

**AUTO ASSISTANCE / HOME ASSISTANCE / TRAVEL & MEDICAL ASSISTANCE FOR UOB  
RESERVE CARD, UOB VISA INFINITE METAL CARD AND UOB PRIVILEGE BANKING CARD  
CUSTOMERS**

Types of Services :

- Auto Assistance in Singapore, West Malaysia or within 50km from the Malaysia-Thailand Border in Thailand with coverage of up to \$100 per event, maximum of 2 times per year.
- Home Assistance support such as Locksmith and Electrical maintenance with coverage up to \$100 per event, maximum of 2 times per year.
- Worldwide Travel and Medical Assistance Services with coverage up to S\$50,000 per assistance event and immediate family support.

For service assistance, please contact your respective UOB Concierge:

- UOB Reserve Card 1800 222 0990
- UOB Visa Infinite Metal Card 1800 253 2288
- UOB Privilege Banking Card 1800 222 9889

Assistance services are provided by Aspire Lifestyles (APAC) Pte Ltd (“Aspire”), an International SOS Company. United Overseas Bank Limited (“UOB”) is not an agent of Aspire and does not assume any responsibility for the services offered by Aspire. The services are provided solely by Aspire, under such terms and conditions as determined by Aspire. UOB accepts no liability or responsibility whatsoever in connection with such services. UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the services provided by Aspire and under no circumstances shall the offer of such services by Aspire be construed as an endorsement or recommendation of such services by UOB. Any dispute regarding such services is to be resolved directly with Aspire. UOB shall not be required to assist or act on your behalf in communicating with Aspire.

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**AUTO ASSISTANCE**

Aspire shall provide the following Services to User calling Aspire when he/she is driving a vehicle used only for personal purposes in Singapore, West Malaysia or within 50km from the Malaysia-Thailand Border in Thailand.

Aspire shall service for Auto Assistance, value up to S\$100 per event, maximum 2 times a year per Cardmember (referred to as “User”).

**(a) Domestic Auto Assistance**

**(i) Emergency Towing Assistance**

In the event the User’s Vehicle experiences a mechanical breakdown or is involved in a vehicular accident and his Vehicle becomes immobilized while on the road, Aspire will assist in arranging for the Vehicle to be towed to the nearest garage if immediate repair is not possible.

**(ii) Minor On-Site Vehicle Repair Assistance**

In the event that the User’s Vehicle breaks down and immediate minor repair such as changing of tires, boosting of battery, jump starting of Vehicle, oil or fuel delivery is deemed possible, Aspire shall assist the User by arranging for a car mechanic to the User’s site. Aspire shall not be responsible for the costs of tires, batteries, oil and fuel, which shall be the responsibility of the User.

**(iii) Alternative Travel Assistance**

If the User’s Vehicle cannot be repaired within 6 hours from the time of breakdown, Aspire will assist in organizing for an alternative transport for the User to return to his home.

**(iv) Repatriation of Vehicle**

If the User's Vehicle cannot be repaired when it breaks down, Aspire will assist the User in arranging for the repatriation of the Vehicle to the User's Place of Residence.

**(v) Arrangement of Hotel Accommodation Assistance**

Should the User's Vehicle break down or is immobilized and the Vehicle cannot be repaired within 24 hours, Aspire will assist the User by arranging for hotel accommodation at the nearest location.

**(vi) Gasoline Refill Assistance**

If a User's Vehicle is immobilized while on the road due to lack of fuel, Aspire shall arrange for the attendance of a gasoline refill service operator to the User's site.

**(vii) Vehicle Removal**

If the User's Vehicle is involved in a vehicular accident where the Vehicle is completely immobilized and has fallen into a ravine, Aspire will arrange for a towing company to have the Vehicle removed.

**(viii) Arrangement for Rental Transport**

Should the User's Vehicle be involved in a vehicular accident and is immobilised for repair at the workshop, Aspire will arrange for the rental of a Vehicle of the same capacity whenever possible.

**(ix) Continuation of Journey**

If the User's Vehicle cannot be repaired and he urgently needs to reach his destination, Aspire will assist the User in organizing alternative transport for the User to continue his journey.

**(x) Directory Assistance (Police Assistance)**

Upon request, Aspire will advise the User the contact number of nearest police station.

**(xi) Car-napping Assistance**

Upon request, Aspire will assist the User in reporting to the nearest police station in regard of the car-napping incident.

**(xii) Emergency Locksmith Assistance**

In the event the User is locked out of his/her Vehicle and he/she contacts Aspire, Aspire will assist the User by providing referral information to a locksmith and will assist in arranging for an on-site service, if necessary and upon the User's request.

**(xiii) Vehicle Registration Assistance**

During registration period, Aspire may provide assistance to User in registering the User's declared Vehicle to the relevant transport authorities / vehicle registrar.

**(xiv) Traffic Advisory**

If requested by the User, Aspire may provide traffic advisories within main cities in the Territory.

**(xv) Emergency Message Relay**

In the event the User's Vehicle breaks down or is involved in a vehicular accident, Aspire shall transmit urgent messages related to the Vehicle breakdown or vehicular accident to the User's family members.

**(xvi) Claims Procedure Assistance**

In the event the User needs to file a claim with UOB, Aspire will provide the User with information on how and when to file a claim, in accordance with the agreed protocol provided by UOB.

**(xvii) Referral to Claims Department**

In the event the User wants to contact UOB's claims department, Aspire will provide the User with the contact details such as the name of the person in charge and the telephone number.

The above Services [items (viii) to (xvii)] are purely on referral or arrangement basis only. Aspire and UOB shall not be responsible for any third party expenses, which shall be the User's responsibility.

## **Home Assistance**

Aspire shall, provide the following Services to the Cardmember (referred to as "User") calling Aspire in relation to his residential property in Singapore.

Aspire shall service for Home Assistance, value up to S\$100 per event, maximum 2 times a year per User.

### **(a) Home Assistance**

The Services provided hereunder are rendered in Singapore only.

#### **(i) Locksmith Assistance**

In the event the User is locked out of his/her home and he/she contacts Aspire, Aspire will assist the User by providing referral information for a locksmith to the house as well as their charges. Aspire will arrange for a house call, if necessary and upon the User's request.

#### **(ii) Plumbing Assistance**

Should the User's home plumbing be clogged or a leak has sprung and he/she contacts Aspire, Aspire will assist the User by providing referral information for a plumber to the house as well as their charges. Aspire will also assist in arranging for a house call, if necessary and upon the User's request.

#### **(iii) Electrical Assistance**

In the event of an electric power failure or short circuit in the User's home, Aspire will provide referral information to electricians as well as their charges. Aspire will also assist the User in arranging for a house call, if necessary and upon the User's request.

#### **(iv) Air-Conditioner Engineer Assistance**

In the event the air conditioner in the User's home is not functioning, Aspire will provide referral information regarding an air conditioner engineer and assist the User by arranging for a house call, if necessary and upon the User's request.

#### **(v) Pest Control Assistance**

In the event the User requires assistance for pest control or pest prevention for his/her home, Aspire will provide referral information on the service providers and information on their charges. Aspire will also assist the User in arranging for a house call, if necessary.

#### **(vi) Television Repair Assistance**

In the event the television set in the User's home is not functioning, Aspire will provide referral information regarding a television mechanic and assist the User by arranging for a house call, if necessary and upon the User's request.

#### **(vii) Home Movers Assistance**

Should the User require to move the User's home furniture to another home, Aspire will provide referral information regarding professional movers and assist the User by arranging for a house call, if necessary and upon the User's request.

#### **(viii) Washing Machine Repair Assistance**

In the event the washing machine in the User's home is not functioning, Aspire will provide referral information regarding a mechanic and assist the User by arranging for a house call, if necessary and upon the User's request.

#### **(ix) Refrigerator Repair Assistance**

In the event the refrigerator in the User's home is not functioning, Aspire will provide referral information regarding a mechanic and assist the User by arranging for a house call, if necessary and upon the User's request.

**(x) Home Nursing Care Assistance**

Upon the request of the User, Aspire will assist the User by providing referral information for a registered nurse to provide nursing care to the User at his/her home.

**(xi) Arrangement of a Doctor’s House Call**

If medically necessary and whenever requested by the User, Aspire will assist the User by arranging for a house call for a doctor to visit the User where possible. Aspire shall not be responsible for any consultation fees charged by the doctor which shall be the responsibility of the User.

The above Services [items (x) to (xi)] are purely on referral or arrangement basis only. Aspire and UOB shall not be responsible for any third party expenses, which shall be the User’s responsibility.

**Travel and Medical Assistance**

**AUTHORIZED PERSONS/S, EMERGENCIES, and EXAMINATIONS**

Aspire shall proceed with emergency medical services and procedures which Aspire deems at its discretion reasonably necessary in the medical interest and safety of the User.

Aspire shall have the right and opportunity through its medical representative to examine the User as may be reasonably required by the User or the Authorised Person, so as to ensure appropriate treatment for the User.

**ARTICLE 3 LIMITS OF INDEMNITY**

3.1 The Limit of Indemnity per assistance event or per contractual year of twelve (12) months for each Cardmember (referred to as “User”) shall be as follows:

Service	Limit of Indemnity
Emergency Medical Evacuation Emergency Medical Repatriation Repatriation of Mortal Remains	S\$50,000
The Travel and Medical Assistance services shall be extended to the (1) Immediate Relative of the User when traveling together with him/her. Immediate relatives will be defined as spouse, child(ren), brother, sister, father, mother, parents-in-law.	
Compassionate Visit	One economy class return airfare
Return of Minor Child	One economy class one-way airfare
Convalescence Expenses	US\$1,000 subject to a sub-limit of US\$250 per day
The Limit of Indemnity in respect compassionate visit, return of minor child and convalescence expenses is subject to a maximum of US\$10,000 per User for any one such event in addition to the emergency medical evacuation, emergency medical repatriation and repatriation of mortal remains benefits.	

**ARTICLE 4 SCOPE OF SERVICES**

4.1 Aspire shall, subject to the terms and conditions as defined under the Agreement with UOB and the user eligibility as defined in the Program Certificate, provide the following Services to the Cardmember (referred to as “User”) calling Aspire when he travels outside the Home Country or Usual Country of Residence for periods not exceeding 90 consecutive days per trip.

**(a) International Medical Assistance**

The Services provided hereunder are rendered on a world-wide basis.

**(i) Telephone Medical Advice**

Aspire will arrange for the provision of medical advice to the User over the telephone.

**(ii) Medical Service Provider Referral**

Aspire shall provide the User, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). Aspire shall not be responsible for providing medical diagnosis or treatment. Although Aspire shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the User. Aspire, however, will exercise care and diligence in selecting the Medical Service Providers.

**(iii) Arrangement of Hospital Admission**

If the medical condition of the User is of such gravity as to require hospitalization, Aspire will assist such User in the hospital admission.

**(iv) Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During and After Hospitalization**

Aspire will, when authorized by UOB, assist the User by guaranteeing on behalf of the User medical expenses incurred during a User's hospitalization. In addition to the hospital expenses, a case fee listed in Annex A shall also be payable by the User to Aspire for the provision of such a service. In the event Aspire has guaranteed the User's hospitalization expenses, Aspire will monitor the User's medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization. Aspire shall review the hospitalization expense incurred by the User for the same to be reasonable and customary and consistent both with reasonable standards for the User's condition and location.

**(v) Arrangement and Payment of Emergency Medical Evacuation**

Aspire will arrange and pay for the air and/or surface transportation and communication for moving the User when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. Aspire shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Aspire.

Aspire retains the absolute right to decide whether the User's medical condition is sufficiently serious to warrant emergency medical evacuation. Aspire further reserves the right to decide the place to which the User shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which Aspire is aware at the relevant time.

**(vi) Arrangement and Payment of Emergency Medical Repatriation**

Aspire will arrange and pay for the return of the User to the Home Country or Usual Country of Residence by air and/or surface transportation following an emergency medical evacuation where the User is evacuated to a place outside the Home Country or Usual Country of Residence for in-hospital treatment. Aspire shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by Aspire.

Aspire reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which Aspire is aware at the relevant time.

**(vii) Arrangement and Payment of Transportation of Mortal Remains**

Aspire will arrange and pay for transporting the User's mortal remains from the place of death to the Home Country or Usual Country of Residence and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by Aspire or alternatively pay the cost of burial at the place of death as approved by Aspire, subject to any governmental regulations.

**(viii) Arrangement and Payment of Compassionate Visit**

Aspire will arrange and pay for one (1) economy class return airfare for a relative or a friend of the User to join the User who, when travelling alone, is hospitalized outside the Home Country or Usual Country of Residence for a period in excess of seven (7) consecutive days, subject to Aspire's prior approval and only when judged necessary by Aspire on medical and compassionate grounds.

**(ix) Arrangement and Payment of Return of Minor Children**

Aspire will arrange and pay for one (1) economy class one-way airfare for the return of minor child aged eighteen (18) years old and below, unmarried and in school to the Home Country or Usual Country of Residence if he is left unattended as a result of the accompanying User's illness, accident or emergency medical evacuation. An escort will be provided, when required, at no charge.

**(x) Arrangement and Payment of Convalescence Expenses**

Aspire will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the User related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation. Aspire's prior approval, subject to its determination on medical grounds, is required in respect of such payment.

The above Services [items (i) to (iii)] are purely on referral or arrangement basis. Aspire and UOB shall not be responsible for any third party expenses which shall be solely the User's responsibility. Except otherwise agreed in this Agreement, the above Services are charged on a case by case basis. A schedule of fees listed in Annex A shall be payable by the User for the provision of such Services. Aspire and UOB shall not be responsible for any third party expenses which shall be solely the User's responsibility.

The above Services [items (v) to (x)] are subjected to the customary exclusions listed in Article 4.

**(b) Travel Assistance**

The Services provided hereunder are rendered on a world-wide basis.

**(i) Inoculation and Visa Requirement Information**

Aspire shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which Aspire deems relevant. This information will be provided to the User at any time, whether or not the User is travelling or an emergency has occurred.

**(ii) Interpreter Referral**

Aspire will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although Aspire 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 User. Aspire, however, will exercise care and diligence in selecting the service providers.

**(iii) Lost document advice & assistance**

Aspire will assist Users who have lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or Usual Country of Residence by providing instructions for recovery or replacement.

**(iv) Legal Referral**

Aspire will provide the Users with the name, address, telephone numbers, if requested by the User and if available, office hours for referred lawyers and legal practitioners. Aspire will not give any legal advice to the User.

Although Aspire 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 User. Aspire, however, will exercise care and diligence in selecting the service providers.

**(v) Emergency Translation Assistance**

In the event of an emergency situation, and where available, Aspire will provide telephone translation assistance through its concierge centre network.

**(vi) Emergency Message Transmission**

Aspire shall assist the User to arrange for emergency document to be delivered to the User's friend, relative or business associate, upon the User's request to do so.

**(vii) Arrange Transportation and Accommodation for Accompanying Family Members**

Aspire will coordinate emergency travel arrangements for family members who accompany a hospitalised User.

The above Services [items (i) to (vii)] are purely on referral or arrangement basis. Aspire and UOB shall not be responsible for any third party expenses which shall be solely the User's responsibility.

## **ARTICLE 5 EXCLUSIONS**

5.1 The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless otherwise agreed in this Agreement or where Aspire has given its prior written approval and the Cardmember (referred to as "User") has paid the appropriate fees:

- (a)** Any expenses incurred as a result of a Pre-existing Condition.
- (b)** More than one emergency evacuation and/or repatriation for any single medical condition of a User during the term of this Agreement, subject to a maximum of one (1) year.
- (c)** Any costs or expenses not expressly covered by the Aspire program and not approved in advance and in writing by Aspire and/or not arranged by Aspire. This exception shall not apply to emergency medical evacuation from remote or primitive areas when Aspire cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the User.
- (d)** Any event occurring when the User is within the territory of his Home Country and Usual Country of Residence.
- (e)** Any expenses for Users who are traveling outside their Home Country or Usual Country of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
- (f)** Any expenses for medical evacuation or repatriation if the User is not suffering from a Serious Medical Condition, and/or in the opinion of the Aspire physician, the User can be adequately treated locally, or treatment can be reasonably delayed until the User returns to his Home Country or Usual Country of Residence.
- (g)** Any expenses for medical evacuation or repatriation where the User, in the opinion of the Aspire physician, can travel as an ordinary passenger without a medical escort.
- (h)** Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- (i)** Any expenses related to accident or injury occurring while the User is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- (j)** Any expenses incurred for emotional, mental or psychiatric illness.
- (k)** Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- (l)** Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- (m)** Any expenses related to the User engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- (n)** Any expenses related to the User engaging in the commission of, or the attempt to commit, an unlawful act.
- (o)** Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.

**(p)** Any expenses incurred as a result of the User engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.

**(q)** Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.

**(r)** Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.

**(s)** Any expenses for interventions where the User has reached the age of 66 years old.

**(t)** Any expenses which is a direct result of nuclear reaction or radiation.



**Schedule of Fees  
(medical).pdf**

Refer to the schedule of medical fees (Annex A):

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*Version: Oct 2022*