

INSURESTAYCAY/ INSURECRUISE POLICY

This Policy and the Certificate of Insurance/ Schedule 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 Certificate of Insurance/ Schedule shall bear such specific meaning wherever it may appear.

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

Table of Benefits

Before Commencement of Trip		
Item	Benefits	Maximum Limit Per Insured Person unless otherwise stated
1	Trip Cancellation Aggregate limit for Family Plan	\$500 \$1,500
2	Daily Stay Allowance (Before Commencement of Trip) (I) Due to Accident or Serious Illness \$50 per day up to 7 days (II) Due to COVID-19 illness (Fully vaccinated) \$100 per day up to 7 days	\$350 \$700
During the Trip		
3	Trip Curtailment Aggregate limit for Family Plan	\$500 \$1,500
4	Medical Expenses Due to Accident & Food Poisoning only Aggregate limit for Family Plan	\$500 \$1,500
5	Daily Stay Allowance (After commencement of Trip) \$50 per day up to 14 days	\$700
6	Recuperation Benefit Minimum hospitalization period: 5 days	\$100
7	Disinfecting House Expenses (per household)	\$500

All amounts shown in Singapore Dollars (SGD).

WARRANTY

- (1) **You** must not have travelled overseas in the last 30 days prior the commencement of the Period of Insurance.
- (2) **You** must not be serving 'Stay Home Notice' or under Quarantine Order or in isolation order thirty (30) days prior the commencement of the Period of Insurance
- (3) **You** are not travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- (4) **You** are domiciled in Singapore

GEOGRAPHICAL AREAS

For Single Trip Plan

Staycation	Within Singapore
Cruise	International waters off Singapore

ELIGIBLE AGE

From **Age** 1 to 80 years old

PERIOD OF INSURANCE

For Single Trip Plan

Under Section 1: **Trip** Cancellation, the insurance is effective immediately upon issuance of the Certificate of Insurance/ Schedule and terminates on commencement of the **Trip**.

In respect of all other Sections, 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/ Schedule (whichever is the earlier) on the completion of the **Trip**.

A **Trip** shall involve return to place of residence or business in Singapore within the Period of Insurance stated in the Certificate of Insurance/ Schedule.

CLAIM NOTIFICATION

All claim enquiries and any occurrence of loss which may give rise to a claim should be advised to the **Company** as soon as reasonably possible.

All claims must be notified not later than thirty-one (31) days from the last date of Period of Insurance.

Please produce the Certificate of Insurance/ Schedule, 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 **Your** or **Your** personal legal representative's expense.

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

DEFINITIONS

1. “**Accident**” means an unforeseen and unexpected event.
2. “**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/ Schedule.
3. “**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 recognized 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/ Schedule.
4. “**COVID-19**” or “Coronavirus Disease 2019” shall have the meanings assigned to it by the World Health Organisation. **COVID-19** is an infectious disease caused by the SARS-CoV-2 virus.
5. “**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.
6. “**Family Plan**” means **You** and/or **Your** legal spouse with any number of **Your Child** travelling together for the entire **Trip**.
7. “**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.
8. “**Injury**” means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. in which the **Insured Person** 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**
9. “**Insurer/ Our/ We/ Us**” means United Overseas Insurance Limited.
10. “**Insured/ Insured Person**” means the person whose name(s) is/ are shown in the Certificate of Insurance/ Schedule.
11. “**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.
12. “**Known Event**” means any situation that was made known to **You** or **You** ought to have known of before the Policy was purchased for, either through the transport or accommodation provider or through media reports or through a travel advisory issued by an authority (local or foreign), which may affect **Your** health or disrupt **Your Trip**, including but not limited to, a riot, strike, civil commotion, epidemic, pandemic or natural disaster.
13. “**Pre-existing Medical 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 this Insurance by the **Insured** or **Insured Person** and his/her **Immediate Family**;
 - (b) which was known by the **Insured** or the **Insured Person** to exist prior to the commencement of this insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received.

The **Pre-existing Medical Condition** definition also applies **Your Immediate Family** member or travelling companion.

14. **“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**.
15. **“Serious Illness”** means any noticeable change in physical health of an **Insured Person** due to a medical condition contracted before the **Trip** or commencing or manifesting while in the **Trip** during the Period of Insurance in which the **Insured Person** 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** provided the **Illness** is not **Pre-Existing Condition** and nature of **Illness** is not excluded from this Policy.

When applied to the **Immediate Family**, it shall mean **Serious 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**
16. **“Single Trip Plan”** policy means a Certificate of Insurance/ Schedule where premium is charged according to the selected Plan, **Trip** duration of the **Trip**.
17. **“Stay”** includes confinement in a **Hospital** or Community Care Facility or Community Recovery Facility in Singapore for treatment of **COVID-19** illness.
18. **“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 two (2) hours upon **Your** arrival in Singapore after clearing the Immigration or the expiry of the Period of Insurance shown on the Certificate of Insurance/ Schedule whichever is the earlier.
19. **“You/ Your”** refer to the person who is/ are named as **Insured** or **Insured Person** in the Certificate of Insurance/ Schedule.

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** or **Insured Person** to the extent as defined in the Policy.

Section 1: Trip Cancellation

Benefit	Maximum Limit
Trip Cancellation Aggregate limit for Family Plan	\$500 \$1,500

We will reimburse **You** up to the maximum limit of the amount shown for this Section for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **Your Trip** due to occurrence of any of the following Insured Events that result in unavoidable cancellation of **Your Trip**:

The Insured Events are:

- (1) **Injury** or **Serious Illness** including **COVID-19** illness or sudden death of **You** or **Your Immediate Family** member residing in the same household or **Your** travelling companion; or
- (2) Compulsory quarantine order issued by the relevant Authority to **You**, **Your Immediate Family** member residing in the same household as **You** or to **Your** travel companion that result in **You** being left with no travel companion.

The cover is effective only if this insurance is purchased before **You** becomes aware of any circumstances which could lead to the disruption of the **Trip** and the occurrence of any of the above Insured Events must happen seven (7) days prior the commencement of the **Trip**.

Exclusions applicable to Section 1 only

We will not pay claim or loss or liability directly or indirectly caused by the following:

- (a) **Known Event**;
- (b) Cancellation of the **Trip** by the provider of transport or accommodation or by Government regulations;
- (c) Failure to notify the travel agent/ tour operator or provider of transport or accommodation immediately if it is found necessary to cancel the travel arrangement;
- (d) Any loss that is covered by any existing insurance scheme, government program including the usage of Singapore Rediscoverers Vouchers, or which will be paid or refunded by a hotel, travel agent or any other provider of travel and/or accommodation;
- (e) **Your** disinclination to travel and/or financial circumstances;
- (f) Any reward points utilized for this **Trip**.

Section 2: Daily Stay Allowance (Before Commencement of Trip)

Benefit	Maximum Limit Per Insured Person
Daily Stay Allowance (Before Commencement of Trip)	
(I) Due to Accident or Serious Illness \$50 per day up to 7 days	\$350
(II) Due to COVID-19 illness (Fully vaccinated) \$100 per day up to 7 days	\$700

We will pay **You** an allowance for each complete Day in **Stay** up to the maximum limit of amount shown for this Section in the event **You** sustained **Injury** or **Serious Illness** or are diagnosed with **COVID-19** illness by a **Qualified Medical Practitioner** and are required to be admitted to a **Stay** which happen seven (7) days prior the commencement of the **Trip**.

If **You** have been fully vaccinated and still diagnosed with **COVID-19** illness seven (7) days prior the commencement of the **Trip**, the allowance limit per Day will be doubled, up to seven (7) days.

A claim under Section 1 – **Trip** Cancellation must be admissible for this Section to be paid out.

For this purpose, Day shall mean a continuous twenty-four (24) hours confinement in a **Stay**.

Section 3: Trip Curtailment

Benefit	Maximum Limit
Trip Curtailment Aggregate limit for Family Plan	\$500 \$1,500

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

- (a) reasonable additional travel expenses necessary incurred for **Curtailment** of the **Trip** and/or
- (b) the proportional return of the irrecoverable prepaid cost of the **Trip** shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost.

due to occurrence of any one of the below Insured Events that resulted in **Your** need to **Curtail Your Trip**.

The Insured Events are:

- (1) Unexpected confirmation of **COVID-19** illness through the Antigen Rapid Test (ART) and/ or Polymerase Chain Reaction (PCR) Test of **You** or **Your** travel companion prior to boarding the cruise vessel or during the **Trip**; or
- (2) **Injury** or **Serious Illness** or sudden death of **You** or **Your Immediate Family** member or travelling companion.

You cannot claim under both Section 1 and 3 for the same event.

Exclusions applicable to Section 3 only

We will not pay claim or loss directly or indirectly caused by the following:

- (a) **Known Event**;
- (b) **Pre-Existing Conditions** except if the illness is arising from communicable disease including **COVID-19** that require quarantine by law.

Section 4: Medical Expenses

Benefit	Maximum Limit
Medical Expenses due to Accident and Food Poisoning Aggregate limit for Family Plan	\$500 \$1,500

We will reimburse **You** up to the maximum limit of amount shown for this Section for the medical expenses necessary incurred within forty-eight (48) hours from the date of incident giving rise to the claim, for **Injury** or food poisoning sustained by **You** during the Period of Insurance.

Exclusions applicable to Section 4 only

We will not pay claim or loss directly or indirectly caused by the following:

- (a) Food poisoning arising from food consumed outside the hotel or cruise or after the Period of Insurance; or
- (b) Medical expenses incurred for treatment of illness other than for food poisoning.

Section 5: Daily Stay Allowance (After Commencement of Trip)

Benefit	Maximum Limit Per Insured Person
Daily Stay Allowance (After Commencement of Trip) Limit for each complete Day Stay Maximum Day Stay	\$700 \$50 14

We will pay **You** an allowance for each complete Day in **Stay** up to the maximum limit of amount shown for this Section in the event that **You** are admitted to a **Stay** due to an **Injury** or **Serious Illness** or for treatment of **COVID-19** illness which **You** sustained during the Period of Insurance.

For this purpose, Day shall mean a continuous twenty-four (24) hours confinement in a **Stay**.

Exclusion applicable to Section 5 only

We will not pay claim or loss directly or indirectly caused by the following:

- (a) **Pre-existing Condition** except illness due to communicable disease including **COVID-19** that require quarantine by law.
- (b) Any Day **Stay** due to **COVID-19** illness which is confirmed after the Period of Insurance unless it is confirmed by the relevant authority that **You** have contracted **COVID-19** during the **Trip**.

Section 6: Recuperation Benefit

Benefit	Maximum Limit Per Insured Person
Recuperation Benefit Minimum Day Stay	\$100 5

We will pay **You** a lump sum benefit of the amount shown for this Section upon **Your** discharge from a **Stay** with a minimum of five (5) Day **Stay** for treatment of an **Injury, Serious Illness** including **COVID-19** illness which **You** sustained during the Period of Insurance.

Exclusions applicable to Section 6 only

We will not pay claim or loss directly or indirectly caused by the following:

- (a) **Pre-Existing Conditions** except if the illness is arising from communicable disease including **COVID-19** that require quarantine by law.
- (b) The number of Day in **Stay** is less than five (5) days.

Section 7: Disinfecting House Expenses

Benefit	Maximum Limit Per Household
Disinfecting House Expenses	\$500

We will reimburse **You** for the expenses necessarily incurred to engage a licensed contractor to disinfect **Your** house which **You** reside in before **Your** discharge from the **Stay** for the treatment of **COVID-19** illness sustained during the Period of Insurance.

Exclusions applicable to Section 7 only

We will not pay claim for:

- (a) Disinfecting works carried out by an individual; or
- (b) Disinfecting another household where **You** or the **Insured Person(s)** do not permanently reside in.

EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay claims for loss or liability directly or indirectly caused by or arising from the following:

1. Resulting from **Known Event** or **Pre-existing Medical Condition** as defined in the Definitions, 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);
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. 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; alcoholism or the use of drugs (other than drugs 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/ Schedule and/or Policy shall be governed by and interpreted in accordance with Singapore Law.

2. **Observance**

The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance/ Schedule and/or Policy 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.

3. **Reasonable Care**

You shall act in a prudent manner and exercise reasonable care for the safety of **Yourself** to prevent **Accident, Injury or Serious Illness**.

4. **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/ Schedule or refuse to pay **You**.

5. **Payment of Benefits**

All benefits payable under this Certificate of Insurance/ Schedule 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 Insured Person's** estate (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.

6. **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.

7. **Cancellation and Premium Refund**

We will not refund **Your** premium once the Certificate of Insurance/ Schedule is issued and premium successful charged.

MEMORANDUMS APPLICABLE TO THIS POLICY

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

A person who is not a party to this Certificate of Insurance/ Schedule 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/ Schedule 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 or SDIC websites (www.gia.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 of economic sanctions, laws or regulators of Singapore, the European union, United Kingdom or United States of America.

6. **Terrorism Exclusion Endorsement**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement 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 similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.