

Master Policy Number: A0673739

Name of Policyholder: Quantum Interactive Pte. Ltd. ("Suntec Rewards")

Insured Person(s): Individual Suntec Rewards members named in the Trip Activation Page.

Period of Insurance: As stated under the Trip Activation Page

Travel E@sy

(Suntec Rewards Travel Campaign)

IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information the Proposer has provided to Us.

Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from this Policy.

You are also requested to read this Policy. If any error or misdescription is found, the Policy should be returned to the issuing office for correction.

DEFINITIONS

“Accident/Accidental” shall mean an event which is caused by violent, accidental, external and visible means.

“Acquired Immune Deficiency Syndrome or AIDS” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

“Appointed Assistance Company” shall mean the company appointed by the Company to provide the Insured Person with the various emergency assistance services.

“Child/Children” shall mean unmarried child/children who are more than three (3) months old but less than eighteen (18) years old or up to twenty-four (24) years of age if still studying full-time in a recognized institution of higher learning.

“Chinese Physician” shall mean a person qualified by a medical degree/ certification and duly licensed or registered to practice Chinese medicine, including herbalist, acupuncturist and bonesetter, in the geographical area of his/her practice, and who is rendering such services, is practicing within the scope of his/her licensing and training but excluding a Chinese Physician who is the Insured Person or Relative or employee of the Insured Person.

“Dental Treatment” shall mean reasonable and necessary charges for dental treatment carried out by a dentist to sound and natural teeth caused by an Accident, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred.

“Entertainment Ticket” shall mean tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts or sports events.

“Home Country” shall mean any country to which the Insured Person is granted the rights of citizenship or permanent residence by the respective governmental authorities.

“Hijack” shall mean any unlawful seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of an air or sea common carrier.

“Hospital” shall mean any lawfully operating institution duly constituted and registered as a hospital for the care and treatment of the injured and sick persons as bed-paying patients, and which: -

1. Has facilities for diagnosis and major surgery;
2. Provides twenty-four (24) hours a day nursing services by registered graduate nurses;
3. Is under the supervision of one or more Medical Practitioners at all times; and
4. Shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.

“Hospital Confinement” shall mean being confined in a Hospital as a registered in-patient for medically necessary Treatment and on the recommendation of a Medical Practitioner. Each day or one day of Hospital Confinement shall mean a continuous twenty-four (24) hour period for which the Hospital makes a charge for room and board for treatment of the Injury and Sickness.

"Hostage" shall mean an Insured Person (except a minor held hostage by his/ her parents) being taken or held by another person by force or against his/ her will as a prisoner.

"Injury" shall mean bodily injury sustained by an Insured Person and is caused by an Accident solely and independently of any other cause within ninety (90) days from the date of such Accident.

"Insured Person" shall mean the person(s) named in the Policy.

1. For Single Trip Family Cover, family shall mean an adult and/or his/her spouse and unlimited number of legitimate Children OR one or two adults who are not related by marriage and a maximum of four Children who must be at least family related (i.e. legitimate Child or ward, sibling, grandchild, niece, nephew or cousin) to any one of the adults. All Insured Persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a family.
2. For Annual Family Cover, family shall mean an adult and/or his/her spouse and unlimited number of legitimate Children. During the Policy Period, a Child making a Trip under an Annual Family Cover must be accompanied by at least the Insured or his/her spouse.

"Kidnap" shall mean any event or connected series of events of seizing, detaining or carrying or taking away by force or fraud, of an Insured Person (except a minor kidnapped by his/her parents) against his/her will for the purpose of demanding a ransom.

"Medical Expenses" shall mean expenses 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 and excluding any expenses included in Section 7 and 8 of this policy. All treatment including Specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy.

"Medical Practitioner" shall mean a person qualified by degree in Western medicine and duly licensed or registered to practice medicine and surgery in the geographical area of his/her practice, and in rendering such services is practicing within the scope of his/her license and training but excluding a Medical Practitioner who is the Insured Person or the Relative or employee of the Insured Person.

"Natural Disasters" shall mean flood, typhoons, hurricanes, cyclones, tornados, tsunamis, volcanic eruptions, earthquakes, landslides or by consequences of any of the occurrences stated above.

"One-way Trip" shall mean if the Insured Person is leaving Singapore on a one-way ticket to study abroad or emigrate or to return to his/her place of residence, the Company shall insure the Insured Person for up to four (4) days after his/ her arrival at the destination or upon reaching the place of residence whichever occurs first. Transits at other countries are allowed provided that the Insured Person is confined to the transit area of the airports of these countries.

"Overseas" shall mean anywhere outside Singapore.

"Period of Cover" shall commence three (3) hours before the Insured Person leaves Singapore or upon confirmation of cover whichever occurs later and shall terminate upon the expiry date specified in the Policy or Certificate of Insurance or within three (3) hours upon the Insured Person's arrival in Singapore whichever occurs first. Cover for Section 9 and 10 shall commence immediately upon confirmation of cover or thirty (30) days before the commencement of the Trip whichever occurs later and shall terminate upon the commencement of the Trip from Singapore.

“Policy Period” shall mean the period as set out in the Certificate of Insurance or Schedule.

“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 hospitalized, 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 effective date of this 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 hospitalized, or be prescribed drugs.

For Annual Cover policies, Pre-existing Medical Condition will apply to the subsequent trips if an Insured Person has made a claim for a medical condition on a previous trip.

“Reasonable and Customary Medical Expenses” shall be deemed to mean Medical Expenses which are considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when providing like or comparable treatment, services or supplies to individuals of the same sex of comparable age, for a similar disease or injury.

“Relative” shall mean the Insured Person’s spouse, child, parent, grandparent, sibling, parent-in-law, grandparent-in-law, brother/sister-in-law or daughter/ son-in-law.

“Schedule of Benefits” shall mean the benefits listed in the schedule as attached to this Policy.

“Serious Injury or Serious Sickness” whenever applied to the Insured Person is one 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 and Travel Companion, 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.

“Sickness” shall mean ailment or illness or disease contracted, developed and commencing whilst Overseas during the period of the Trip.

“Specialist” shall mean a Medical Practitioner possessing the necessary additional qualifications and expertise to practice as a recognized specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, ophthalmology and dermatology.

“Sum Insured or Limit” shall mean the amount as set out in the Schedule of Benefits.

“Travel Companion” shall mean a person with whom the Insured Person have coordinated the travel arrangements and intend to travel with on the Trip but excluding a tour leader or group leader who is receiving remuneration in monetary form or in kind for being a tour leader or group leader.

“Treatment” shall mean the surgical or medical procedures the sole purpose of which is the cure or relief of Injury or Sickness.

“Trip” shall mean pre-booked and pre-planned travel out of and back to Singapore.

SECTION 1 – ACCIDENTAL DEATH & DISABLEMENT

The Company shall pay compensation with respect to Injury sustained by the Insured Person during the Period of Cover, provided such Injury results in death or permanent disablement or permanent loss described in the Schedule of Compensation below within ninety (90) days from the date of Accident. The compensation payable under this Section shall not exceed the Sum Insured applicable as specified in the Schedule of Benefits

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

“Loss of a hand/foot” shall mean 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” shall mean Permanent irrecoverable and complete loss of hearing.

“Loss of Sight” shall mean the entire and irrecoverable loss of sight.

“Loss of Speech” shall mean the disability in articulating any three of the four 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.

“Permanent” shall mean lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve (12) month period being certified to be beyond hope of improvement by a Medical Practitioner.

“Total Disablement” shall mean Injury of a Permanent nature which solely and directly disables and prevents an Insured Person from attending to any business, occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual duties.

SECTION 2 – ACCIDENTAL DEATH ON PUBLIC TRANSPORT

The benefits payable under this Section 2 are only payable if there is Injury resulting in death of the Insured Person, arising from an Accident happening whilst the Insured Person is a fare-paying passenger in a Public Transport. The compensation payable under this Section shall not exceed the Sum Insured applicable as specified in the Schedule of Benefits.

“Public Transport” shall mean any land, sea, rail or air conveyance such as bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, helicopter, train, tram or underground train operated by a carrier under a valid license in the country You are in and on fixed, established and regular schedules and routes for the regular transportation of fare-paying passengers.

It excludes rented vehicle, vehicle on hire, tour coach or any mode of transportation that is chartered or arranged for the tour even if such services are regularly scheduled.

This Policy shall only pay for any claim either under Section 1 or 2 but not both.

SECTION 3 – MEDICAL REIMBURSEMENT

The Company shall reimburse the Insured Person, up to the maximum limit applicable as specified in the Schedule of Benefits for the usual Reasonable and Customary Medical Expenses and Accidental emergency Dental Treatment incurred whilst Overseas up to a maximum of ninety (90) days for Injury or Sickness suffered by the Insured Person solely and independently of any other cause whilst Overseas.

This Section also covers against the Insured Person's Medical Expenses (excluding Dental Treatment) incurred for Treatment or follow-up Treatment in Singapore for Injury or Sickness which the Insured Person had sustained whilst Overseas. The time limit for seeking such medical Treatment is as follows:

- a) If the medical Treatment has not been sought Overseas, the Insured Person must seek medical Treatment within seven (7) days upon return to Singapore. From the date of first Treatment in Singapore, the Insured Person has up to a maximum of thirty (30) days to continue medical Treatment in Singapore subject to a limit of 5% of the maximum benefit under this Section.
- b) If the medical Treatment has already been sought Overseas, the Insured Person has up to a maximum of thirty (30) days upon return to Singapore to continue medical Treatment in Singapore subject to a limit of 5% of the maximum benefit under this Section.

Medical Treatment by Chinese Physician, Chiropractor and Physiotherapist on Injury or Sickness sustained Overseas is payable up to a maximum of S\$350 in the aggregate per Trip.

Home Country Coverage: If the Insured Person travels back to his/her Home Country for a continuous period of more than thirty (30) days, coverage under Section 3 of this Policy is limited to 20% of the limit notwithstanding any other provision of this Policy.

This Section shall not cover nursing care or charges and expenses that are non-medical related. The total Medical Expenses including medical Treatment by Chinese Physician incurred Overseas and in Singapore shall in no event exceed the maximum limit under Section 3 as specified in the Schedule of Benefits.

SECTION 4 – HOSPITAL CASH

The Company shall pay the Insured Person the amount for each day of Hospital Confinement incurred whilst Overseas, up to the maximum limit applicable as specified in the Schedule of Benefits if the Insured Person is being confined in a Hospital due to Injury or Sickness sustained whilst Overseas.

Such payment shall be made after the period of Hospital Confinement and upon his/her return to Singapore.

In the event that the Insured Person is hospitalized upon immediate return to Singapore due to Injury or Sickness sustained whilst Overseas, the Company will pay (not applicable to Plan C) the amount for each day of Hospital Confinement, up to the maximum limit applicable as specified in the Schedule of Benefits. Such payment shall be made after the period of Hospital Confinement.

SECTION 5 – HOSPITALIZATION / COMPASSIONATE VISITS

The Company will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one Relative or friend of the Insured Person, up to a maximum limit applicable as specified in the Schedule of Benefits, to:-

- a) Visit and stay with the Insured Person until the Insured Person can return to Singapore or able to resume his/her Trip or until completion of the Policy Period, whichever occurs first in the event that the Insured Person is hospitalized Overseas for more than five (5) days due to Injury or Sickness sustained Overseas and his/her medical condition forbids evacuation and no member of his/her family is with him/her.
- b) Assist in the final arrangement at the place of death of the Insured Person in the event that the Insured Person dies due to Injury or Sickness whilst Overseas and no adult member of his/her family is with him/her.

Where an Insured Person is claiming under Section 5 and 6 for the same event, the aggregate limit payable under these Sections is limited to the maximum limit under this Section only.

SECTION 6 – CHILD COMPANION

In the event that the Insured Person is hospitalized Overseas and there is no other adult to accompany the Child/Children who is/are below the age of eighteen (18) years old, the Company will reimburse reasonable travelling (by economy class) and hotel accommodation expenses necessarily incurred by one Relative or friend of the Insured Person, up to the maximum limit applicable as specified in the Schedule of Benefits, to accompany the Child/ Children back to Singapore.

Where an Insured Person is claiming under Section 5 and 6 for the same event, the aggregate limit payable under these Sections is limited to the maximum limit under this Section only.

SECTION 7 – EMERGENCY EVACUATION

The Company shall pay for all expenses of emergency medical evacuation up to the maximum limit applicable as specified in the Schedule of Benefits as a result of Injury or Sickness (in accordance with Section 1, 2 and 3) 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 medical 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. The Company shall also pay for expenses, which is medically necessary and unavoidably incurred to return the Insured Person to Singapore, following an emergency medical evacuation to a place outside Singapore.

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 and repatriation of the Insured Person subject to the maximum limit applicable as specified in the Schedule of Benefits. The Company shall 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.

SECTION 8 – REPATRIATION OF MORTAL REMAINS

In the event that the Insured Person dies within thirty (30) days from the date of the Injury or commencement of Sickness in which such Injury or Sickness (in accordance with Section 1, 2 and 3) is sustained whilst Overseas, the Company shall pay up to the maximum limit applicable as specified in the Schedule of Benefits for the expenses necessary for transporting the Insured Person's mortal remains from the place of death to Singapore or directly to the Home Country or the cost of local burial at the place of death. The Appointed Assistance Company shall arrange and make all decisions for such repatriation.

The Company shall 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.

SECTION 9 – TRIP CANCELLATION

The Company shall reimburse the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for irrecoverable travel, accommodation expenses and cost of entertainment tickets, that were paid in advance consequent upon the cancellation of the Trip occurring within thirty (30) days (except for item 4 below) before the commencement of the Trip as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.
3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. Serious damage to the Insured Person's residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake, etc) 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.
5. The Insured Person being summoned by the Court of Law to be a witness. This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip. In respect of item 1, if the cover is purchased less than seven (7) days before the commencement of the Trip, the Policy shall only pay for death or Serious Injury arising out of an Accident of the Insured Person, Relative or Travel Companion.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip. In respect of item 1, if the cover is purchased less than seven (7) days before the commencement of the Trip, the Policy shall only pay for death or Serious Injury arising out of an Accident of the Insured Person, Relative or Travel Companion.

The Company will not reimburse any travel and 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.

SECTION 10 – TRIP POSTPONEMENT

The Company shall reimburse the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for irrecoverable administrative charges arising from travel and accommodation expenses that were paid in advance consequent upon the postponement of the Trip occurring within thirty (30) days (except for item 4 below) before the commencement of the Trip as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.
3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. Serious damage to the Insured Person's residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake, etc) 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.
5. The Insured Person being summoned by the Court of Law to be a witness. This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip. In respect of item 1, if the cover is purchased less than seven (7) days before the commencement of the Trip, the Policy shall only pay for death or Serious Injury arising out of an Accident of the Insured Person, Relative or Travel Companion.

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip. In respect of item 1, if the cover is purchased less than seven (7) days before the commencement of the Trip, the Policy shall only pay for death or Serious Injury arising out of an Accident of the Insured Person, Relative or Travel Companion.

The Company will not reimburse any travel and 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.

SECTION 11 – TRIP CURTAILMENT

The Company shall reimburse the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for irrecoverable travel, reasonable accommodation expenses and cost of entertainment tickets, that were paid in advance or forfeited and/or incurred additionally consequent upon the Insured Person having to return directly to Singapore after the commencement of the Trip as a direct result of:-

1. Death, Serious Injury or Serious Sickness or compulsory quarantine of the Insured Person or his/her Relative or Travel Companion.
2. Unexpected strike, riot or civil commotion, not arising from political unrest and beyond the control of the Insured Person at the planned destination.

3. Bankruptcy of the Singapore travel agent which the Insured Person has booked his/her travel and accommodation package.
4. Hijacking of the air or sea common carrier in which the Insured Person is on board as a passenger.
5. Natural disaster (typhoon, earthquake, etc) which prevent the Insured Person from continuing with his/her scheduled Trip.

The Company will pay for the additional travel expenses based on the fare for the same class of travel as stated in the scheduled itinerary which was forfeited OR the unused portion of the forfeited travel expenses whichever lower but not both.

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

This cover is only effective if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her Trip.

This Policy shall only pay for any claim either under Section 11 or 12, but not both.

SECTION 12 – TRIP INTERRUPTION

In the event the Insured Person is hospitalized Overseas due to Injury or Sickness for more than five (5) days and as a result, the Trip for which insurance has been effected is disrupted (meaning the Insured Person is prevented from continuing with the Trip), The Company shall reimburse the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for the unused portion of the irrecoverable travel and/or accommodation expenses that were paid in advance or forfeited.

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

This Policy shall only pay for any claim either under Section 11 or 12, but not both.

SECTION 13 – EMERGENCY TELEPHONE CHARGES

The Company shall reimburse the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for the actual mobile phone charges incurred for the sole purpose of engaging the services of our Appointed Assistance Company during a medical assistance/emergency and for which a claim has been admitted under Section 1, 2, 7 or 8 of the Policy.

SECTION 14 – TRAVEL DELAY

In the event that, whilst Overseas or departing from Singapore, the departure of the air or sea common carrier in which the Insured Person is scheduled to travel or the arrival of the air or sea common carrier in which the Insured Person had travelled in is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to the Insured Person due to inclement weather, equipment failure or strike by the employees of the air or sea common carrier or airport or seaport, The Company will pay S\$100 for every full six (6) consecutive hours of delay in departure or arrival up to the maximum limit applicable as specified in the Schedule of Benefits. Where the delay occurs in Singapore, The Company will pay up to a maximum of S\$500.

A written confirmation from the air or sea common carrier confirming the duration and the cause of the delay is required to substantiate the claim before The Company pays the benefit under this Section.

This Policy shall only pay for any claim either under Section 14 or 15, but not both.

SECTION 15 – OVERBOOKED FLIGHTS/MISSED CONNECTIONS

The Company shall pay the amount as specified in the Schedule of Benefits if no alternative onward transportation is provided to the Insured Person within six (6) consecutive hours of the actual arrival time of the incoming flight as a result of:-

1. The Insured Person failing to board the aircraft arising from overbooking of the flight in which a confirmed reservation had been received from the travel agent or the airline; OR
2. The Insured Person missing the confirmed connecting flight due to delay of the Insured Person's confirmed incoming flight.

The failure to board the aircraft due to the overbooking of the flight or the missed flight connection must be verified in writing by the operator(s) of the airline or their handling agent(s). This benefit is payable only once for each Trip out of Singapore.

This Policy shall only pay for any claim either under Section 14 or 15, but not both.

SECTION 16 – BAGGAGE DELAY

The Company shall pay the Insured Person S\$200 if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the air or sea common carrier for every full six (6) consecutive hours of delay after the Insured Person's arrival at the baggage pick-up point of the scheduled destination Overseas and in Singapore up to the maximum limit applicable as specified in the Schedule of Benefits. Where the delay occurs in Singapore, The Company will pay up to a maximum of S\$200.

A written confirmation from the air or sea common carrier confirming the duration and the cause of the delay is required to substantiate the claim.

This Policy shall only pay for any claim either under Section 16 or 17, but not both.

SECTION 17 – BAGGAGE LOSS

The Company shall indemnify the Insured Person for loss or damage sustained whilst Overseas to baggage taken or purchased during the Trip (including clothing and personal effects worn or carried on the Insured Person, in trunks, suitcases and like receptacles) occurring during the Policy Period subject to the maximum limit applicable as specified in the Schedule of Benefits. The amount payable shall not exceed the original price paid, up to a limit of:-

1. S\$500 for any one article or a pair or a set of articles, (excluding item 2 and 3 below)
2. S\$1,000 in the aggregate for laptop computer, netbook and tablet including accessories and batteries but excluding software.

3. S\$250 in the aggregate for personal digital assistants (PDAs), handphones and spectacles.

The Company shall make payment or at its option reinstate or repair subject to due allowance for wear and tear and depreciation.

Such losses must be reported to the local police at the place of the loss or the air or sea common carrier concerned and a written statement must be obtained to substantiate the claim.

A pair or a set of articles shall be deemed as one single article inclusive of its standard accessories, batteries, lenses and the like.

Exclusions

The Company shall not be liable for loss, destruction or damage:-

1. To contact lenses, stamps of any kind, fruits, foodstuffs or perishable or consumable goods, household effects, dentures, prosthesis, cosmetics and skincare products.
2. To any form of medication, health supplement, tonic and herbs with medicinal properties.
3. To medals, coins, antiques, precious metal and jewellery.
4. To camping equipment, skiing apparatus and diving equipment.
5. To golf clubs and balls whilst in the course of play or practice.
6. To crockery, china glass, sculpture, curios, pictures, musical instruments or fragile articles of any kind.
7. To animals, motor vehicles (including accessories), motorcycles, boats, snow mobiles and any other conveyances.
8. To 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.
9. To cash, 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), travellers' cheques or travel documents.
10. To any articles sent by freight contract.
11. Due to 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.
12. Due to consequence of confiscation, nationalization, requisition or willful destruction by any government, public or municipal local or customs authority.
13. Due to pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

14. To loss which is not reported to either the police or the transport carrier within twenty-four (24) hours of discovery of the loss.
15. To any unattended baggage or any misplacement or mysterious disappearance of personal property.
16. To property insured under any insurance policy or otherwise reimbursed by the air or sea common carrier, hotel or any third party.
17. Resulting from the Insured Person's wilful act, omission, negligence or carelessness.

SECTION 18 – PERSONAL MONEY & TRAVEL DOCUMENTS

The Company shall pay the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost including additional travel expenses and hotel accommodation expenses necessarily and reasonably incurred to replace the lost travel documents where such loss has arisen out of robbery, burglary, theft or natural disasters (typhoon, earthquake, etc) whilst Overseas.

Should the Insured Person whilst Overseas experience a loss of cash, travellers' cheques or banknotes belonging to him/her due to robbery, burglary, theft or natural disasters (typhoon, earthquake, etc), the Company shall pay for the actual loss up to the maximum limit applicable as specified in the Schedule of Benefits of Insurance provided such loss is reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

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

SECTION 19 – PERSONAL LIABILITY

The Company shall indemnify the Insured Person against his/her legal liability up to the maximum limit applicable as specified in the Schedule of Benefits whilst Overseas, due to:-

1. Death or accidental bodily injury to third party;
2. Accidental loss or damage to third party's property.

The Company shall also pay for legal costs and expenses of the Insured Person incurred with the written consent of the Company provided that the Company's total liability shall not exceed the maximum limit applicable as specified in the Schedule of Benefits.

Exclusions

The Company shall not pay for liability arising directly or indirectly from, in respect of, or due to:-

1. Employer's liability, contractual liability or liability to a member of an Insured Person's family.
2. Acts of animals or property belonging to, or in the care, custody or control of an Insured Person.
3. Any wilful, malicious or unlawful act.
4. Pursuit of trade, business or profession.

5. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
6. Ownership possession or use of vehicles, aircraft, water craft or firearms.
7. Legal costs resulting from any criminal proceedings.
8. The Insured Person's participation in any motor rallies.
9. Judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
10. Punitive, aggravated or exemplary damages.

SECTION 20 – HIJACK

In the event that the air or sea common carrier which the Insured Person is travelling in is being hijacked for more than twelve (12) consecutive hours, the Company shall pay the amount for each full twelve (12) hours up to the maximum limit applicable as specified in the Schedule of Benefits.

SECTION 21 – AUTOMATIC EXTENSION OF COVER

The Company shall automatically extend the period of insurance of a trip without payment of any additional premium for:-

1. Up to a maximum of thirty (30) days if the Insured Person is hospitalized and quarantined Overseas as advised by the attending Medical Practitioner
2. Up to a maximum of seven (7) days if:
 - a) The conveyance in which the Insured Person is travelling is delayed through no act or omission of the Insured Person.
 - b) The airport or seaport is closed due to adverse weather condition, strike, riot or civil commotion with the result that the Trip is not completed when the Period of Cover ceases.

SECTION 22 – HOME CONTENTS

The Company shall, by payment or at its option by reinstatement or repair, indemnify the Insured Person up to the maximum limit applicable as specified in the Schedule of Benefits per household against physical loss or damage to the Contents and Valuables based within the residence of the Insured Person in Singapore that was left vacant because of Insured Person's Trip, caused by fire during the Policy Period, but only after the Insured Person has legally left Singapore.

"Contents" shall mean household furniture and furnishing, clothing and personal effects belonging to the Insured Person or to members of his/her family or domestic servants permanently residing with him/her and fixtures and fittings the Insured Person owns (or for which he/she is responsible) not being landlord's fixtures and fittings excluding: deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for money, 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), cash currency notes.

“Valuables” shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems.

Exclusions

1. Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any articles, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
2. Any loss or damage occasioned through the wilful act of the Insured Person or with the connivance of the Insured Person.
3. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
4. Electrical or mechanical breakdown.
5. Consequential loss or damage of any kind.
6. Business or professional use in respect of photographic and sports equipment, accessories and musical instruments.
7. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
8. Loss or damage insured under any other insurance policy, or reimbursed by any other party.

SECTION 23 – RENTAL VEHICLE EXCESS

The Company will reimburse the Insured Person for any excess or deductible up to the maximum limit applicable as specified in the Schedule of Benefits which he/she becomes legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle. The Insured Person must be either a named driver or co-driver of the rental vehicle.

Exclusions

1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in violation of laws, rules and regulations of the country.
2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Conditions

1. The rental vehicle must be rented from a licensed rental agency or organization.
2. As part of the hiring arrangement, the Insured Person must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
3. The Insured Person must comply with all requirements of the rental agency or organization under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

SECTION 24 – KIDNAP & HOSTAGE

The Company will pay a benefit of S\$250 per day for every twenty-four (24) hours period if the Insured Person is held hostage following a kidnap, which occurs Overseas during a Trip. The maximum benefit payable will be up to the limit applicable as specified in the Schedule of Benefits for this Section.

Exclusions

The Company will not pay any benefit under this Section due to the following:

1. Fraudulent, dishonest or criminal acts of Insured Person.
2. Events which take place in the Insured Person's country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active.
3. Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
4. Any loss or damage suffered not in accordance with the definition of a Trip.

Conditions

As a condition precedent to the Company's liability, the Company must:

1. have satisfactory proof that the event has actually occurred;
2. be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
3. if it is in the Insured Person's best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

TERRORISM EXTENSION

Notwithstanding the Terrorism Exclusion under General Exclusions, this Policy is extended under Section 1, 2, 3 and 7 to cover against terrorism, up to the maximum limit applicable as specified in the Schedule of Benefits or S\$100,000 per Insured Person whichever is the lower but excluding injury or losses resulting directly or indirectly from, attributed to or accelerated by the utilization of nuclear, chemical or biological weapons of mass destruction howsoever these maybe distributed or combined.

Provided that the Company's liability is limited to a maximum of S\$100,000 per Insured Person regardless of the number of policies taken with the Corporation any one Trip.

For the purpose of this extension:

1. Terrorism means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

2. Utilization of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
3. Utilization of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
4. Utilization of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

AGGREGATE LIMIT OF LIABILITY

The maximum aggregate amount payable per event shall not exceed S\$5,000,000 in respect of all Insured Persons under the Company.

In the event that the aggregate amount of all claims payable exceeds S\$5,000,000, the maximum aggregate amount shall be apportioned among all the Insured Persons under the Company, subject to the maximum sum insured of each Insured Person.

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, insurrection, rebellion, revolution, military or usurped power, martial law, ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
2. Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as provided in the Terrorism Extension).
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 insanity, depression and anxiety.
7. Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereat, whether sane or insane.

8. Pregnancy, or childbirth, and any injury, sickness or complications associated with pregnancy or childbirth.
9. Dental surgery or treatment unless caused by Accidents.
10. 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 vaccination or inoculation.
11. Treatment at health spa or nature care clinics.
12. Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol.
13. Sexually transmitted diseases, AIDS, HIV or any injury or sickness commencing in the presence of a zero-positive test for HIV and related diseases.
14. Pre-existing Medical Conditions or illnesses, congenital anomalies or deformities.
15. 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 for the purpose of undertaking any trade or technical operation therein or thereon.
16. The Insured Person being engaged in military training and/or on duty or service in any armed forces or police force.
17. Travel in relation to the Insured Person's trade or occupation as a licensed tour guide or staff of a travel agency.
18. Manual or hazardous work of any nature, or the use of machineries and/or tools, testing of any kind of conveyance or whilst engaged in offshore activities, mining, aerial photography or handling of explosives, ammunition or firearms.
19. Big game hunting, riding or driving in any kind of race or all-terrain vehicles (ATV), motor sports, hunting, any sports activity involving the Insured Person being airborne (whether suspended or not) and all underwater sports.
20. The Insured Person participating, training or engaging in any sport which could provide earnings or receive remuneration, donation or sponsorship of any kind.
21. Mountaineering or rock climbing necessitating the use of guides, ropes or gears, trekking activities conducted three thousand (3,000) meters above sea level other than those which are done under the supervision of qualified guides and/ or instructors and organised by a licensed local tour operator in Singapore.
22. 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.
23. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid injury or minimize any claim under this Policy.
24. The cost of any lost or damaged items which are covered by any other insurance policies or third parties.

25. **Contracts (Rights of Third Parties) Act (Chapter 53B)**
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.
26. **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 would expose that insurer 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.
27. **Terrorism Exclusion**
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that 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 the Company alleges 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 Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

GENERAL CONDITIONS

1. Arbitration

Any dispute arising out of or in connection with this 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. **Awareness of Circumstances**

At the time of effecting this insurance, the Insured Person must not be aware of any circumstances, facts or risks related to the planned destination(s)/events which are known or ought to be known by the Insured Person and which may give rise to a claim under this policy.

3. **Cancellation**

a) **Cancellation for Single Trip**

The Policyholder may cancel this Policy at any time prior to the commencement of the Policy Period and the cancellation will apply from the date we receive the notice of cancellation. We will refund the premium paid less S\$25 administrative charge. However, there will be no refund if we receive the notice of cancellation on or after the commencement of the Policy Period.

b) **Cancellation for Annual Plan**

If Policy or Certificate of Insurance is issued on an annual basis, it may be terminated by either party by giving one (1) month's written notice. If the Policy or Certificate of Insurance is terminated by the Company, a pro-rata refund of premium will be granted to the Insured for the remaining part of the Policy Period. If the Insured terminates the Policy or Certificate of Insurance the refund of premium will be based on the following scale: -

<u>Period of Cover</u>	<u>Premium Refunded</u>
Up to 1 month	9 months
More than 1 month & up to 2 months	8 months
More than 2 month & up to 3 months	7 months
More than 3 month & up to 4 months	6 months
More than 4 month & up to 5 months	5 months
More than 5 month & up to 6 months	4 months
More than 6 month & up to 8 months	2 months
More than 8 months	Nil

4. **Claims Notification**

Written notice shall be given to the Company as soon as practicable and in any case within thirty (30) days after the occurrence of any one event giving rise or likely to give rise to a claim under this Policy. If the property insured under Section 17 and 18 is lost or damaged, the Insured Person shall notify the police, hotel, and transportation company or transportation terminal authorities within twenty-four (24) hours and take all reasonable measures to protect, save and recover it. Written proof of loss including original Policy/Certificate of Insurance, original receipts, invoices and all other relevant documents must be furnished to the Company at its Singapore office within sixty (60) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

All such proof, information and certificate required shall be furnished at the expense of the Insured Person or his/her legal representatives.

5. **Conduct of Proceedings**

Except with the written consent of the Company, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The Company shall be entitled to conduct all proceedings arising out of or in connection with claims in the name of the Insured Person and to instruct solicitors of their own choice for this purpose. The Insured Person shall give all such information and assistance as the Company may require.

- 6. Currency**
All amounts shown are in Singapore dollars.
- 7. Data Use**
Any information collected or held by the Company whether contained in the Insured Person's application or otherwise obtained may be used and disclosed to the Company's 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.
- 8. Determination of Age**
In the event of a claim, the age of the Insured Person will be determined as at the date of Injury or Sickness with reference to the date of birth.
- 9. Disclaimer**
The Company shall make every effort to see that only high quality services are offered by the Appointed Assistance Company to the Insured Person. However, the Company is 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.
- 10. Duplication of Cover**
In the event that an Insured Person is covered under more than one travel policy for the same Trip underwritten by the Company, The Company will consider the person to be insured only under the policy with the highest benefit limits.
- 11. 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.
- 12. Forfeiture**
If any claim under this Policy is fraudulent or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited.
- 13. Governing Law**
This Policy shall be governed by and interpreted in accordance with Singapore law.
- 14. Interpretations**
This Policy, Certificate of Insurance/Schedule and the Schedule of Benefits shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate of Insurance/Schedule and the Schedule of Benefits shall bear such meaning wherever it may appear.
- 15. Medical Examination**
The Company at its own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably required during the pendency of claim and to make autopsy in case of death where it is not forbidden by law.
- 16. Non Contribution Clause (Not applicable to Section 1 and 2)**
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.

17. Observance

The liability of the Company under this Policy shall be strictly conditional upon the observance by the Insured Person of the Terms, Provisions, Conditions and Endorsements of this Policy. Failure to comply with any of the Terms, Provisions, Conditions and Endorsements contained in this Policy shall invalidate all claims hereunder.

18. Payment Before Cover Warranty (For Non-Corporate Insured)

- a) Notwithstanding anything herein contained but subject to clauses b and c hereof, it is hereby agreed and declared that the premium due must be paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the inception date ("the Inception Date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement. Payment shall be deemed to have been effected to the Company or the intermediary when one of the following acts takes place:
 - i) Cash or honoured cheque for the premium is handed over to The Company 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 Company or the intermediary is made through an electronic medium including the internet.
- b) In the event that the premium due is not paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the Inception Date, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by The Company. 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 Insured may return the original policy document to the Company or intermediary within the Free Look period if the Insured decides to cancel the cover during the Free Look period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

19. Payment of Benefits

All indemnities, reimbursements or compensation of this Policy are payable to the named Insured Person or his/her legal representatives except the following:

- a) In the case of death of the Insured Person, the benefit will be paid to the estate of the Insured Person.
- b) Benefits under Section 7 and 8 will be paid directly to the Appointed Assistance Company.

- c) Benefit under Section 19 shall be paid directly to whom the Insured Person is legally liable.

20. Premium Payment Warranty (For Corporate Insured)

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

21. Condition Precedent (For Corporate Insured)

The validity of this Policy is subject to the Condition Precedent that:

- a) for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b) if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i) the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to The Company before cover incepts.

22. Purchase of Travel Insurance

The Insured Person must purchase this insurance before departing from Singapore.

23. Reasonable Care

The Insured Person shall take all reasonable care and precautions for the safety of the lives and property insured.

24. Rights of Recovery

The Company reserves its right to recover against the Insured Person or his/her legal representatives for the full sum which The Company or the Appointed Assistance Company has paid for any claim under this Policy for which The Company and the Appointed Assistance Company are not liable to pay under this Policy.

25. Subrogation

The Company shall be subrogated to all the Insured Person's rights of recovery against any person, company or organization and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

26. Trip Duration

The maximum trip duration is one hundred and eighty-two (182) consecutive days for Single Trip and ninety (90) consecutive days for each Trip arranged under an Annual Cover. No claim will be payable after the 90th day of a Trip under the Annual Cover if the Trip exceeds ninety (90) days from the date of commencement of the Trip.

TLT/GEG1.0/JUL2017

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).

ENDORSEMENT NOTE TO MASTER POLICY A0673739

Attached to and forming part of Travel E@sy policy.

Definitions

It is hereby noted and agreed that the following definitions in the Policy is deleted and replaced by:

“Policy Period” shall mean the selected period as indicated in the Trip Activation Page.

“Overseas” shall mean anywhere within Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam.

The following definitions will be added to this Policy:

“Travel Start Date” shall mean the selected date as indicated in the Trip Activation Page.

“Trip Activation Page” contains details of the Insured Person(s), Policy Period and Travel Start Date as declared by the Insured Person. The Trip Activation Page forms part of the Policy.

General Conditions

It is further noted and agreed that the following General Conditions of this Policy are deleted and replaced with the following.

3. Cancellation

a) 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.

b) 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.

26. Trip Duration

The maximum trip duration is five (5) consecutive days from the Travel Start Date for Single Trips only.

All other terms and conditions of this Policy shall remain unchanged.