon the death of an **Insured Adult**, who at the date of the **Accident** has legal **Child** or **Children**, **We** will pay the **Insured Adult's** legal personal representative up to the maximum limit for this Section.

Your legal personal representative must provide **Us** a signed undertaking that the Benefit amount paid will be repaid to **Us** in the event that is discovered subsequently that **You** are alive.

Section 7: Medical, Dental and Other Expenses Incurred Overseas

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Medical, Dental and Other Expenses Incurred Overseas Sub-limit for Pregnancy related medical expenses	No cover	No cover	10,000
(a) Each Adult below Age 70 years old	200,000	500,000	750,000
(b) Each Adult Age 70 years old and above (combined limit with Emergency Medical Evacuation and Repatriation benefit)	100,000	150,000	150,000
(c) Each Child	100,000	200,000	200,000
(d) Aggregate Limit for Family Plan	800,000	1,500,000	2,000,000

In the event that there is also a valid claim under Section 8 – Emergency Medical Evacuation and Repatriation for **Adult Age** seventy (70) years and above, the total amount payable for both Section 7 and 8 shall not exceed the maximum limit for this Section.

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

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

Pregnancy related medical expenses benefit – For Preferred Plan only.

We will reimburse **You** up to the maximum sub-limit for this cover for the medical expenses which are necessarily incurred whilst overseas for a pregnancy-related sickness.

This cover does not apply to pregnancy-related sickness or treatment which **You** already sought in Singapore or upon return to Singapore. If **You** are entitled to a refund of all or part of the expenses from any person or any other source, **We** will only pay the balance amount of the medical expenses that is not refunded subject to the applicable limits.

For the purpose of this cover, pregnancy-related sickness or treatment or losses suffered as a result of Pregnancy-Related Sickness while overseas does not include the following:

- (1) Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks);
- (2) Ectopic pregnancy, childbirth, including premature childbirth or stillbirth;
- (3) Abortion or miscarriage, except if related to **Accidental Injury** and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
- (4) Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses;
- (5) Any depressive, psychological or psychiatric illness, including post-natal depression; and
- (6) **Pre-existing conditions.**

Section 8: Emergency Medical Evacuation and Repatriation

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Emergency Medical Evacuation and Repatriation			
(a) Each Adult below Age 70 years old	Unlimited	Unlimited	Unlimited
(b) Each Adult Age 70 years old and above (combined limit with Medical, Dental and Other Expenses Incurred Overseas benefit)	100,000	150,000	150,000
(c) Each Child	500,000	Unlimited	Unlimited

International SOS Pte Ltd (ISOS)

24-Hour Emergency Medical Assistance Helpline

Telephone number: 65-6337 9126

In the event that there is also a valid claim under Section 7 – Medical, Dental and Other Expenses Incurred Overseas for **Adult Age** seventy (70) years old and above, the total amount payable for both Section 7 and Section 8 shall not exceed the maximum limit of the amount shown for Section 7.

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

If **You** sustained **Injury** and/or **Illness** while overseas, and which in the opinion of **ISOS**, it is necessary to evacuate **You** to the nearest registered medical institution for necessary medical treatment, **We** will pay for the reasonable cost of transporting and en-route medical care and supplies necessarily incurred.

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

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

Exclusions applicable to Section 8 Only

We will not pay claims in respect of:

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

Section 9: Follow-Up Medical Expenses Incurred Upon Return to Singapore

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Follow-Up Medical Expenses Incurred Upon Return to Singapore			
(a) Each Adult below Age 70 years old	10,000	25,000	50,000
(b) Each Adult Age 70 years old and above	5,000	15,000	15,000
(c) Each Child	5,000	15,000	17,500
(d) Aggregate Limit for Family Plan	50,000	100,000	150,000

We will reimburse **You** the necessary medical expenses and/or hospital expenses incurred in Singapore from a **Qualified Medical Practitioner** arising from an **Accident** or **Illness** sustained while overseas during the Period of Insurance if

- (1) Prior treatment has not been sought overseas, **You** must seek medical treatment within five (5) days upon return to Singapore;
- (2) Treatment has been sought overseas, **You** have up to maximum of thirty-one (31) days to continue the follow-up medical treatment in Singapore or up to the maximum limit for this Section.

Section 10: Traditional Chinese Medical and/or Chiropractic Treatment Expenses

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Traditional Chinese Medical and/or Chiropractic Treatment Expenses	200	300	500

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

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

- (a) if prior treatment has not been sought overseas, **You** must seek medical treatment within five (5) days upon return to Singapore;
- (b) if treatment has been sought overseas, **You** have up to maximum of thirty-one (31) days to continue medical treatment in Singapore or up to the maximum limit for this Section.

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

Section 11: Mobile Phone Charges for Emergency Medical Assistance

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Mobile Phone Charges for Emergency Medical Assistance	100	200	300

We will reimburse **You** up to maximum limit for this Section for the actual mobile telephone charges incurred for the sole purpose of engaging the service of **ISOS** during a medical emergency situation. A claim under Section 7 and/or 8 must be admissible for this Section to be paid out.

Exclusions applicable to Section 11 Only

We will not pay claims for:

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

Section 12: Hospital Confinement Allowance

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Hospital Confinement Allowance	5,000	10,000	15,000
(a) Hospital Day stay in overseas Limit for each complete Hospital Day stay	100	200	300
(b) Hospital Day stay in Singapore Limit for each complete Hospital Day stay	50	100	200

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

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

Exclusions applicable to Section 7 and 12 only

We will not pay claims in respect of:

- (1) Any other treatment or aid obtained in Singapore (except as specifically provided for in Section 9);
- (2) Surgery or medical treatment which in the opinion of the **Qualified Medical Practitioner** treating **You** can be reasonably delayed until **Your** return to Singapore (except as specifically provided for in Section 9).

Section 13: Compassionate Visit by a Relative or Friend

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Compassionate Visit by a Relative or Friend	3,000	5,000	5,000

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

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

Section 14: Child Caretaker

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Child Caretaker	3,000	5,000	5,000

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

Exclusions applicable to Section 3, 4, 7, 9, 13 and 14 only

We will not pay claims in respect of:

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

Section 15: Baggage Delay

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Baggage Delay	1,000	1,200	2,000
(a) Limit for each full 6 consecutive hours delay whilst overseas	100	200	200
(b) Lump sum limit after full 6 consecutive hours delay in Singapore	100	200	200

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

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

You cannot claim under both Section 15 and 22 for the same event.

Section 16: Travel Delay

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
(I) Travel Delay	1,000	1,200	2,000
(a) Limit for each full 6 consecutive hours delay whilst overseas	50	100	100
(b) Partial Trip cancellation	250	500	500
(c) Lump sum limit after full 6 consecutive hours delay in Singapore	50	100	100
(II) Total Curtailement due to Travel Delay and return to Singapore	1,000	5,000	5,000

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

- (a) **Strike** or other industrial action;
- (b) **Riot** or **Civil Commotion**;
- (c) Adverse weather conditions;
- (d) Mechanical breakdown/derangement or operational requirements of that **Scheduled Public Conveyance**;
- (e) Natural disaster which has catastrophic consequences;
- (f) Any event leading to airspace or airport closure.

In addition, if any part of the **Trip** is cancelled due to the Travel Delay, a reimbursement of up to the maximum limit for (I)(b) will be payable to **You** in respect of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your** benefit provided that **You** continue with the **Trip**.

Where the delay occurred in Singapore, **We** will pay **You** a lump sum shown under (I)(c) provided full six (6) consecutive hours have lapsed from the time specified in the itinerary.

We will reimburse **You** up to the maximum limit for (II) in respect of the irrecoverable deposit or charges paid in advance or contracted to be paid for **Your** benefit only if the Travel Delay occurred whilst overseas is delayed for more than forty-eight (48) hours and **You** decided to cancel **Your Trip** and return to Singapore immediately.

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

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

The maximum limit for (a) to (c) shall not exceed the maximum limit stated in (I) and the maximum limit for (I) and (II) of this Section shall not exceed the maximum limit station in (II). **You** cannot claim (I)(b) and (II) for the same event.

The cover is effective only if this insurance is purchased before the **You** becomes aware of any circumstances.

Exclusions applicable to Section 16 only

We will not pay claims arising directly or indirectly from:

- (1) Failure to check-in according to the itinerary supplied to **You**;
- (2) **Strike** or other industrial action existing at the date this Insurance is purchased by **You**;
- (3) **Your** late arrival at the airport or port after check-in or boarding time (except for the late arrival due to **Strike** or industrial action);
- (4) Cancellation of **Scheduled Public Conveyance** by the operators for whatever reasons not mentioned above.

Section 17: Flight Deviation

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Flight Deviation Limit for each full 6 consecutive hours	500 50	1,000 100	1,500 100

We will pay **You** a cash benefit up to the maximum limit for this Section if the scheduled flight in which **You** are travelling is diverted due to:

- (a) Adverse weather conditions;
 - (b) Emergency medical treatment of a fellow passenger;
 - (c) Mechanical breakdown/derangement of that scheduled flight;
 - (d) Any event leading to airspace or airport closure,
- which prevent **Your** scheduled flight from arriving at **Your** planned destination at scheduled arrival time.

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

You cannot claim under both Section 16 and 17 for the same event.

Section 18: Travel Misconnection

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Travel Misconnection	50	100	200

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

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

Section 19: Overbooked Scheduled Public Conveyance Whilst Overseas

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Overbooked Scheduled Public Conveyance Whilst Overseas	No cover	100	200

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

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

Section 20: Trip Curtailment

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Trip Curtailment	5,000	10,000	20,000

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

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

in **Your** need to **Curtail Your Trip** and return to Singapore immediately due to the occurrence of any of the following event.

- (a) **Your Serious Injury or Serious Illness**
- (b) The unexpected death, or **Serious Injury or Serious Illness** of **Your Immediate Family** or a travel companion that result in **You** being left with no travel companion;
- (c) Unexpected outbreak of **Strike or Riot or Civil Commotion** arising out of circumstances beyond **Your** control at the planned destination(s);
- (d) Unexpected outbreak of epidemic disease declared by World Health Organisation at the planned destination(s) and such declaration is not issued when **You** purchase this Insurance;
- (e) Serious damage to **Your** principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent **You** from continuing **Your** scheduled **Trip**;
- (f) Witness, summons or jury service which is not made known to **You** prior to the taking up of this Certificate of Insurance and/or Policy;
- (g) **Hijacking** of the **Scheduled Public Conveyance** in which **You** are on board as a passenger;
- (h) Natural disaster which has catastrophic consequences.

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

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

Exclusions applicable to Section 1, 2 and 20 only

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

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

Section 21: Un-utilised Entertainment Ticket

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Un-utilised Entertainment Ticket	No cover	200	500

We will reimburse **You** up to the maximum limit for this Section for any non-refundable portion of the **Entertainment Ticket** not been able to utilise due to **Trip** cancellation or **Curtailment**. A claim under Section 1, 2 or 20 must be admissible for this Section to be paid out.

The cover is effective only if this Insurance is purchased before **You** become aware of any circumstances which could result in a valid claim under Section 1, 2 or 20.

The original un-utilised **Entertainment Ticket** must be presented for claim purpose.

Exclusion applicable to Section 21

We will not pay claims if **You** have been reimbursed by any other party or under any other Section of this Policy.

Section 22: Baggage and Personal Effects

Maximum Limit	Basic Plan (\$\$)	Essential Plan (\$\$)	Preferred Plan (\$\$)
Baggage and Personal Effects Limit per article or pair or set	2,000 500	5,000 800	7,500 800

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

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

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

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

We shall not be liable for more than limit stated in the respective Plan in respect of any one article or pair or set of articles.

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

Exclusions applicable to Section 22 and/or 23 only

We will not pay claims in respect of:

- (1) Loss of or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained;
- (2) Loss of or damage arising from delay or confiscation or detention by Customs or other official;
- (3) Loss of or damage to stamps, documents (other than those specifically mentioned in Section 23) or contact or cornea lenses, damage to fragile or brittle articles; dentures, fruits, perishable, consumables;
- (4) Business goods or samples or any property belonging to **Your** Employer;
- (5) Normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by **You** to repair, clean or alter any property;
- (6) Cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
- (7) Loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- (8) Loss of or theft of property left unattended in a public place including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle which is not visible from the outside of the vehicle or as a result of **Your** failure to take due care and precautions for the safeguard and security of such property;
- (9) Loss to **Your** baggage sent in advanced mailed or shipped separately;
- (10) Unexplained and mysterious disappearance.

Section 23: Personal Money and Travel Documents

Maximum Limit	Basic Plan (\$\$)	Essential Plan (\$\$)	Preferred Plan (\$\$)
Personal Money and Travel Documents Sub-limit for Money	3,000 250	5,000 500	5,000 500

We will reimburse **You** up to a maximum limit for this Section for:

1. The cost of replacing the **Travel Documents** including reasonable additional accommodation and travelling expenses necessarily incurred for the purpose of obtaining the replacement of the **Travel Documents**,
- (2) Loss of **Your Money** up to the sub-limit for this cover,

arising out of robbery, burglary, theft or natural disaster while overseas during the Period of Insurance.

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

Exclusions applicable to Section 23 only

We will not pay claims in respect of:

- (1) Shortage due to error, omission exchange or depreciation in value;
- (2) Loss of travellers' cheques not immediately reported to the local bank or agent of issuing authority;
- (3) Loss of pre-paid cards, bonds, stamps or securities of any kind;
- (4) Unexplained losses;
- (5) Replacement of lost credit cards and identification cards (IC).

Section 24: Hijacking

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Hijacking Limit for each full 6 consecutive hours	3,000 100	5,000 100	7,500 200

We will pay **You** a cash benefit up to the maximum limit for this Section for each full six (6) consecutive hours if the **Scheduled Public Conveyance** in which **You** are travelling in is **hijacked** during the Period of Insurance.

Exclusion applicable to Section 24 only

We will not pay claims in respect of:

- (1) Event that take place in **Your** country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active.

Section 25: Kidnapping

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Kidnapping Limit for each full 12 consecutive hours	3,000 100	5,000 100	7,500 200

We will pay **You** a cash benefit up to the maximum limit for this Section for every full twelve (12) consecutive hours if **You** are held hostage following a **Kidnap**, which occurs overseas during a **Trip**.

As a condition precedent to **Our** liability, **We** must:

1. Have satisfactory proof that the event has actually occurred;
2. Be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
3. If it is in **Your** best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Exclusions applicable to Section 25 only

We will not pay claims in respect of:

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

Section 26: Credit Card Indemnity

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Credit Card Indemnity Sub-limit for phone charges for calling UOB Card Centre	250 50	500 100	750 150

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

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

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

Exclusive for UOB Cardholders only

We will also reimburse **You** up to the sub-limit for this benefit for the actual mobile phone charges incurred while overseas for calling United Overseas Bank Limited (UOB) only, to report the loss of **Your** UOB credit card(s).

Exclusions applicable to Section 26 only

We will not pay claims in respect of:

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

Section 27: Credit Card Liability Protector

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Credit Card Liability Protector	1,000	3,000	3,000

In the event of **Your** accidental death while overseas occurring in the Period of Insurance, **We** will pay the issuing bank(s) up to the maximum limit for this Section for the outstanding balances charged to the **Your** credit or charge card (less any arrears payment from prior months) during the **Trip**.

The credit or charge card(s) must be issued in Singapore and a claim under Section 3 or 4 must be admissible for this Section to be paid out.

Section 28: Personal Liability

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Personal Liability	500,000	1,000,000	1,000,000
Aggregate limit Family Plan	500,000	1,000,000	1,000,000

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

1. **Your** legal liability to third party arising from **Injury** and accidental loss of or damage to property, during the Period of Insurance while overseas, and
2. Third party's costs and expenses recoverable from **You** and **Your** costs and expenses incurred with **Our** written prior consent.

Exclusions Applicable to Section 28 only

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

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

Section 29: Rental Vehicle Excess

Maximum Limit	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Rental Vehicle Excess	No cover	750	1,500

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

Conditions to be met:

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

Exclusions applicable to Section 29 only

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

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

Section 30: Home Protection

Maximum Limit per household	Basic Plan (S\$)	Essential Plan (S\$)	Preferred Plan (S\$)
Home Protection	3,000	5,000	7,500
Sub-limit for burglary	500	1,000	1,000

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

For loss of or damage due to burglary, **We** shall indemnify **You** up to the sub-limit per household for this cover.

Exclusions applicable to Section 30 only

We will not pay claims in respect of:

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

Section 31: Act of Terrorism

We will indemnify **You** up to the maximum limit of the amount shown under the respective Section subject to the terms and conditions for each applicable Section for loss or damage arising directly or indirectly from any Act of Terrorism except for loss or damage arising from Acts of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

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

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

Section 32: Travel Assistance While Overseas

International SOS Pte Ltd (ISOS)
24-Hour Travel Assistance Helpline

Telephone number: 65-6337 9126

We have made arrangement with **ISOS** to provide Travel Assistance to **You** while **You** are overseas.

The below mentioned services are purely on referral or arrangement basis.

- (1) Visa and Inoculation Requirements Information
ISOS shall provide information concerning Visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visa). This information will be provided to the **Insured** at any time, whether or not the **Insured** is travelling or an emergency has occurred. **ISOS** shall inform the **Insured** requesting such information that **ISOS** is simply communicating the requirements set forth in a document and **ISOS** shall name the document.
- (2) Interpreter Referral
ISOS will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreter's office in foreign countries.

Although **ISOS** shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the **Insured**. **ISOS** however, will exercise care and diligence in selecting the service providers.
- (3) Legal Referral
ISOS will provide the **Insured** with the name, address, telephone numbers, if requested by the **Insured** and if available, office hours for referred lawyers and legal practitioners. **ISOS** will not give any legal advice to the **Insured**.

Although **ISOS** shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the **Insured**. **ISOS** however, will exercise care and diligence in selecting the service providers.
- (4) Embassy Referral
ISOS shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
- (5) Emergency Message Transmission
In the event of an emergency or a hospital confinement, **ISOS** will undertake to keep the **Insured's Immediate Family** informed, upon the **Insured** or his/her travelling companion's request and consent to do.

We and **ISOS** do not warrant the services of the service providers and shall not be liable for any injury, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this Section.

The service providers recommended by **ISOS** are not **Our** or **ISOS**. **We** and **ISOS** shall also not be responsible or liable for the action, advice, information given, statements made by the service providers or any person in the provision of such service or assistance under this Section.

All payment for use of any of the above service is to be paid directly to the service provider.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

This insurance does not cover claims:

1. Resulting from **Pre-existing condition** as defined in the Definition, congenital disease or physical abnormality.
2. Directly or indirectly occasioned by, happening through, or in consequence of:
 - (a) Participation in any profession sports or in any games and sports whereby **You** would earn remunerations, donation, sponsorship or income of any kind;
 - (b) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor;
 - (c) **Accidents** while **You** are engaging in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing, or any activity involving **You** being airborne (whether suspended or not);
 - (d) **Accidents** while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
3. Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an **Accident**.
4. If **You** are travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
5. In respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
6. While **You** are engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
7. In respect of mysterious disappearances or unexplained losses.
8. Directly or indirectly occasioned by, happening through or in consequence of:
 - (a) Treatment of mental **Illness**, psychiatric disorders, wilfully self-inflicted **Injury** or **Illness**, committing suicide while sane or insane; the effect or under the influence of alcohol or the use of drugs (other than drugs use in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction);
 - (b) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex);
 - (c) Self-exposure to needless peril (except in an attempt to save human life);
 - (d) Nuclear fission, nuclear fusion or radioactive contamination;
 - (e) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a **Civil War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority

GENERAL CONDITIONS

1. **Governing Law**
This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.
2. **Interpretation**
This Certificate of Insurance and/or Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of the Certificate of Insurance and/or Policy shall bear such meaning whenever it may appear.
3. **Observance**
The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance and/or Policy by **You** or anyone acting on **Your** behalf insofar as they relate to anything to be done or complied with **You** or anyone acting on **Your** behalf shall be a condition precedent to any liability of the **Insurer** to make any payment under this Certificate of Insurance and/or Policy.
4. **Reasonable Care**
You shall act in a prudent manner and exercise reasonable care for the safety and supervision of **Your** property as if uninsured and to prevent loss, damage, **Accident**, **Injury** or **Illness**.
5. **Fraud**
If **You** make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support **Your** claim, **we** may cancel the Certificate of Insurance and/or Policy, or refuse to pay **You**.

6. **Payment of Benefits**
All benefits payable under this Certificate of Insurance and/or Policy shall be paid to the **Insured** or **Insured Person** concerned (whichever is applicable) and in the event of the **Insured Person's** death, to the **Insured** or the estate of the **Insured Person** (whichever is applicable). Such payment shall be a full and final discharge to **Us**. Benefits payable under this Certificate of Insurance and/or Policy are in Singapore dollars and bear no interest.
7. **Contributions**
If there is any other insurance covering the same loss, damage or liability we will pay the rateable proportion. This however, will not be applicable to Section 3 – Accidental Death and **Permanent Total Disablement** and Section 4 – Accidental Death whilst on **Scheduled Public Conveyance**.
8. **Subrogation**
You shall at **Our** expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and/or Policy, whether such acts and things shall be or become necessary or required before or after **Your** indemnification by **Us**.
9. **Arbitration**
All dispute or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to **our** liability.
10. **Cancellation and Premium Refund**
For Single Trip Plan
You may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the **Trip** by giving written notice to **us**. **We** will refund **you** the premium paid less S\$25 being the minimum premium per **Insured Person** for Individual Plan or S\$25 per **Family Plan**. No refund of premium will be made if the **Trip** has commenced, or any claim is made under the Certificate of Insurance and/or Policy.
For Annual Multi-Trip Plan
Both parties may cancel this Certificate of Insurance and/or Policy at any time by giving thirty (30) days' written notice by registered letter to the known address of the other party and **You** shall be entitled to a refund premium subject to **Our** short period rates below:
Cancellation of Policy/% of Annual Premium Refunded

Within 90 days	50%
From 91 to 182 days	30%
More than 183 days	No refund

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

13. **Premium Payment Warranty**

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

MEMORANDUM APPLICABLE TO THIS POLICY

1. **Contract (Rights of Third Parties) Act 2001**

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

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

2. **IT Clarification**

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

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

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

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

3. **PDPA Clause (Individual)**

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

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

4. **Policy Owners' Protection Scheme**

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

5. **Sanction Limitation and Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European union, United Kingdom or United States of America.