Great Eastern General Insurance Limited (Reg. No. 1920 00003W)
(A wholly-owned subsidiary of Great Eastern Holdings Limited)
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Great Eastern
A member of the OCBC Group

Master Policy Number: A0672711
Name of Policyholder: Singapore Telecommunications Limited ("Singtel")
Insured Person(s): Individual Singtel PVP Community Members named in the Trip Activation page.
Period of Insurance: As stated under the Trip Activation page

GREAT Getaway Cover

WHAT WE COVER

Whereas the Policyholder has requested Us to grant the benefits hereinafter referred to, We hereby agree to indemnify the Insured Person, subject to all the terms, provisions, conditions and endorsements of this Policy.

Section 1 – Accidental Death and Permanent Total Disablement

We will pay the Insured Person or his/her legal representative with respect to Injury sustained by the Insured Person during the Period of Insurance, provided such Injury results in death or permanent disablement or permanent loss described in the Schedule of Compensation below within thirty (30) days from the date of Accident, up to the Capital Sum Insured of S$30,000 (Singapore Dollars Thirty Thousand Only).

Schedule of Compensation		Percentage of Capital Sum Insured
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Total and Permanent Loss of:	
	a) Sight in both eyes	100%
	b) Both hands or both feet	100%
	c) Speech and hearing	100%
	d) Hearing in both ears	75%
	e) Sight in one eye	50%
	f) One hand and/or one foot	50%
	g) Speech	50%
	h) Hearing in one ear	15%

Our maximum liability under this Section shall not exceed S$30,000.

Section 2 – Medical Expenses incurred Overseas

We will reimburse the Insured Person, up to the maximum limit of S$500 under this Section for the Medical Expenses incurred whilst Overseas up to a maximum of thirty (30) days for Injury or Sickness suffered by the Insured Person solely and independently of any other cause whilst Overseas.

This Section does not cover nursing care or charges and expenses that are non-medical related.

If the Insured Person is 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.

Section 3 – Emergency Medical Evacuation

We will pay for the expenses of emergency medical evacuation up to the maximum limit of S$10,000 under this Section as a result of Injury or Sickness (in accordance with Section 1 and 2) sustained by the Insured Person whilst Overseas and if in the opinion of the Appointed Assistance Company or their authorized representative(s) is judged medically appropriate to move/evacuate the Insured Person to another location for Treatment, or return to Singapore.

The Appointed Assistance Company shall arrange and make all decisions as to the means of evacuation and the final destination which is best suited, based on the medical severity of the Insured Person's condition.

Covered expenses are expenses for services provided and/or arranged by the Appointed Assistance Company for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured Person subject to the maximum limit of S$10,000 under this Section. We will not be liable to pay any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.

For 24-hour Emergency Medical Evacuation assistance, please call Tel: +65 6339 2155.

Section 4 – Loss of Baggage and Travel Documents

We will pay the Insured Person for accidental loss of or damage whilst Overseas, to personal baggage, including clothing and personal belongings worn or carried on by the Insured Person, trunks, suitcases and similar bags and one laptop computer and one mobile device, taken or owned by the Insured Person.

We will also pay the Insured Person for the cost of obtaining replacement passports, travel tickets and other relevant travel documents where such loss has arisen out of robbery, burglary, theft or Natural Disasters 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 the carriers of the air or sea Public Transport concerned within twenty-four (24) hours of the incident and a written statement from the police or the carriers of the air or sea public transport must be obtained to substantiate the claim.

Our maximum liability under this Section shall not exceed S$200.

Section 5 – Trip Cancellation

This Section only applies if this Policy is taken up before the Insured Person becomes aware of any circumstances set out below which could lead to the cancellation of his/ her Trip.

We will pay for the unused portion of the non-recoverable travelling expenses (on economy class) and accommodation expenses that were paid in advance, up to the maximum limit of S$200 under this Section, if You have to cancel your Trip within fourteen (14) days before the commencement of the Trip (except item d below) as a direct result of:

a) Death, compulsory quarantine ordered by a government or local authority or Serious Injury or Serious Sickness of the Insured Person or his/her Relative provided that a written confirmation of the nature of such Serious Injury or Serious Sickness is received from a Medical Practitioner.

b) Major Travel Event which prevents the Insured Person from travelling and is forced to cancel the Trip.

c) Insolvency of the Travel Agent which the Insured Person has booked his/her travel and accommodation package, provided We will only pay for any deposit for which the Insured Person is unable to seek reimbursement or the cost of travel tickets issued to the Insured Person, whichever is the lesser.

d) Serious damage to the Insured Person's residence in Singapore from fire, flood or similar Natural Disaster occurring within one (1) week before the departure date and which requires the Insured Person to be present at the premises on the departure date.

e) The Insured Person being summoned by the Court of Law in Singapore to be a witness.

We will not reimburse any travel and/or accommodation expenses redeemed using mileage points, holiday points or any reward schemes.

All benefits under this Policy shall cease to apply once a claim has been made under this Section.

GENERAL EXCLUSIONS

This Policy 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 the Insured Person 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 or shipping line 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. The Insured Person being engaged in naval, military, air force, civil defence or police training, duties, services or operations;

11. Travel in relation to the Insured Person's trade or occupation as a licensed tour guide or staff of a travel agency;

12. Participating, practicing, training or engaging in any sport which could provide earnings or receive remuneration, financial rewards, donation or sponsorship of any kind;

13. Participating, practicing, training or engaging in any speed or time trials, competitions, sprints or racing of any kind (other than on foot) or any organised team football, Extreme Sports and Sporting Activities, rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus, ski racing, backcountry skiing or off-piste skiing, ski jumping, the use of bobsleigh or skeleton, expeditions, private hunting trips, ocean yachting or pot holing, mountaineering, rock climbing or trekking activities, scuba diving, hunting, riding or driving in any kind of race or all-terrain vehicles (ATV), motor sports, any sports activity involving the Insured Person being airborne (whether suspended or not);

14. Motorcycling;

15. Manual Work or hazardous work of any nature, or the use of machineries and/or tools, testing of any kind of conveyance or whilst engaged in off-shore activities, mining, aerial photography or handling of explosives, ammunition or firearms;

16. 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;

17. Consequential loss or damage of any kind;

18. Loss or damage insured under any other insurance policy, or reimbursed by any other party;

19. Any loss or damage occasioned through the wilful act, omission, fraudulent, dishonest or criminal acts of the Insured Person or with the connivance of the Insured Person;

20. Contracts (Rights of Third Parties) Act
A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

21. 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.

22. Sanction Limitation and Exclusion
We shall not be deemed to provide cover and shall not 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 Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

23. 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.s

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 organization(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.

SPECIFIC EXCLUSIONS

Exclusions applicable to Section 1, 2, 3 and 5

We will not be liable in respect of:

1. Pre-Existing Medical Conditions or illnesses, anomalies or deformities

   .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.

2. Treatment at health spa or nature care clinics.
3. 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.
4. Sexually transmitted diseases, AIDS, HIV or any Injury or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
5. The Insured Person travelling contrary to Medical Practitioner's advice or any travel undertaken for the purpose of obtaining medical care or treatment of any kind.

Exclusions applicable to Section 4

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

1. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under this Policy.
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, foodstuff s 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. Cash and shopping vouchers, bank or currency notes, postal or money order, securities, deeds, bonds, bills of exchange, promissory notes, share certificates, manuscripts or cards/documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations) or travellers' cheques.
6. Medals, coins, antiques, precious metal and jewellery.
7. Camping equipment, skiing apparatus, surfing equipment, fishing equipment and diving equipment.
8. Golf clubs and balls whilst in the course of play or practice.
9. Crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
10. Animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
11. Data recorded on tapes, cards, discs or otherwise, business goods or samples and any items used in connection with the Insured Person's employment or occupation.
12. Any articles sent by freight contract.
13. Wear and tear, scratches and nicks to Baggage, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
14. Consequence of confiscation, nationalization, requisition or willful destruction by any government, public or municipal local or customs authority.
15. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
16. Loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of the loss.

17. Any unattended Baggage or any misplacement or mysterious disappearance of personal property.
18. Unexplained disappearance, or shortage due to error, omission or exchange rate differences or depreciation in value.
19. Property insured under any insurance policy or otherwise reimbursed by the air or sea Public Transport, hotel or any third party.
20. Your willful act, omission, negligence or carelessness.

GENERAL CONDITIONS

1. Awareness of Circumstances
Before the Policy is taken up or before the Insured Person make the booking for the Trip, the Insured Person 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 the Insured Person and which may give rise to a claim under this Policy.

2. Age Limit
Cover is available to an Insured Person between the age of sixteen (16) and seventy (70) years old.

3. Cancellation of Master Policy
This Master Policy may be terminated by either the Company or the Policyholder by giving seven (7) days' notice in writing. Termination of this Master Policy by the Policyholder or by the Company shall be without prejudice to any claim arising prior to such termination. If the Company or the Policyholder terminates the Master Policy, insurance coverage for all the Insured Persons for the Period of Insurance shall continue with no premium refund.

4. Cancellation of insurance cover
The Insured Person may cancel his insurance coverage at any time and the cancellation will apply from the date We receive the notice of cancellation. There will be no refund for cancellation of such insurance coverage.

5. Currency
All amounts shown are in Singapore dollars.

6. Compliance with Policy Provisions
Any failure to comply with any of the provisions contained in this Master Policy shall invalidate all claims hereunder.

7. Disappearance
Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person except in the event of the total loss by shipwreck of the ship on which the Insured Person was travelling. The onus of proof of the Accident and the consequent death of the Insured Person shall in all cases rest with the claimant.

8. Discharge of Liability
We shall not be bound to notice or be affected by any notice of trust charge or alteration relating to this Master Policy and the receipt of the Insured Person (or the Insured Person's legal personal representatives) shall in all cases effectually discharge Us.

9. Data Use
Any information collected or held by Us whether contained in the Insured Person's 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 Insured Person's insurance Policy and claim.

10. Disclaimer
We shall make every effort to see that only high quality services are offered by the Appointed Assistance Company to the Insured Person. However, We are not the supplier of the services and does not accept any liability whatsoever in respect of the services provided by the Appointed Assistance Company or for any of the consequences arising thereof.

11. Duplication of Cover
In the event that an Insured Person is covered under more than one travel policy for the same Trip underwritten by Us, We will consider the person to be insured only under the policy with the highest benefit limits.

12. Entire Contract
This Master Policy, Trip Activation Page, Certificate of Insurance and Endorsements, if any, 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 Master Policy or of the Trip Activation Page shall bear such specific meaning wherever it appears.

13. Fitness For Travel
At the time of effecting this insurance, the Insured Person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.

14. Governing Law
This Policy shall be governed by and interpreted in accordance with the laws in Singapore.

15. Non Contribution Clause (Not applicable to Section 1)

This insurance does not cover any loss, destruction, damage or liability which is insured by or would, but for the existence of this Policy, be insured by any other policy or policies, except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

16. Notice and Alteration

All notices required to be given by the Policyholder or Insured Person to Us must be in writing and no alteration in the terms of this Master Policy, Certificate of Insurance or any endorsement thereon, will be held valid unless the same is signed or initialised by an authorised officer of the Company.

17. Order confirmation of Travel Insurance

The Insured Person must effect this insurance cover before departing from Singapore.

18. Observance of Terms

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that each of the Insured Person shall observe and follow the Terms, Exceptions and Conditions of this Master Policy.

19. Payment of Benefits

All benefits payable under this Master Policy shall be paid to the Insured Person 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 this Master Policy.

20. Period of Insurance

This Policy only covers up to five (5) consecutive days from the commencement date of the Trip, and ceases after Insured Person has returned to Singapore or the expiry date of the insurance cover, whichever is earlier.

21. Reasonable Care

The Insured Person 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 this Master 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

If We shall disclaim liability to the Insured Person (or the Insured Person's 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

The Insured Person (or the Insured Person's legal personal representatives) shall at the expense of the Insured Person furnish to Us all such certificates, information and evidence as may be required by Us and the Insured Person 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 this Master Policy, the Insured Person shall within thirty (30) days after the happening of such Accident give notice to Us with full particulars of the Accident and injuries and the Insured Person shall as soon as possible procure and act on proper medical or surgical advice.

5. Submission and Documentation

The Insured Person shall at his 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 sixty (60) days after the date of such loss.

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.

Appointed Assistance Company
The company appointed by Us to provide the Insured Person with various emergency assistance services.

Area of Travel
Restricted to Thailand, Malaysia, and Indonesia (Bintan, Batam and Bali only)

Baggage
Any articles, items, luggage or bags belonging to and owned by the Insured Person.

Capital Sum shall mean the sum insured for Accidental death.

Certificate of Insurance shall mean the document containing details of the Policyholder, Period of Insurance, and the Schedule of Benefits.

Extreme Sports and Sporting Activities
Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, biathlon, triathlons and ultramarathons and stunt riding.

Insured Person(s) shall mean each of the Insured Person named in the Trip Activation Page ordinarily residing in Singapore for whom the insurance coverage is arranged.

Injury
Bodily injury sustained by the Insured Person 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 within thirty (30) days from the date of such Accident.

Illness / Sickness
Any sudden and unexpected deterioration of physical health of the Insured Person, not caused by an Accident but is due to a medical condition contracted, commencing or manifesting during the Trip outside Singapore which requires the treatment by a Medical Practitioner, provided the Illness / Sickness is not a Pre-Existing Medical Condition and the nature of the Illness / Sickness is not excluded from this Policy.

Insolvency
The inability of an individual or entity to pay its debt resulting in the total cessation of their operations due to either:

1. Insolvency, with or without the filing of a bankruptcy or similar petition; or
2. Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.

Jewellery or Valuables
Items made of or containing precious metals and/or semi-precious and/or precious stones including but not limited to bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pens, pendants, rings and watches.

Laptop Computer
A laptop computer, a netbook or a tablet computer including accessories, attachments and batteries but excluding software.

Loss of a hand/foot
Loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle including permanent loss of use of complete hand or foot.

Loss of Hearing
Permanent, irrecoverable and complete loss of hearing.

Loss of Sight
The entire and irrecoverable loss of sight.

Loss of Speech
The disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

Major Travel Event
Events that were publicised by the mass media or through travel advisory issued by any authority on:

a) natural disaster;

b) epidemic or pandemic;

c) major industrial accident;

d) strike, riot, civil unrest or civil commotion not assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power resulting in cancellation of scheduled Public Transport services or in a relevant government warning against non-essential travel;

e) strike resulting in cancellation of scheduled Public Transport services; or

f) any event leading to airspace or multiple airport closures.

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 or Sickness and paid by the Insured Person 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 Policy. 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 the Insured Person, the Insured Person's spouse, the Insured Person's business partner, the Insured Person's employer, the Insured Person's employee, the Insured Person's agent, a person booked to accompany the Insured Person on the Trip or a person who is related to the Insured Person or in any way by blood, marriage or adoption or a person related to any Insured Person in any way.

Money
Banknotes, coins and traveller's cheques.

Natural Disasters
Extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Overseas
Restricted to Thailand, Malaysia, and Indonesia (Bintan, Batam and Bali only)

Period Start Date
The selected date as indicated in the Trip Activation page.

Period of Insurance
The selected period as indicated in the Trip Activation page.

Permanent Disablement
Any disablement that falls into one of the categories listed in the Schedule of Compensation under Section 1 and having lasted for a continuous and uninterrupted period of at least twelve (12) calendar months from the date of Accident and at the expiry of that period be beyond hope of improvement as certified by a Physician.

Permanent Total Disablement
Total paralysis or permanently bedridden or the Insured Person must be so disabled that he will be unable to perform any work, profession, or occupation:
a) for at least twelve (12) consecutive months; and
b) in the opinion of the attending Physician, at any time afterwards, to earn or obtain any wages, remuneration or profit.

Policyholder
Singapore Telecommunications Limited ("Singtel")

Physician
A registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws of the country in which the practice is granted including a traditional chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You or in any way by blood, marriage or adoption or a person related to any Insured Person in any way.

Pre-Existing Medical Condition shall mean:
a) any condition, illness, disease, disability or defect for which the Insured Person 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 this Master 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.

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

Relative
The Insured Person's spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, sibling, brother / sister in-law or daughter / son-in-law.

Serious Injury or Serious Sickness
When applied to the Insured Person it shall mean Injury or Sickness which requires treatment by a Medical Practitioner and which results in the Insured Person being certified by that Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the Relative, it shall mean the Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in the Insured Person's disruption or cancellation of his/her original Trip.

Travel Agent
A travel agent registered in Singapore including any subsidiary of such travel agent

Trip Activation Page
The Trip Activation Page contains details of the Insured Person(s) and Period of Insurance as declared by the Insured Person. The Trip Activation Page forms part of the Master Policy.

Trip / Journey
A pre-booked and pre-planned travel beginning at the time the Insured Person leaves his/her Home or Workplace within Singapore for the sole purpose of commencing the travel Overseas and after the Insured Person's return to his/her Home or workplace in Singapore or on the expiry date of the Period of Insurance shown in the Trip Activation Page, whichever is the earlier.

Treatment
The surgical or medical procedures for which the sole purpose is the cure or relief of Injury or Sickness.

PTG/GEG1.0/JUL2019

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).