

you Ferry Protect (2-way)

In consideration of the payment of premium by the **policyholder** to **us**, the **policyholder** agrees that the benefits under the group policy:

- are provided to customers ('**you**') as per declaration by the **policyholder**.
- can be changed or discontinued following a joint decision by the **policyholder** and **us**.

Subject to the terms, exclusions and conditions contained in this plan, **we** will provide the benefits for **you** as described below:

Summary of benefits

| Benefit | | Maximum limit (S\$) |
|-----------|---|---------------------|
| Section 1 | Accidental medical expenses while overseas (excess: S\$50) | S\$500 |
| Section 2 | Baggage loss (excess: S\$80) | S\$500 |
| Section 3 | Luggage damage (excess: S\$40 if without purchase receipt) (excess: S\$20 if with purchase receipt) | S\$200 |
| Section 4 | Ferry delay (S\$40 per 2 hours) | S\$80 |

Eligibility

The plan is only valid if all of the following eligibility are met:

- You are a Singapore citizen, Singapore permanent resident or foreigner residing in Singapore with valid work pass or permit;
- Start and end **your trip** in Singapore;
- **Your** activation of cover has been approved by **us** and the **policyholder**; and
- **Your** cover has been enrolled by declaration and premium has been fully paid by the **policyholder**.

Important Conditions

The plan is only valid if all of the following conditions are met:

- **You** are in good health and is not travelling against the advice of any **medical practitioner**, or for the purpose of getting medical treatment;
- At the time of arranging **your overseas trip** or taking out this insurance, **you** are not aware of any circumstance which is likely to lead to a claim under the plan;
- The **trip** must start and end in Singapore;
- At the time this insurance is applied for, any **trip** meant to be covered by this insurance must not have started.
- If **you** have ever been refused travel insurance, or had special terms applied to the cover, **we** must have been told when the insurance was applied for, otherwise this insurance will be declared void (that is, considered to have never existed);
- The plan will only cover **you** for the **trip overseas** as shown in the **booking confirmation** and up to a maximum of five (5) consecutive days from the **start date of your trip**.

DEFINITIONS

Accident / Accidental

A sudden, unexpected, unforeseen event which occurs at an identifiable time and place which must be the only cause of **injury** or damage to or loss of property, whichever applies.

Area of Travel

Bintan, Batam and Tanjung Balai.

Booking confirmation

The booking confirmation contains details of **you**, **area of travel** and **period of insurance** as declared.

Baggage

Personal belonging taken with you or purchased by you on your trip, but excluding the **luggage** (suitcase or bag) itself.

Luggage

Suitcase or bag itself, excluding the contents or personal belongings contained within.

Injury

Bodily **injury** sustained by **you** and is caused by an **accident** solely and independently of any other cause and not by sickness, disease or gradual physical wear and tear or mental disorder.

Manual work

Work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:

- a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three (3) metres in height;
- b) work that involves heavy machinery, explosives or hazardous materials;
- c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious **injury** including but not limited to oil riggers, fishermen, crane operators or welders;
- e) work involved as a staff in a bar, restaurant or hotel;
- f) work as musician or singer;
- g) fruit picker if the fruit picking involves operating machinery;

but does not mean a person who undertakes voluntary work for a charitable organisation unless they receive remuneration for this work or if it involves construction work, usage of heavy machinery or working more than three (3) metres above the ground.

Medical expenses

Medical expenses incurred overseas during the **trip** from sustaining **Injury** paid by **you** to a **medical practitioner**, medical clinic, nurse, hospital and/or ambulance services for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment. All treatment including Specialist treatment must be prescribed or referred by a **medical practitioner** in order for expenses to be reimbursed under this plan. The reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

Medical practitioner

A person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The Medical practitioner cannot be **you**, **your** spouse, **your** business partner, **your** employer, **your** employee, **your** agent, a person booked to accompany **you** on the overseas **trip** or a person who is related to **you** or in any way by blood, marriage or adoption or a person related to **you** in any way.

Money

Banknotes, coins and traveller's cheques.

Start Date

The departure date from Singapore shown on the **booking confirmation**.

Period of insurance

The period which cover commences from the **start date** and up to a maximum of five (5) consecutive days from the **start date of your trip**.

Policyholder

Sindo Ferry Pte Ltd

Pre-existing medical condition shall mean:

- a) any condition, illness, disease, disability or defect for which **you** has sought medical advice, been investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time; or
- b) any signs and symptoms manifested in the last twelve (12) months prior to the commencement of the group policy which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalised, or be prescribed drugs.

Trip

Overseas travel on a ferry operated by Sindo Ferry, which starts from the time of departure from Singapore for the journey to the destination in the chosen **area of travel** and ends:

- when **you** arrive back at **your** home address or workplace in Singapore;
- three hours after **you** have cleared an immigration checkpoint in Singapore; or
- when the **period of insurance** ends;

whichever is earlier.

We / Us / Our / the Company shall mean Great Eastern General Insurance Limited.

You / Your shall mean the insured person as named in the **booking confirmation**.

WHAT WE COVER

Whereas the **policyholder** has requested **us** to grant the benefits hereinafter referred to, **we** hereby agree to indemnify **you**, subject to all the terms, provisions, conditions and endorsements of this plan.

Section 1 – Accidental Medical expenses while overseas

We will reimburse **you** for medically necessary and reasonable cost of **medical expenses** incurred while overseas for **injury** suffered by **you** solely and independently of any other cause.

If **you** are entitled to a refund of all or part of the expenses from any person or any other source, **we** will only pay the balance amount of expenses incurred that is not refunded subject to the maximum limit under this section.

Our maximum liability under this section shall not exceed S\$500.

We shall not be liable for the first S\$50 of each and every claim.

Section 2 – Baggage loss

We will pay **you** for accidental loss of or damage to **your baggage** during **your trip** overseas.

We will also pay **you** for the cost of obtaining replacement passports, travel tickets and other relevant travel documents where such loss has arisen out of robbery or theft whilst overseas.

Travel documents shall exclude identity cards, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations.

Such losses must be reported to the local police at the place of the loss or relevant authority such as the hotel or transport operator within twenty-four (24) hours of the incident and a written statement from the police or the relevant authority must be obtained to substantiate the claim.

Our maximum liability under this section shall not exceed S\$500. **We** shall not be liable for the first S\$80 of each and every claim.

What is not covered

We will not pay for any loss or damage to **your baggage**:

- which **you** have separately checked in in advance; or
- under the care and custody of the transport or accommodation provider, unless there is written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport or accommodation provider. **We** will reduce **your** claim by the amount **you** received from the transport or accommodation provider.

Section 3 – Luggage damage

We will pay **you** for damage to your checked-in **luggage** that is sustained while transported by the handling operator or agent providing the checked-in **luggage** services.

We may choose to pay or repair any damaged item after taking into account wear and tear and market value.

A written confirmation from the handling operator or agent must be obtained to substantiate the claim.

Our maximum liability under this section shall not exceed S\$200. **We** shall not be liable for the following:

- a) first S\$40 of each and every claim (without purchase receipt provided to **us**); or
 - b) first S\$20 of each and every claim (with purchase receipt provided to **us**)
- whichever is applicable.

Section 4 – Ferry delay

We will pay S\$40 for every full two (2) consecutive hours of delay if departure of the Sindo ferry is delayed due to unforeseen circumstances such as adverse weather condition or mechanical breakdown of the ferry. A written confirmation from the ferry operator setting out the length of the delay and the reason for such delay must be provided to **us** for the claim to be payable.

The delay period is the period from the time the ferry was originally scheduled to arrive in Singapore or **your** overseas destination, as shown on **your** ticket or itinerary, to the time the ferry arrives.

Our maximum liability under this section shall not exceed S\$80.

What is not covered

This section does not cover any delay which:

- was caused by **you** failing to check in on time or according to your itinerary; or
- was known about publicly at the time **you** booked the trip or took out the plan.

GENERAL EXCLUSIONS

This plan does not cover any claims arising directly or indirectly from, caused by or in connection with:

1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, martial law, insurrection, rebellion, revolution, military or usurped power;

In any action suit or other proceedings where **we** allege that by reason of the provision 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

2. Ionizing, radiation, toxic or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
3. Any events where warnings or statements have been issued by the government or any relevant authorities through or by the general mass media of any intended strike, riot or civil commotion, health threatening situations or impending Natural Disasters;
4. Detention, confiscation or destruction by customs or other officials or authorities;
5. Any illegal or unlawful act committed by **you** or any claims arising from any government intervention, prohibition or regulation;
6. Mental and nervous disorders, including but not limited to sleeping disorder, depression, insanity and anxiety;
7. Intentional self-inflicted **injury** or suicide or attempted suicide (whether felonious or not), whether sane or insane, wilful exposure to danger or the committing of any criminal acts;
8. Pregnancy, or childbirth, and any **injury**, sickness or complications associated with pregnancy or childbirth;
9. Air or sea travel other than as a passenger on a fully licensed passenger carrying airline and not as a member of the crew or taking part in expeditions or for the purpose of undertaking any trade or technical operation therein or thereon;
10. **You** being engaged in naval, military, air force, civil defence or police training, duties, services or operations;
11. Participating, practicing, training or engaging in any sport which could provide earnings or receive remuneration, financial rewards, donation or sponsorship of any kind;

12. 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, vehicle or thing containing the same by any government authorities;
13. Consequential loss or damage of any kind;
14. Loss or damage insured under any other insurance plan, or reimbursed by any other party;
15. Any loss or damage occasioned through the wilful act, omission, fraudulent, dishonest or criminal acts by **you**;
16. Infectious diseases declared or announced as an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC) by:
 - the health authority in Singapore or the Government of the Republic of Singapore;
 - the World Health Organisation; or
 - any local or international recognised medical body, council or government.

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).

This exclusion will continue to apply unless such declaration(s) or announcement(s) is cancelled or withdrawn.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

17. Contracts (Rights of Third Parties) Act 2001

Other than you and us, no one shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce this policy.

18. Cyber Loss

Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes any CYBER LOSS.

Definitions:-

CYBER LOSS means all actual or alleged loss, damage, liability, **injury**, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- (a) an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- (b) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- (c) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

19. IT Clarification

Property damage covered under this 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 this 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 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.

20. Sanction Limitation and Exclusion

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 may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the insured, **policyholder**, beneficial owner of the policy, life assured(s) (if applicable), beneficiary, payee or any affiliate, successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely:

- (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business;
- (ii) liquidate and/or close-out any financial product or investment;
- (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit;
- (iv) decline and/or refuse any transaction or request; and/or
- (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees

21. Terrorism

This insurance excludes loss, damage, cost or expense 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 exclusion 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 exclusion 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 **we** 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 **you**.

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

ADDITIONAL EXCLUSIONS

Additional Exclusions applicable to Section 1

We will not be liable in respect of:

1. **Pre-existing medical condition** or illnesses, anomalies or deformities.
2. Overseas medical treatment which has been planned or pre-arranged.
3. Cosmetic or beauty treatment of any kind, services and supplies not recommended or approved and performed by a Registered **medical practitioner** or for services which are not necessary for the treatment of an illness or **injury**, or which are for preventive care or routine physical checkup purposes including health supplement, vaccination or inoculation.
4. Treatment at health spa or nature care clinics.
5. The effect or influence of alcohol, narcotics or drugs not prescribed by a legally qualified and registered **medical practitioner**, and treatment in connection with addiction to drugs or alcohol.
6. Sexually transmitted diseases, AIDS, HIV or any **injury** or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
7. **You** travelling contrary to **medical practitioner's** advice or any travel undertaken for the purpose of obtaining medical care or treatment of any kind.
8. Any elective treatment or surgery of any kind that **you** choose to undertake.

Additional exclusions applicable to Section 2 and/or 3

This plan does not cover any claims arising directly or indirectly from or caused by or in connection with:

1. **You** not taking all reasonable efforts to safeguard **your** property or to minimise any claim under this plan.
2. The cost of any lost or damaged items which are covered by any other insurance policies or third parties.
3. Contact lenses, stamps of any kind, fruits, foodstuffs or perishable or consumable goods, household effects, dentures, prosthesis, cosmetics and skincare products.
4. Any form of medication, health supplement, tonic and herbs with medicinal properties.
5. **Money**, medals, coins, antiques, precious metal and jewellery.
6. Camping equipment, skiing apparatus, surfing equipment, fishing equipment and diving equipment.
7. Golf clubs and balls whilst in the course of play or practice.
8. Crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
9. Animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
10. Any electronic devices other than mobile phone and laptop.
11. Data recorded on tapes, cards, discs or otherwise, business goods or samples and any items used in connection with **your** employment or occupation.
12. Wear and tear, scratches and nicks to **luggage**, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
13. Consequence of confiscation, nationalization, requisition or willful destruction by any government, public or municipal local or customs authority.
14. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
15. Loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of loss.
16. Any unattended **luggage** or any misplacement or mysterious disappearance of personal property.
17. Unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
18. Property insured under any insurance plan or otherwise reimbursed by the air or sea public transport, hotel or any third party.
19. **Your** willful act, omission, negligence or carelessness.

GENERAL CONDITIONS

1. Awareness of Circumstances

Before the plan is taken up or before **you** make the booking for the **trip**, **you** must not be aware of any circumstances, facts or risks related to the planned destination(s) / event(s) which are known or ought to know by **you** and which may give rise to a claim under this plan.

2. Cancellation of group policy

We and the **policyholder** can cancel this group policy by giving thirty (30) days' notice in writing. This would not affect any claim that arose before the date the group policy ends. If **we** or the **policyholder** cancel this group policy, **your** cover will continue and **we** will not refund any premium.

3. Cancellation of insurance cover

Your insurance coverage under the group policy shall terminate on the earliest of the following:

- we** receive the notice of cancellation from the **policyholder**;
- Upon the expiry of the **period of insurance**;
- You are unable to satisfy any of the eligibility requirements and important conditions

There will be no premium refund for cancellation of insurance cover. **We** reserve the right to decline to continue cover for any material change in risk which may increase the possibility of a claim under **your** insurance cover.

4. Currency

All amounts shown are in Singapore dollars.

5. Compliance with group policy Provisions

Any failure to comply with any of the provisions contained in the group policy shall invalidate all claims hereunder.

6. Data Use

Any information collected or held by **us** whether contained in **your** application or otherwise obtained may be used and disclosed to our associated individuals / companies or any independent third parties (within or outside Singapore) for any matters in the normal course of arranging and administering the insurance plan and claim.

7. Duplication of Cover

In the event that **you** are covered under more than one travel plan for the same **trip** underwritten by **us**, **we** will consider the person to be insured only under the plan with the highest benefit limits.

8. Fitness For Travel

At the time of effecting this insurance, **you** must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the overseas **trip**, otherwise any claim is not payable.

9. Governing Law

This plan shall be governed by and interpreted in accordance with the laws in Singapore.

10. Notice and Alteration

We can make alterations to the group policy with the agreement of the **policyholder**. The alteration will not affect your existing insurance coverage under this plan

11. Payment of Benefits

All benefits payable under the group policy shall be paid to **you** or in the event of death of the **insured person**, to his legal representative on production of the Letter of Administration or Grant of Probate and whose receipt shall be deemed a final and complete discharge of all Our liability under the group policy.

12. Reasonable Care

You shall take all reasonable care and precautions for the safety of the life and property insured.

CLAIM CONDITIONS

1. Arbitration

Any dispute arising out of or in connection with the group policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

- The seat of the arbitration shall be Singapore.
- The Tribunal shall consist of three (3) arbitrator(s).
- The language of the arbitration shall be in English.

2. Abandonment of Claim

We shall disclaim liability to **you** (or **your** legal personal representatives) for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provision herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

3. Medical Examination

You (or the **your** legal personal representatives) shall at **your** expense and furnish to **us** all such certificates, information and evidence as may be required by **us** and **you** shall, whenever reasonably required to do so, submit to medical examination on **our** behalf. In the event of the death of the **insured person**, **we** shall be entitled to have a post mortem examination at **our** own expense and notice shall, when practicable, be given to **us** as to the time and place of any inquest appointed.

4. Notice of Accident

Upon the happening of any **accident** likely to give rise to a claim under the group policy, **you** shall within fourteen (14) days after the happening of such **accident** give notice to **us** with full particulars of the **accident** and injuries and **you** shall as soon as possible procure and act on proper medical or surgical advice.

5. Submission and Documentation

You shall at **your** expense furnish **us** all certificates, forms, bills, receipts, information and evidence as may be required by **us** and submit only original bills, receipts and other documents required to support a claim, unless otherwise agreed in writing by **us**.

6. Time for Filing Proof or Loss

Affirmative proof of loss must be furnished to **us** in the case of a claim for which **we** are liable within fourteen (14) days after the date of such loss.

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 **us** or visit the General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).