Table of cover

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						**Enhanced PreX Plans** (Covers pre-existing medical conditions where indicated)					
		Classic		**Deluxe**		**Preferred**		**Enhanced PreX Basic**		**Enhanced PreX Superior**		**Enhanced PreX Prestige**	
	Travel Inconvenience Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 1a	**Cancelling your trip** Overall section limit Limit for other unused prepaid expenses **Co-payment** for claims due to **pre-existing medical conditions**	5,000 500 NA[2]	15,000	10,000 1,000 NA[2]	30,000	15,000 2,000 NA[2]	45,000	10,000 1,000 NA[2]	30,000	10,000 1,000 25%	30,000	15,000 2,000 25%	45,000
Section 1b	**Cancelling your trip for any reason** Overall section limit Limit for other unused prepaid expenses **Co-payment**	NA	NA	NA	NA	7,500 1,000 50%	22,500	NA	NA	NA	NA	7,500 1,000 50%	22,500
Section 2a	**Postponing your trip** Overall section limit Limit for other unused prepaid expenses **Co-payment** for claims due to **pre-existing medical conditions**	2,000 500 NA[2]	6,000	2,000 1,000 NA[2]	6,000	2,000 2,000 NA[2]	6,000	2,000 1,000 NA[2]	6,000	2,000 1,000 25%	6,000	2,000 2,000 25%	6,000
Section 2b	**Postponing your trip for any reason** Overall section limit Limit for other unused prepaid expenses **Co-payment**	NA	NA	NA	NA	1,000 500 50%	3,000	NA	NA	NA	NA	1,000 500 50%	3,000

[1] **Family total** means the maximum amount **we** will pay for each benefit section under the **family cover** during any one **trip**. Each **insured person** is only allowed the maximum benefit per insured person in the **table of cover**.

[2] No coverage for **pre-existing medical conditions**.

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Classic		Deluxe		Preferred		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
	Travel Inconvenience Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 3a	**Shortening your trip** Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000	10,000	30,000	10,000	30,000	15,000	45,000
	Limit for extra expenses to return to Singapore	1,000		2,000		3,000		2,000		2,000		3,000	
	Limit for other unused prepaid expenses	500		1,000		2,000		1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		NA[2]		25%		25%	
Section 3b	**Shortening your trip for any reason** Overall section limit	NA	NA	NA	NA	7,500	22,500	NA	NA	NA	NA	7,500	22,500
	Limit for other unused prepaid expenses					1,000						1,000	
	Co-payment					50%						50%	
Section 4	**Trip disruption** Overall section limit	1,000	3,000	2,000	6,000	3,000	9,000	2,000	6,000	2,000	6,000	3,000	9,000
	Limit for accommodation expenses per room per night	400		400		400		400		400		400	
	Limit for other unused prepaid expenses	500		1,000		2,000		1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		NA[2]		25%		25%	

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[2] No coverage for **pre-existing medical conditions.**

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Classic		Deluxe		Preferred		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
	Travel Inconvenience Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 5	**Travel delay**												
	Overall section limit	1,000		1,500		2,000		1,500		1,500		2,000	
	For every six hours of delay while overseas												
	1 Adult	100		100		100		100		100		100	
	2 Child	50	2,000	50	3,000	50	4,000	50	3,000	50	3,000	50	4,000
	After six hours of delay while in Singapore												
	1 Adult	150		150		150		150		150		150	
	2 Child	50		50		50		50		50		50	
Section 6	**Missed connections**	100	1,000	200	2,000	500	5,000	200	2,000	200	2,000	500	5,000
Section 7	**Overbooked public transport**	100	1,000	200	2,000	500	5,000	200	2,000	200	2,000	500	5,000
Section 8	**If the travel agency becomes insolvent**	2,000	10,000	3,000	15,000	5,000	25,000	3,000	15,000	3,000	15,000	5,000	25,000
Section 9	**Baggage delay**												
	Overall section limit	1,000		1,200		2,000		1,200		1,200		2,000	
	For every six hours of delay while overseas												
	1 Adult	200		200		200		200		200		200	
	2 Child	50		50		50		50		50		50	
	Baggage delay after six hours when arriving in Singapore		2,000		2,400		4,000		2,400		2,400		4,000
	1 Adult	200		200		200		200		200		200	
	2 Child	50		50		50		50		50		50	

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		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Classic		Deluxe		Preferred		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
	Travel Inconvenience Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 10	**Loss or damage of baggage and personal belongings**												
	Overall section limit	3,000	7,500	5,000	12,500	8,000	20,000	5,000	12,500	5,000	12,500	8,000	20,000
	Limit for laptop	1,000		1,000		1,000		1,000		1,000		1,000	
	Limit for watches, jewellery or valuables in total	200		500		750		500		500		750	
	Limit for other items (for each item, set or pair)	500		500		500		500		500		500	
Section 11	**Losing money**												
	1 Adult	250	450	350	600	500	800	350	600	350	600	500	800
	2 Child	100		125		150		125		125		150	
Section 12	**Losing travel documents**												
	Overall section limit	3,000		5,000		8,000		5,000		5,000		8,000	
	Limit for accommodation expenses per room per night	400		400		400		400		400		400	
	Limit for administrative fees or extra transport expenses to change travel tickets (including one accompanying family member)	1,000	7,500	1,000	12,500	1,000	20,000	1,000	12,500	1,000	12,500	1,000	20,000

[1] **Family total** means the maximum amount **we** will pay for each benefit section under the **family cover** during any one **trip**. Each **insured person** is only allowed the maximum benefit per insured person in the **table of cover**.

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Classic		Deluxe		Preferred		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
	Personal Accident and Medical Expense Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 13	**Personal accident**												
	1 Adult 70 years old or over	100,000		125,000		200,000		125,000		125,000		200,000	
	2 Adult under 70 years old	150,000	600,000	200,000	800,000	500,000	1,600,000	200,000	800,000	200,000	800,000	500,000	1,600,000
	3 Child	75,000		100,000		150,000		100,000		100,000		150,000	
	Or												
	Public transport double cover for accidental death												
	1 Adult 70 years old or over	NA		250,000		400,000		250,000		250,000		400,000	
	2 Adult under 70 years old	NA	NA	400,000	1,600,000	1,000,000	3,200,000	400,000	1,600,000	400,000	1,600,000	1,000,000	3,200,000
	3 Child	NA		200,000		300,000		200,000		200,000		300,000	
	Scale of compensation	**Percentage of benefit limit**											
	a Accidental death	100%											
	b Permanent total disability	100%											
	c Losing two or more limbs	100%											
	d Losing sight in both eyes	100%											
	e Losing one limb	50%											
	f Losing sight in one eye	50%											
	g Losing speech	50%											
	h Losing hearing	50%											
		The total compensation from a to h will not be more than the maximum benefit limit.											
Section 14	**Medical expenses overseas**												
	Overall section limit												
	1 Adult 70 years old or over	300,000		300,000		350,000		300,000		300,000		500,000	
	2 Adult under 70 years old	350,000		800,000		Unlimited		800,000		800,000		Unlimited	
	3 Child	350,000		800,000		Unlimited		800,000		800,000		Unlimited	
	Limit for medical aids and equipment	500		1,000		1,500		1,000		1,000		1,500	
	Limit for claims due to **pre-existing medical conditions**		1,000,000		1,500,000		3,000,000		1,500,000		1,500,000		3,000,000
	1 Adult 70 years old or over	NA[2]		NA[2]		NA[2]		300,000		300,000		500,000	
	2 Adult under 70 years old	NA[2]		NA[2]		NA[2]		300,000		300,000		500,000	
	3 Child	NA[2]		NA[2]		NA[2]		300,000		300,000		500,000	

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[2] No coverage for **pre-existing medical conditions**.

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						**Enhanced PreX Plans** (Covers pre-existing medical conditions where indicated)					
		Classic		**Deluxe**		**Preferred**		**Enhanced PreX Basic**		**Enhanced PreX Superior**		**Enhanced PreX Prestige**	
	Personal Accident and Medical Expense Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 15	**Medical expenses in Singapore**												
	Overall section limit												
	1 Adult 70 years old or over	1,000		2,000		5,000		2,000		2,000		5,000	
	2 Adult under 70 years old	12,500		25,000		50,000		25,000		25,000		50,000	
	3 Child	10,000	60,000	15,000	100,000	25,000	200,000	15,000	100,000	15,000	100,000	25,000	200,000
	Limit for medical aids and equipment	500		1,000		1,500		1,000		1,000		1,500	
Section 16	**Treatment by a Chinese medicine practitioner or a chiropractor**												
	Overall section limit	300		500		1,000		500		500		1,000	
	Limit per visit	50		75		100		75		75		100	
	Limit for claims due to **pre-existing medical conditions**	NA[2]	1,000	NA[2]	1,500	NA[2]	3,000	500	1,500	500	1,500	1,000	3,000
	Limit per visit for claims due **to pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		75		75		100	
Section 17	**Overseas hospital allowance**												
	Overall section limit	10,000		20,000		50,000		20,000		20,000		50,000	
	Benefit per day	100		200		200		200		200		200	
	Limit for claims due to **pre-existing medical conditions**	NA[2]	30,000	NA[2]	60,000	NA[2]	150,000	NA[2]	60,000	3,000	60,000	4,500	150,000
	Benefit per day if due to **pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		NA[2]		100		100	

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[2] No coverage for **pre-existing medical conditions**.

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						**Enhanced PreX Plans** (Covers pre-existing medical conditions where indicated)					
		Classic		**Deluxe**		**Preferred**		**Enhanced PreX Basic**		**Enhanced PreX Superior**		**Enhanced PreX Prestige**	
	Personal Accident and Medical Expense Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 18	**Emergency medical evacuation**												
	Overall section limits												
	1 Adult 70 years old or over	500,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
	2 Adult under 70 years old	500,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
	3 Child	500,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
			1,250,000		1,500,000		2,000,000		1,500,000		1,500,000		2,000,000
	Limit for claims due to **pre-existing medical conditions**												
	1 Adult 70 years old or over							300,000		300,000		500,000	
	2 Adult under 70 years old	NA[2]		NA[2]		NA[2]		300,000		300,000		500,000	
	3 Child							300,000		300,000		500,000	

		Maximum benefit (S$) for each trip											
		Standard Plans (No coverage for pre-existing medical conditions)						**Enhanced PreX Plans** (Covers pre-existing medical conditions where indicated)					
		Classic		**Deluxe**		**Preferred**		**Enhanced PreX Basic**		**Enhanced PreX Superior**		**Enhanced PreX Prestige**	
	Other Benefits	Per insured person	Family total[2]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 19	**Sending you home**												
	Overall section limits												
	1 Adult 70 years old or over	150,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
	2 Adult under 70 years old	150,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
	3 Child	150,000		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
	Limit for claims due to **pre-existing medical conditions**												
	1 Adult 70 years old or over		1,250,000		1,500,000		2,000,000	300,000	1,500,000	300,000	1,500,000	500,000	2,000,000
	2 Adult under 70 years old	NA[2]		NA[2]		NA[2]		300,000		300,000		500,000	
	3 Child							300,000		300,000		500,000	

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[2] No coverage for **pre-existing medical conditions**.

	Maximum benefit (S$) for each trip												
		Standard Plans (No coverage for pre-existing medical conditions)						Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Classic		Deluxe		Preferred		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
	Other Benefits	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Section 20	**Compassionate visit**												
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000	10,000	30,000	10,000	30,000	15,000	45,000
	Limit for accommodation expenses per room per night	400		400		400		400		400		400	
	Limit for claims due to **pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		NA[2]		10,000		15,000	
Section 21	**Kidnap and hostage**												
	Overall section limit	3,000	9,000	5,000	15,000	10,000	30,000	5,000	15,000	5,000	15,000	10,000	30,000
	Every 24 hours	100		200		500		200		200		500	
Section 22	**Emergency phone charges**												
	Overall section limit	100	300	150	450	300	900	150	450	150	450	300	900
	Limit for claims due to **pre-existing medical conditions**	NA[2]		NA[2]		NA[2]		150		150		300	
Section 23	**Home cover**												
	Overall section limit	3,000	3,000	5,000	5,000	15,000	15,000	5,000	5,000	5,000	5,000	15,000	15,000
	Limit per item (for each item, set or pair)	500		500		500		500		500		500	
Section 24	**Personal liability**	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 25	**Rental vehicle excess cover**	1,500	1,500	2,000	2,000	2,500	2,500	2,000	2,000	2,000	2,000	2,500	2,500
Section 26	**Full terrorism cover (for sections 1 to 25)**												
	1 Adult 70 years old or over	200 000	600,000	250,000	800,000	750,000	1,600,000	250,000	800,000	250,000	800,000	750,000	1,600,000
	2 Adult under 70 years old	200,000		250,000		750,000		250,000		250,000		750,000	
	3 Child	200,000		250,000		750,000		250,000		250,000		750,000	
Section 27	**Post-departure purchase extension (for sections 3 to 26 except section 8)**	See limits of respective sections that apply						See limits of respective sections that apply					

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[2] No coverage for **pre-existing medical conditions**.

Travel conditions

Your Policy

This is **your** travel insurance **policy** and it contains details of benefits, conditions and exclusions relating to each **insured person**. The **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a **certificate of insurance**.

Any statement, information or declaration the **policyholder** or **you** have given on behalf of the insured people, including any declaration made over the phone, or by fax, email or the internet at the time of the application, will form the basis of the contract.

The **certificate of insurance** and any further endorsements are all part of the **policy**.

Please keep this document in case **you** need to refer to it.

Who is eligible?

This **policy** is only available to **you** if **you**:

- are living or working in Singapore;
- are an employee or member of the organisation (for organisation **policyholders** only);
- hold a valid Singapore identification document such as a Singapore national registration identification card, employment pass, work permit, long-term visit pass or student pass;
- start and end **your trip** in Singapore;
- have fully paid **your** premium;
- have bought the **policy** before **you** leave Singapore, except if the post-departure purchase extension under section 27 applies; and
- are more than 30 days old

Things to remember

- The **policyholder** or **you** must reveal all facts the **policyholder** or **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your policy** may not be valid.
- **We** will reject **your** claims if **you** are travelling to get medical treatment or travelling against **your** doctor's advice.
- **We** do not cover claims arising from **pre-existing medical conditions:**
  - i. unless **you** have bought the Enhanced PreX plan and **we** pay the claim under the relevant sections as shown in the **table of cover**, if cover applies; or
  - ii. if **you** have been given a terminal prognosis with a life expectancy of less than 12 months, even if **you** are insured under an Enhanced PreX plan**.**
- **We** do not cover claims arising from **known events**.
- **Your period of insurance** must include the entire length of **your trip**, except if the post-departure purchase extension under section 27 applies. If not, **your policy** will not be valid.

Definitions

Act of terrorism means an act (which may include using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons will also be considered an **act of terrorism**.

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or damage to or loss of property, whichever applies.

Adult means the following.

a Under an individual or group cover – someone paying the adult-rate premium.

b Under a **family cover** – a parent or legal guardian aged 16 and above named in the **certificate of insurance**.

Adventurous activity means any recreational activity commonly available to the public that is done **overseas** during **your trip** for leisure or as part of the tour and which:

a is undertaken while complying with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person,

b where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider, and

c is not excluded under the general exclusions listed in part 5 of the general conditions of the **policy**.

Adventurous activity includes but is not limited to hiking, bungee jumping, parasailing, paragliding, parachuting, hang-gliding, skydiving, abseiling, skiing, snowboarding, canoeing, kayaking, white water rafting, dragon boating, paddleboarding, marathon, ultramarathon, biathlon, triathlon, surfing, snorkelling.

Assistance company means the company **we** have appointed to provide **you** with various emergency assistance services.

Business goods mean any merchandise or trade item **you** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

Certificate of insurance means the document which proves that **you** have insurance cover, listing, among other things, details of everyone insured, **your plan** and the **period of insurance** covered under this **policy**.

Child or **children** means the following.

a Under an individual or group cover – someone less than 21 years old paying the child-rate premium.

b Under a **family cover** – someone less than 21 years old and who is the biological or legally adopted child, or a ward, of the **adult**.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you**, **your** family member or **travelling companion**, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you**, **your** family member or **travelling companion**, partner, business partner, employer, employee or agent.

Co-payment means the amount of the claim that **you** need to pay.

Dental treatment means treatment needed to restore sound and natural teeth which is necessary because of an **accident** during **your trip**.

Family total means the maximum amount **we** will pay for each benefit section under the **family cover** during any one **trip.** Each **insured person** is only allowed the maximum benefit per insured person in the **table of cover**.

Family cover means:

a covering one **adult** or two **adults** who are husbands, wives or partners at the time of buying the **policy**; and

b covering any number of their **children** under the same **policy.**

For a **yearly plan**, the **insured people** under the **family cover** do not need to travel together.

Family member means **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

General practitioner means any person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate **specialist**. This person should not be **you**, **your** family member or **travelling companion**, partner, business partner, employer, employee or agent.

Hijack or **hijacked** means someone who takes by force, or threat of force or violence, a vehicle in which **you** are travelling.

Home means **your** home address in Singapore as shown in **your** Singapore national registration identification card or in other official passes and permits.
Home contents mean all household furniture and furnishings and personal belongings inside **your home**. This does not include deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes or any other legal tender.

Home country means any country of which **you** are a citizen.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- **a** has organised facilities for diagnosis, treatment and major surgery;
- **b** provides nursing services by registered nurses 24 hours a day;
- **c** is under the supervision of one or more **medical practitioners**; and
- **d** is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly or a similar establishment.

Hostage means being held as security by another person by force or against **your** will. This does not apply to children being held **hostage** by their own parents.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insolvent means the inability of someone to pay their debts when they are due. This happens, in the case of an individual, when a bankruptcy petition is presented against them. In the case of a company, this happens when a resolution for winding up is passed by the company or a winding-up petition is presented against them.

Insured person means the individual (or individuals) named in the **certificate of insurance** as the person (or people) who is insured under this **policy**.

Jewellery or **valuables** means items made of or containing precious metals and semi-precious or precious stones, including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Kidnap means being abducted by force or deception against **your** will for the purpose of getting a ransom. This does not apply to children kidnapped by their own parents.

Known event means any situation, including riot, strike, civil commotion, **natural disasters**, which may result in a claim under the **policy**, threaten **your** health or disrupt **your trip** that were:

- **a** made known to **you** or the **insured person** by any party, such as the transport or accommodation provider, or
- **b** publicised or reported by the media or through travel advice issued by an authority (local or foreign)

before the **policy** was taken up or changed; such as plan upgrade or **policy** extension (in the case of a **per-trip policy**); or before **you** made or changed the booking for **your trip** (in the case of a **yearly plan policy**).

Laptop means a **laptop** computer or a tablet computer including the accessories that come as standard equipment with it.

Losing hearing means medically certified permanent and total loss of hearing as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losing sight means medically certified total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means medically certified permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you**, **your family member** or **travelling companion**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Natural disaster means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as **natural disaster**.

Outpatient medical treatment means medical treatment which is needed to treat an **injury** or **sickness**, where **you** can get treatment from a **medical practitioner** or a **specialist** and **you** do not need to stay in **hospital**. This includes **dental treatment** needed to treat an **injury**.

Overseas means anywhere outside Singapore and includes **your trip** to, or in, the countries or region shown in the **certificate of insurance**.

Period of insurance means the entire length of **your per-trip policy** or the period shown in the **certificate of insurance** for **your yearly plan**.

Permanently disabled means suffering from one of the items of disability listed in the scale of compensation under Section 13 in the **table of cover**, and which was caused only by an **accident**, as long as:

- **a** the disability lasts for 12 months in a row from the date of the **accident**; and
- **b** **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused only by an **accident** during **your trip** that:

- **a** stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever; and
- **b** lasts for 12 months in a row from the date of the **accident**; and
- **c** **our medical practitioner** believes is not going to improve after 12 months.

Per-trip policy means a short-term **policy** to cover a single **trip**. For Classic, Deluxe and Preferred plans, each **trip** must not last more than 180 calendar days in a row. For Enhanced PreX plans, each **trip** must not last more than 60 calendar days in a row.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of all the insured people, the **table of cover**, the **certificate of insurance** and any endorsement **we** have issued under this **policy**.

Policyholder means the person or organisation named and who has made a declaration on behalf of the **insured person** and paid the premium as shown in the **certificate of insurance**.

Postpone means delaying **your trip** to a date which is not later than 180 days from the start date of **your** initial **trip**.

Pre-existing medical condition means any injury or sickness (including any complications which may arise):

- **a** which **you** knew about before the start of **your trip**; or
- **b** which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the start of **your trip**; or
- **c** which **you** have been asked to get medical treatment or medical advice for by a **medical practitioner** within 12 months before the start of **your trip**.

If **you** have a **yearly plan**, the term **pre-existing medical condition** also refers to a medical condition which **you** have made a claim for on a previous **trip**. The medical condition will be considered as a **pre-existing medical condition** in future **trips** unless **you** have fully recovered before the start of **your trip**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- **a** subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this **policy**, or
- **b** who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder, insured person**, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/**policy**, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Rental vehicle means all motor-driven four-wheeled vehicles **you** may rent from a licensed rental agency for the purpose of private use and which are in **your** care or custody.

Sickness means worsening physical health not caused by an **accident**, which **you**, **your family member** or **travelling companion** suffer from and for which **you** or they need the care or treatment of a **medical practitioner** when **you** are on a **trip**.

Serious injury or **serious sickness** means the following.

- **a** For **you** – an **injury** or **sickness** that needs treatment from a **medical practitioner** and which results in **you** being certified by that **medical practitioner** as being unfit to travel or to continue with **your trip**.
- **b** For **your family member** or **travelling companion** – an **injury** or **sickness** that is life-threatening as confirmed by a **medical practitioner**.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedics, optometry and dermatology.

Table of cover means the separate table showing the list of benefits **we** will pay each of **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Travelling companion means a person who has a travel reservation or confirmation to accompany **you** on the same **trip**.

Trip means any journey **you** carry out from Singapore to an **overseas** destination (including participation in any **adventurous activity**) during the **period of insurance**.

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of **your** belongings.

We, **our**, **us**, and **Income Insurance** means Income Insurance Limited.

Yearly plan means a 12-month **policy**. **You** can make multiple **trips** during this period. For all plans, each **trip** must not last more than 90 calendar days in a row.
You, your and **yours** means the **insured person** or people referred to in the **certificate of insurance.**

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied.

What your policy covers

This **policy** will protect **you** financially when a death, **injury**, **sickness**, loss, theft, damage, legal liability or other specified event happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits and sub-limits of **your plan** as set out in the **table of cover**.

Section 1a – Cancelling your trip When we will pay	What we pay	What we do not pay
A If **you** are prevented from travelling due to the reasons listed below and are forced to cancel **your trip**, if they happen within 30 days before **you** are due to leave Singapore. **1** Death, **serious sickness** or **serious injury you**, **your family member** or **travelling companion** suffer. **You** must have bought **your policy** three days (or earlier) from the day **you** leave Singapore unless the event is only **accidental** in nature. **2** Government authorities stopping **you** from travelling **overseas** because **you** are suffering from an infectious disease. **3** A sudden riot, strike or civil commotion breakout in Singapore or at the destination **you** plan to travel to. **4** **Natural disasters** which happen in Singapore or at the destination **you** plan to travel to. **5** Serious damage to **your home** due to a fire or **natural disaster**. **B** If **you** are prevented from travelling due to the reasons listed below and are forced to cancel **your trip**, if any of the following happens at any time before **you** are due to leave. **1** If **your** flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. **2** If **you** have to appear in court as a witness during **your trip** and **you** were not aware of this when **you** took up the **policy**.	**1** **We** will pay for the transport expenses (air, sea or land travel), accommodation costs and other unused prepaid expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back (including the travel agent's cancellation fee). **2** If **you** are insured under the Enhanced PreX Superior or Prestige plan, **we** will pay the transport expenses, accommodation costs and other unused prepaid expenses that **you** cannot get back, after taking off the **co-payment** amount **you** will need to pay, for claims arising from **your pre-existing medical conditions**. **3** **You** must ask for a refund of any prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **4** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **5** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any costs that result from **you** not telling the travel agent, tour operator, transport, accommodation or service providers as soon as **you** know **you** have to cancel **your trip**. **2** Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **3** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for the **trip** in part or in full. **4** **You** choosing not to travel when an event listed in A2 to A4 has not taken place. **5** If **you** choose not to travel because of **sickness** or **injury** to **your family member** or **travelling companion** which is not a **serious sickness** or **serious injury**. **6** Claims that result from any **known event**. **7** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from, unless **you** are insured under the Enhanced PreX Superior or Prestige plan. **8** Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which **you** have a pre-booked flight.

3 If **you** are forced to cancel **your trip** because **you** are a **child** and **your travelling companion** who is **your** guardian has to cancel their **trip** due to one of the reasons listed in A or B above. **C** If **you** are forced to cancel **your trip** due to any of the reasons listed in A or B above, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void.		
Section 1b – Cancelling your trip for any reason (only applicable to Preferred and Enhanced PreX Prestige plans)		
When we will pay	**What we pay**	**What we do not pay**
A If **you** cancel **your trip** due to reasons other than those listed in Section 1a under When we will pay, within 30 days before **you** are due to leave Singapore. **B** **We** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void. **C** This benefit will cease immediately when there is an epidemic, pandemic or PHEIC as declared by the World Health Organisation (WHO), or restrictions or regulations imposed by any government or local authority at the destination **you** are travelling to. This benefit will be restored when these declarations or regulations are lifted.	**1** **We** will pay for the transport expenses (air, sea or land travel), accommodation costs and other unused prepaid expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back (including the travel agent's cancellation fee), after taking off the **co-payment** amount **you** will need to pay. **2** **You** must ask for a refund of any prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **4** The most **we** will pay under this section is the sub-limit and limit of	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims arising from the **insured person** or the **policyholder** cancelling their transport, accommodation or any other service provider arrangements within 30 days from the date this **policy** was taken up. This exclusion is waived when **your yearly plan** is renewed successfully. **2** Claims for any part of **your trip** expenses (for example theme park tickets or train tickets due to change in itinerary) and not cancelling **your** entire **trip**. **3** Any costs that result from **you** not telling the travel agent, tour operator, transport, accommodation or service providers as soon as **you** know **you** have to cancel **your trip**. **4** Expenses for any goods and services which **you** may be able to use for any other purposes,

	your plan as shown in the **table of cover**.	including any future trips. For example, winter clothing and equipment, eSIMs. **5** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for the **trip** in part or in full. **6** Claims that result from any **known event** which affects **your trip**. For example, if **you** bought **your policy** after a planned riot was announced at **your** destination, **you** would not be able to claim under this benefit. **7** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from.
Section 2a – Postponing your trip **When we will pay**	**What we pay**	**What we do not pay**
A If **you** are prevented from travelling due to the reasons listed below and **you** have to **postpone your trip**, if they happen within 30 days before **you** are due to leave Singapore. **1** Death, **serious sickness** or **serious injury you**, **your family member** or **travelling companion** suffer. **You** must have bought **your policy** three days (or earlier) from the day **you** leave Singapore unless the event is only **accidental** in nature. **2** Government authorities stopping **you** from travelling **overseas** because **you** are suffering from an infectious disease. **3** A sudden riot, strike or civil commotion breakout in Singapore or at the destination **you** plan to travel to. **4** **Natural disasters** which happen in Singapore or at the destination **you** plan to travel to. **5** Serious damage to **your home** due to a fire or **natural disaster**.	**1** **We** will pay for: **a** the administrative fees charged by the travel agent, tour operator, transport, accommodation or service providers; **b** extra economy-class transport expenses (air, sea or land travel); and **c** extra accommodation expenses of a standard room; and **d** extra expenses for the repurchase of the unused prepaid expenses under **your** original itinerary (for example, admission tickets to theme parks, concert tickets, sporting events), should the service provider be unable to change the dates of entry due to the postponement; when **you postpone your trip**. **2** If **you** are insured under the Enhanced PreX Superior or Prestige plan, **we** will pay the administrative fees, the extra transport and accommodation expenses that **you** cannot get back, and expenses for the repurchase of the unused prepaid expenses under paragraph 1 above, after taking off the **co-payment** amount which **you** will need to pay, for claims arising	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any costs that result from **you** not telling the travel agent, tour operator, transport or accommodation providers as soon as **you** know **you** have to **postpone your trip**. **2** Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **3** Extra expenses which were not part of **your** original itinerary. **4** Extra costs that result from **you** upgrading to a better class or category of transport, accommodation or service from that in **your** original itinerary. For example, extra costs for changing flight from budget airline to commercial airline. **5** Prepaid or non-refundable expenses which **you** cannot get back.

B If **you** are prevented from travelling due to the reasons listed below and are forced to **postpone your trip**, if any of the following happens at any time before **you** are due to leave. **1** If **your** flight is cancelled by the airline due to closing of the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. **2** If **you** have to appear in court as a witness during **your trip** and **you** were not aware of this when **you** took up the **policy**. **3** If **you** are forced to postpone **your trip** because **you** are a **child** and **your travelling companion** who is **your** guardian has to cancel their **trip** due to one of the reasons listed in A or B above. **C** If **you** are forced to **postpone your trip** due to any of the reasons listed in A or B above, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void.	from **your pre-existing medical conditions**. **3** **You** must ask for a refund of any prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **4** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **5** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	**6** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of the **trip**. **7** **You** choosing not to travel when an event listed in A2 to A4 has not taken place. **8** If **you** choose to postpone **your** travel because of **sickness** or **injury** to **your family member** or **travelling companion** which is not a **serious sickness** or **serious injury**. **9** Claims that result from any **known event**. **10** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from, unless **you** are insured under the Enhanced PreX Superior or Prestige plan. **11** Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which **you** have a pre-booked flight.
Section 2b – Postponing your trip for any reason (only applicable to Preferred and Enhanced PreX Prestige plans)		
When we will pay	**What we pay**	**What we do not pay**
A If **you postpone your trip** due to reasons other than that listed in Section 2a under When we will pay, within 30 days before **you** are due to leave Singapore. **B** **We** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service	**1** **We** will pay for: **a** the administrative fees charged by the travel agent, tour operator, transport, accommodation or service providers; **b** extra economy-class transport expenses (air, sea or land travel); and **c** extra accommodation expenses of a standard room; and **d** extra expenses for the	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims arising from the **insured person** or the **policyholder** postponing their transport, accommodation or any other service provider arrangements within 30 days from the date this

provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void. **C** This benefit will cease immediately when there is an epidemic, pandemic or PHEIC as declared by the World Health Organisation (WHO), or restrictions or regulations imposed by any government or local authority at the destination **you** are travelling to. This benefit will be restored when these declarations or regulations are lifted.	repurchase of the unused prepaid expenses under **your** original itinerary (for example, admission tickets to theme parks, concert tickets, sporting events), should the service provider be unable to change the dates of entry due to the postponement, when **you postpone your trip**, after taking off the **co-payment** amount which **you** will need to pay. **2** **You** must ask for a refund of any prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **4** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	**policy** was taken up. This exclusion is waived when **your yearly plan** is renewed successfully. **2** Claims for any part of **your trip** expenses (for example theme park tickets or train tickets due to change in itinerary) and not postponing **your** entire **trip**. **3** Any costs that result from **you** not telling the travel agent, tour operator, transport or accommodation providers as soon as **you** know **you** have to **postpone your trip**. **4** Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **5** Extra expenses which were not part of **your** original itinerary. **6** Extra costs that result from **you** upgrading to a better class or category of transport, accommodation or service from that in **your** original itinerary. For example, extra costs for changing flight from budget airline to commercial airline. **7** Prepaid or non-refundable expenses which **you** cannot get back. **8** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of the **trip**. **9** Claims that result from any **known event** which affects **your trip**. For example, if **you** bought **your policy** after a planned riot was announced at **your** destination, **you** would not be able to claim under this benefit. **10** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from.

Section 3a – Shortening your trip When we will pay	What we pay	What we do not pay
A If **you** are prevented from travelling further due to the reasons listed below and **you** have to cut short **your trip** and return to Singapore. **1** Death, **serious sickness** or **serious injury you**, **your family member** or **travelling companion** suffer. **2** Government authorities stopping **you** from travelling further because **you** are suffering from an infectious disease. **3** There is a sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to. **4** **Natural disasters** which happen at the destination **you** are in or plan to travel to. **5** Serious damage to **your home** due to a fire or **natural disaster**. **6** **Your trip** is disrupted for at least 12 hours in a row because the **public transport** in which **you** are travelling as a passenger has been **hijacked**. **7** If **your** flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. **B** If **you** have to cut short **your trip** because **you** are a **child** and **your travelling companion** who is **your** guardian has to cut short their **trip** due to one of the reasons above. **C** If **you** are forced to shorten **your trip** due to any of the reasons listed in A or B above, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport,	**1** **We** will pay for the transport expenses (air, sea or land travel), accommodation costs and other unused prepaid expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back (including the travel agent's cancellation fee). **2** **We** will pay for expenses for extra economy-class transport (air, sea or land travel) and accommodation of a standard room incurred prior to **your** immediate return to Singapore. **3** If **you** are insured under the Enhanced PreX Superior or Prestige plan, **we** will pay for the transport, accommodation and other unused prepaid expenses under paragraph 1 and 2 above that **you** cannot get back, after taking off the **co-payment** amount **you** will need to pay, for claims arising from **your pre-existing medical conditions**. **4** **You** must ask for a refund of prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **5** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **6** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in Part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** **You** choosing not to continue with **your trip** when an event listed in A2 to A4 has not taken place at the destination **you** are in or plan to travel to. **2** Any extra costs that result from **you** not telling the travel agent, tour operator, transport, accommodation or service providers as soon as **you** know **you** have to cut short **your trip**. **3** Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **4** Extra costs that result from **you** upgrading to a better class or category of transport, accommodation or service from that in **your** original itinerary. For example, extra costs for changing flight from budget airline to commercial airline. **5** The part of the **trip** before **you** cut short **your trip**. **6** If **you** choose to cut short **your trip** because of **sickness** or **injury** to **your family member** or **travelling companion** which is not a **serious sickness** or **serious injury**. **7** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of the **trip**. **8** Claims that result from any **known event**. **9** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from, unless

accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void.		**you** are insured under the Enhanced PreX Superior or Prestige plan. **10** The cost of **your** unused portion of the original transport ticket back to Singapore which **you** have already paid for. **11** Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which **you** have a pre-booked flight.

Section 3b – Shortening your trip for any reason (only applicable to Preferred and Enhanced PreX Prestige plans)		
When we will pay	**What we pay**	**What we do not pay**
A If **you** cut short **your trip** and return to Singapore due to reasons other than that listed in Section 3a under When we will pay, after departing for **your trip** for at least 48 hours. **B** **We** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void. **C** This benefit will cease immediately when there is an epidemic, pandemic or PHEIC as declared by the World Health Organisation (WHO), or restrictions or regulations imposed by any government or local authority at the destination **you** are travelling to. This benefit will be restored when these declarations or regulations are lifted.	**1** **We** will pay for the transport expenses (air, sea or land travel), accommodation costs and other unused prepaid expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back (including the travel agent's cancellation fee), after taking off the **co-payment** amount **you** will need to pay. **2** **You** must ask for a refund of prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section. **4** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in Part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims arising from the **insured person** or the **policyholder** making changes to their transport, accommodation or any other service provider arrangements due to shortening their **trip**, within 30 days from the date this **policy** was taken up. This exclusion is waived when **your yearly plan** is renewed successfully. **2** Claims for any part of **your trip** expenses (for example theme park tickets or train tickets due to change in itinerary) and not shortening **your trip**. **3** Extra transport and accommodation expenses incurred prior to **your** return to Singapore. **4** Any extra costs that result from **you** not telling the travel agent, tour operator, transport, accommodation or service providers as soon as **you** know **you** have to cut short **your trip**. **5** Expenses for any goods and

		services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **6** Extra costs that result from **you** upgrading to a better class or category of transport, accommodation or service from that in **your** original itinerary. For example, extra costs for changing flight from budget airline to commercial airline. **7** The part of the **trip** before **you** cut short **your trip**. **8** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of the **trip**. **9** Claims that result from any **known event** which affects **your** trip. For example, if **you** bought your **policy** after a planned riot was announced at **your** destination, **you** would not be able to claim under this benefit. **10** Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from. **11** The cost of **your** unused portion of the original transport ticket back to Singapore which **you** have already paid for.
Section 4 – Trip disruption **When we will pay**	**What we pay**	**What we do not pay**
A If **your trip** is disrupted while **you** are **overseas** due to any of the reasons listed below and **you** are forced to change any part of **your** itinerary. **1 Serious sickness** or **serious injury** suffered by **you** or **your travelling companion**. **You** or **your travelling companion** must provide a written report of **your** medical condition from the **general practitioner** or **medical practitioner** confirming the **serious sickness** or **serious injury you** or **your travelling companion** suffered.	**1A We** will pay for the transport expenses (air, sea or land travel), accommodation costs and other unused prepaid expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back (including the travel agent's cancellation fee), due to the disruption of **your** itinerary. **1B We** will pay for extra economy-class transport expenses (air, sea or land travel), accommodation expenses of a standard room and the cost to repurchase the unused prepaid expenses	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1 You** choosing not to continue with the rest of the **trip** when an event listed in A2 to A3 has not taken place during **your trip**. **2** Extra expenses to extend **your trip** beyond what was originally scheduled, unless medically necessary and asked for in writing by the **medical practitioner**.

2 A sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to.

3 **Natural disasters** which happen at the destination **you** are in or plan to travel to**.**

4 If **your** flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded.

B If **you** have to change **your trip** because **you** are a **child** and **your travelling companion** who is **your** guardian has to change their travel due to one of the reasons above.

C If **your trip** is disrupted due to any of the reasons listed in A or B above, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport, accommodation or service provider. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void.

incurred under **your** original itinerary (for example, admission tickets to theme parks, concert tickets, sporting events), should the service provider be unable to change the dates of entry due to the disruption, so **you** can continue with **your** original scheduled **trip**.

1C We will only pay 1A or 1B but not both for the same event.

2 If **you** are insured under the Enhanced PreX Superior or Prestige plan, **we** will pay for the transport, accommodation and other unused prepaid expenses, or extra transport, accommodation and repurchase of the unused prepaid expenses incurred under **your** original itinerary (for example, admission tickets to theme parks, concert tickets, sporting events) under paragraph 1A or 1B above that **you** cannot get back, after taking off the **co-payment** amount **you** will need to pay, for claims arising from **your pre-existing medical conditions**.

3 **You** must ask for a refund of prepaid expenses from the transport, accommodation or service provider first. **We** will reduce **your** claim by the amount the transport, accommodation or service provider has refunded **you**. Refunds from the transport, accommodation or service provider include, but are not limited to, cash, vouchers, credits and re-booking options.

4 **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section.

5 The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.

3 Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs.

4 Extra costs that result from **you** upgrading to a better class or category of transport, accommodation or service from that in **your** original itinerary. For example, changing flight from budget airline to commercial airline.

5 Any extra costs that result from **you** not telling the travel agent, tour operator, transport or accommodation providers as soon as **you** know **you** have to change **your trip**.

6 Unused prepaid expenses in the event where **your** transport and accommodation plans were not disrupted.

7 Extra expenses which were not part of **your** original itinerary.

8 The part of the **trip** before changing **your trip**.

9 If **you** choose to change **your** itinerary because of **sickness** or **injury** to **your travelling companion** which is not a **serious sickness** or **serious injury**.

10 Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of the **trip**.

11 Claims that result from any **known event**.

12 Claims that result from a **pre-existing medical condition** or any **sickness you** suffer from, unless **you** are insured under the Enhanced PreX Superior or Prestige plan.

13 The cost of **your** unused portion of the original transport ticket back to Singapore which **you** have

		already paid for. **14** Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which **you** have a pre-booked flight.
Section 5 – Travel delay **When we will pay**	**What we pay**	**What we do not pay**
A If the **public transport you** are scheduled to travel in during **your trip** is delayed for more than six hours in a row and **you** are not the cause of the delay. **You** must get written proof of the delay and the reason for it from the transport operator or their handling agent.	**1** For travel delays of more than six hours while **you** are **overseas**, **we** will pay a cash benefit for every full six hours in a row of delay **you** suffer. If **you** have onward connecting **public transport** to **your** final destination, **we** will pay for travel delays based on the actual arrival time at the final destination and the arrival time shown in the itinerary. **2** For travel delays of more than six hours in a row before **you** depart from Singapore, **we** will pay **you** a flat cash benefit of $150 per **adult** or $50 per **child** as shown in the **table of cover**. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7, 8 or 21 for the same event but not under more than one section.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** **You** failing to get on the **public transport** according to the time shown in the itinerary supplied to **you**. **2** Claims that result from any delay which **you** or the public knew about at the time **you** bought this **policy**. **3** **You** checking in late to the airport, port or station.
Section 6 – Missed connections **When we will pay**	**What we pay**	**What we do not pay**
A If **you** miss **your** travel connection because of a delay in the arrival of the scheduled **public transport** which **you** took, and have received a confirmed reservation, and there is no other travel arrangement made available to **you** within six hours of the scheduled departure of **your** onward travel connection. **You** must get written proof of **your** missed connection from the transport operator (flight, rail, coach or ferry with fixed itinerary) or their handling agents.	**1** **We** will pay **you** the cash benefit shown in the **table of cover** of **your plan**. **2** **We** will only pay this benefit once for each **trip**. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7, 8 or 21 for the same event but not under more than one section.	Please read **our** general exclusions listed in part 5 of the general conditions.

Section 7 – Overbooked public transport		
When we will pay	**What we pay**	**What we do not pay**
A If **you** are not allowed to get on a form of **public transport** for which **you** have previously received confirmation because it was overbooked and no compensation or no other transport was made available to **you** within six hours of the scheduled departure time. **You** must get written proof of being denied boarding from the transport operator of the **public transport** (whichever applies) or their handling agents.	**1** **We** will pay **you** the cash benefit shown in the **table of cover** of **your plan**. **2** **We** will only pay this benefit once for each **trip**. **3** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section.	Please read **our** general exclusions listed in part 5 of the general conditions.

Section 8 – If the travel agency becomes insolvent		
When we will pay	**What we pay**	**What we do not pay**
A If **you** are forced to abandon **your trip** because the travel agency, transport provider or tour operator is no longer operating for business and they cannot provide part or all of **your trip**. **You** must have bought the **policy** three days (or earlier) from the day **you** are due to leave. For expenses involving tickets and services which can be transferred to another party or used on other dates, **we** will only pay **your** claim after **you** have provided **us** with written or documentary proof that the ticket is void.	**1** **We** will pay for the transport expenses (air, sea or land travel), accommodation and other unused prepaid expenses that **you** have paid and which **you** cannot get back (including the travel agent's cancellation fee) up to the limit shown in the **table of cover** of **your plan**. **2** **You** can only claim under either section 1a, 1b, 2a, 2b, 3a, 3b, 4, 5, 6, 7 or 8 for the same event but not under more than one section.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Compensation for any air miles, holiday points, membership or credit-card redemption **you** use to pay for all or part of **your trip**. **2** Expenses for any goods and services which **you** may be able to use for any other purposes, including any future trips. For example, winter clothing and equipment, eSIMs. **3** The travel agency, transport provider or tour operator filed a petition for bankruptcy or similar petition, or stopping to operate, before **you** bought the **policy**. **4** Any claim that comes from government regulation or control.

Section 9 – Baggage delay		
When we will pay	**What we pay**	**What we do not pay**
A If **your** checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while **you** are in Singapore or **overseas**. **You** must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.	**1A** For baggage that is delayed while **overseas**, **we** will pay **you** a cash benefit for every full six hours in a row of delay worked out between the time **you** arrived at the final destination **overseas** and the time **you** receive **your** baggage at this **overseas** destination. **1B** For baggage that is delayed during **your** return **trip** to Singapore, **we**	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any claims on the same baggage by more than one **insured**. **2** Any claims under 1A if the baggage was not received

	will pay **you** a flat cash benefit of $200 per **adult** or $50 per **child** after six hours in a row of delay of **your** baggage arriving in Singapore. **1C** **We** will only pay 1A or 1B but not both for the same event. **2** **You** can only claim under either section 9 or 10 for the same event but not under both sections. **3** The most **we** will pay under this section is the limit of **your plan** as shown in the **table of cover**.	**overseas**.
Section 10 – Loss or damage of baggage or personal belongings		
When we will pay	**What we pay**	**What we do not pay**
A If **your** baggage or personal belongings are lost or damaged due to an **accident** or theft while **overseas**. **You** must show that **you** have met the following conditions. **1** **You** have taken all possible steps and been careful to protect the security of **your** belongings and prevent loss or damage. **2** **You** have reported the loss to the police where the loss has happened or to the relevant authority such as the hotel, airline or any transport operator, within 24 hours of discovering the loss or damage. **You** must send **us** a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant receipts or proof of purchase. **3** **You** must make any claims arising from loss or damage to **your** baggage or personal belongings while in the custody and care of the transport or accommodation provider to the service provider first. **We** will reduce **your** claim by the amount the transport or	**1** **We** will decide whether to replace, repair or pay a cash equivalent for **your** lost or damaged baggage and personal belongings. **We** will deduct an amount for wear and tear when **we** work out the claim. **2** **You** can only claim under either section 9 or 10 for any loss or expenses **you** have suffered from the same event but not under both sections. **3** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any baggage which **you** separately checked in in advance. **2** Claims for wear and tear (this includes scratches, discolouration, stains, tears, or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process. **3** Items that are confiscated or held by customs or authorities. **4** Claims for motor vehicles (including their accessories). **5** Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. **6** Claims for fruits, perishables, consumables and animals. **7** Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. **8** Claims for **business goods** or

accommodation provider has refunded **you**. **We** will only pay **your** claim after **you** have given **us** written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport or accommodation provider.		equipment of any kind. **9** Claims for **money**, securities, stamps, debit or credit cards, cash card, Ez link Card, bonds and coupons. **10** Claims for identity card, passport, travel pass or tickets and travel documents. **11** Claims for any item which does not belong to **you**. **12** Unexplained and mysterious disappearance of **your** baggage or personal belongings. **13** Any claim resulting from **your** deliberate act, failure to act, negligence or carelessness. **14** Any claim resulting from **your** item being lost or damaged when left **unattended** in a **public place** and which is not in the custody of an authorised party (including transport and accommodation providers such as airline, train, ferry, hotel and resorts). **15** Any claim resulting from deliberate acts of anyone **you** or **your travelling companion** have invited to join **you** or **your travelling companion** at any time during **your trip.**
Section 11 – Losing money **When we will pay**	**What we pay**	**What we do not pay**
A If **your money** is stolen from **you** while **you** are **overseas**. **You** must show that: **1** **you** have taken all possible steps and taken care to make sure that **your money** is kept in a secure place and not left **unattended** in a **public place**; and **2** **you** have reported the loss to the police where the loss happened, within 24 hours of discovering it. **You** must send **us** a copy of the police report with details of the loss.	**1** **We** will pay up to the amount shown in the **table of cover** of **your plan**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** If **you** fail to report to the police or relevant authority within 24 hours of the discovery. **2** **You** failing to take due care and precautions to make sure that **your money** is kept in a safe place. **3** Any loss due to exchange rate or loss in value of currencies. **4** Loss of **money** which was not under **your** care and custody.

		5 Unexplained and mysterious disappearance of **your money**. **6** Any claim resulting from **your** deliberate act, failure to act, negligence or carelessness. **7** Any claim resulting from deliberate acts of anyone **you** or **your travelling companion** have invited to join **you** or **your travelling companion** at any time during **your trip.**
Section 12 – Losing travel documents		
When we will pay	**What we pay**	**What we do not pay**
A If **your** passport or travel documents are **accidentally** lost or stolen while **you** are **overseas**. **You** must show that **you** have met the following conditions. **1 You** have taken all possible steps and been careful to make sure that **your** passport and travel documents are kept in a secure place and they are not left **unattended** in a **public place**. **2 You** have reported the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. **You** must make claims arising from losing **your** passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first. **We** will reduce **your** claim by the amount the transport or accommodation provider has refunded **you**. **We** will only pay **your** claim after **you** have provided **us** with written or documentary proof that **your** claim has been denied, rejected or partially paid by the transport or accommodation provider.	**1 We** will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which **you** have to pay while **overseas** to apply to replace the lost passport or travel documents. **2 We** will also pay for: **a** reasonable administrative fees charged to change **your** travel tickets; or **b** reasonable extra economy-class transport expenses (air, sea or land travel), which **you** have to pay if **your** original return ticket to Singapore cannot be used as a result of the loss or theft of **your** passport or travel documents. **3** If a **travelling companion** who is **your family member** needs to stay with **you** while **you** replace **your** lost passport or travel documents, **we** will also pay the benefits described in paragraph 1 and 2 in respect of that **travelling companion**, except that the accommodation benefit under paragraph 1 is limited to the cost of one room shared by **you** and that **travelling companion**. **4 You** must ask for a refund of any prepaid expenses from the transport or accommodation provider first. **We** will reduce **your** claim by the amount the transport or accommodation provider has refunded **you**. Refunds from the transport or accommodation	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Buying travel tickets such as air tickets and train tickets to replace tickets which have been lost or stolen. **2** If **you** fail to report the loss to the police or relevant authority within 24 hours of the discovery. **3 You** failing to take due care and precautions to make sure that **your** passport and travel documents are kept in a safe place. **4** Unexplained and mysterious disappearance of **your** passport or travel documents. **5** Any claim resulting from **your** deliberate act, failure to act, negligence or carelessness. **6** Any claim resulting from **your** item being lost when left **unattended** in a **public place** and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts). **7** Any claim resulting from deliberate acts of anyone **you** or **your travelling companion** have

	provider include, but are not limited to, cash, vouchers, credits and re-booking options. **5** **We** will also pay for the administrative fee which **you** have to pay to get a replacement passport, passport photograph or travel documents. **6** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	invited to join **you** or **your travelling companion** at any time during **your trip.**
Section 13 – Personal accident **When we will pay**	**What we pay**	**What we do not pay**
A If **you** are involved in an **accident** during **your trip** which causes an **injury** and due only to this **accident** **you** die or become **permanently disabled** within 90 days from the date of the **accident**, the personal **accident** cover will apply. **B** If there is an **accident** involving the **public transport** while **you** are **overseas** and on board as a fare-paying passenger, and due only to this **accident** **you** die within 90 days from the date of the **accident**, the **public transport** double cover for **accidental** death will apply.	**1** **We** will pay **you**, **your** estate or **your** legal personal representative for the amount shown in the **table of cover** of **your plan**. **2** **You** can only claim under A or B for the same event but not under both sections.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** A disability or death that is caused by **sickness**. For example, **we** will not pay a claim if **you** die from a heart attack or become **permanently disabled** after suffering a stroke. **2** Any physical disability which existed before the **trip**. **3** Claims that result from a **pre-existing medical condition** or any **sickness** **you** knew about.
Section 14 – Medical expenses overseas **When we will pay**	**What we pay**	**What we do not pay**
A If **you** unexpectedly suffer an **injury** or **sickness** during **your trip** and need to get medical treatment while **overseas**. **You** must provide a written report of **your** medical condition from **your medical practitioner** together with original medical bills and receipts.	**1** **We** will pay for the necessary and reasonable costs of emergency medical, surgical, **hospital**, **dental treatment** and ambulance recommended or requested by a **medical practitioner** for **you** to be treated while **overseas**, up to the limit shown in the **table of cover** of **your plan** or up to a period of 45 days from the date of the first treatment, whichever comes first. **2** **We** will also pay for the necessary and reasonable costs of medical treatment by a **specialist**, only if the **specialist** medical treatment is considered necessary and has been referred by a **general practitioner** (apart from **dental treatment**).	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** **Overseas** medical treatment which has been planned or pre-arranged. **2** Claims for **dental treatment** as a result of tooth or gum or oral diseases, or from normal wearing of **your** teeth. **3** Claims that result from a **pre-existing medical condition** or any **sickness** **you** knew about, unless **you** are insured under an Enhanced PreX plan.

	3 Following **your** medical treatment, **we** will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for **your** recovery and mobility if recommended by **your medical practitioner**. **4** If **you** can recover all or part of the medical expenses from other sources, **we** will only pay the amount that **you** cannot recover from these other sources. **5** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	

Section 15 – Medical expenses in Singapore

When we will pay	What we pay	What we do not pay
A If **you** suffer an **injury** or **sickness** while on **your overseas trip** and **you** need to get treatment when **you** return to Singapore. **You** must provide a written report of **your** medical condition from **your medical practitioner**, together with original medical bills and receipts.	**1** **We** will pay for the necessary and reasonable costs of medical, surgical, **hospital**, **dental treatment** and ambulance for treatment and follow-ups in Singapore recommended or requested by a **medical practitioner**, depending on the conditions shown below. **2** If **you** did not try to get medical treatment when **you** were **overseas**, **you** must do so in Singapore within three days of **your** return. From the date of the first treatment in Singapore, **you** have up to 30 days to continue treatment in Singapore or up to the limit shown in the **table of cover**, whichever comes first. **3** If **you** have received medical treatment **overseas**, **you** have up to 30 days immediately after **your** return to Singapore to continue medical treatment in Singapore or up to the limit shown in the **table of cover**, whichever comes first. **4** **We** will also pay for the necessary and reasonable costs of medical treatment by a **specialist**, only if **specialist** medical treatment is considered necessary and has been referred by a **general practitioner** (apart from **dental treatment**).	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims for **dental treatment** as a result of teeth or gum or oral diseases or from normal wearing of **your** teeth. **2** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about.

	5 Following **your** medical treatment, **we** will pay for the reasonable costs of medical equipment and aids that are considered medically necessary for **your** recovery and mobility if recommended by **your medical practitioner**. **6** If **you** can recover all or part of the medical expenses from other sources, **we** will only pay the amount that cannot be recovered from these other sources. **7** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	
Section 16 – Treatment by a Chinese medicine practitioner or a chiropractor		
When we will pay	**What we pay**	**What we do not pay**
A If **you** suffer an **injury** or **sickness** while on **your overseas trip** and **you** need to get outpatient treatment by a **Chinese medicine practitioner** or a **chiropractor** while **overseas** or back in Singapore. **You** must provide a written report of **your** medical condition from **your Chinese medicine practitioner** or a **chiropractor** together with original medical bills and receipts.	**1** **We** will pay for the reasonable and necessary expenses **you** pay or agree to pay for outpatient treatment (whether in Singapore or **overseas**) by a **Chinese medicine practitioner** or a **chiropractor**, depending on the conditions shown below. **2** If **your** claim is due to **your pre-existing medical condition** and **you** are covered under an Enhanced PreX plan, **we** will only pay for **your overseas** outpatient treatment. **3** For claims not due to **your pre-existing medical conditions**: a. If **you** did not get outpatient treatment while **overseas**, **you** must get treatment in Singapore within three days of **your** return. From the date of the first treatment in Singapore, **you** have up to 30 days to continue treatment in Singapore or up to the limit shown in the **table of cover**, whichever comes first. b. If **you** have received outpatient treatment while **overseas**, **you** have up to 30 days after **your** return to Singapore to continue treatment in Singapore or up to the limit shown in the **table of**	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims for **dental treatment** as a result of tooth or gum or oral diseases, or from normal wearing of **your** teeth. **2** a. For outpatient treatment **overseas**: Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX plan. b. For outpatient treatment in Singapore: Claims that result from a **pre-existing medical condition,** or any **sickness you** knew about.

	cover, whichever comes first. **4** If **you** can recover all or part of the medical expenses from other sources, **we** will only pay the amount that **you** cannot recover from these other sources. **5** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	
Section 17 – Overseas hospital allowance		
When we will pay	**What we pay**	**What we do not pay**
A If **you** have to stay in hospital as an inpatient **overseas**. This benefit will end once **you** leave the **overseas** hospital.	**1** **We** will pay the benefit for each complete 24-hour period that **you** are an inpatient in the **hospital**, up to the amount shown in the **table of cover** of **your plan**. **2** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX Superior or Prestige plan.
Section 18 – Emergency medical evacuation		
When we will pay	**What we pay**	**What we do not pay**
A If **you** are in a life-threatening condition because of an **injury** or **sickness** while **overseas** and **our assistance company** believes it be medically necessary to move **you** to the nearest medical facility for treatment (whether **overseas** or in Singapore). **B** If **you** need to return to Singapore for recuperation or continued treatment after **you** have been moved to an **overseas** medical facility for treatment as in section A above.	**1** **We** will pay for the necessary expenses **our assistance company** spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move **you** to the medical facility for treatment. **2** If **you** can use **your** existing return ticket to Singapore, **we** will only pay for the administrative fees charged by the airline or travel agent for changing **your** travel dates or destinations. **3** All decisions on the most appropriate method of transport and the destination to move **you** to will be made by **our assistance company**. The decision will be based only on the medical necessity and the severity of **your** medical condition. **4** The most **we** will pay under this section is the sub-limit and limit of	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims resulting from services not arranged or approved by **our assistance company** or **us**. **2** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX plan.

	your plan as shown in the **table of cover**.	
Section 19 – Sending you home **When we will pay**	**What we pay**	**What we do not pay**
A If **you** die after suffering an **injury** or a **sickness** while **overseas**.	**1** **We** will pay for the necessary expenses **our assistance company** spends to return **your** body to Singapore or to **your home country**. **2** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims resulting from services not arranged by **our assistance company** or not approved by **our assistance company** or **us**. **2** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX plan.
Section 20 – Compassionate visit **When we will pay**	**What we pay**	**What we do not pay**
A If **you** suffer an **injury** or **sickness** while on a **trip** and **you** have to stay in an **overseas hospital** for at least three full days, and **your** medical condition does not allow **you** to return to Singapore for medical treatment, and no **adult family member** is with **you** during **your** stay in the **hospital**. **B** If **you** die because of an **injury** or **sickness** while **overseas** and there is no **adult family member** present to make funeral arrangements or arrangements to send **your** body or ashes **home**.	**1** **We** will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one **family member** to travel and be with **you** or one **travelling companion** to stay with **you** until **you** are confirmed medically fit by a **medical practitioner** to continue with **your trip** or to return to Singapore or for up to 30 days from the date the **trip** ends, whichever comes first. **2** **We** will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses of a standard room for one **family member** or **travelling companion** to help in the final arrangements to bring **your** body or ashes back to Singapore or **your home country**. **3** **You** can only claim under either A or B for each event but not under both sections. **We** will only pay the benefit which applies to **you** under section A or B of **your plan** as shown in the **table of cover**. **4** The most **we** will pay under this	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX Superior or Prestige plan.

	section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	
Section 21 – Kidnap and hostage		
When we will pay	**What we pay**	**What we do not pay**
A If **you** are held **hostage** after being **kidnapped** while **overseas** for at least 24 hours in a row. **You** must prove that the event has actually happened and **we** need immediate notice and updates of the incident. The **kidnap** must be reported to the authorized law-enforcement agency within 24 hours after **you** are able to contact someone.	**1** **We** will pay **you** a benefit shown in **your plan** as shown in the **table of cover** for each full day (continuous 24 hours). This will apply up to the limit shown in the **table of cover**. **2** **You** can only claim under either section 5, 6 or 21 for the same event but not under more than one section.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims resulting from **you** helping others to commit a crime or **your** criminal acts. **2** Claims arising in **your home country**, countries in Central or South America or Africa, or any country in which United Nations armed forces are present and active.
Section 22 – Emergency phone charges		
When we will pay	**What we pay**	**What we do not pay**
A If **you** need to call **our assistance company** during a medical emergency and for which **you** have made a claim which **we** will pay under sections 13, 14, 16, 18 or 19.	**1** **We** will refund **you** the actual phone charges up to the limit shown in **your plan** as shown in the **table of cover**. **2** If **you** are insured under an Enhanced PreX plan, **we** will also pay this refund if **your** claim arises from **your pre-existing medical condition.** **3** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Claims that result from a **pre-existing medical condition** or any **sickness you** knew about, unless **you** are insured under an Enhanced PreX plan.
Section 23 – Home cover		
When we will pay	**What we pay**	**What we do not pay**
A If there is loss or damage to **your home contents** due to fire while no one is staying in **your home** in Singapore during **your trip**.	**1** **We** will either pay **you** a cash equivalent or decide to repair, reinstate or replace the **home contents** affected. **2** The most **we** will pay under this section is the sub-limit and limit of **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any claim for wear and tear, loss in value, the process of cleaning or dyeing any article, damage or loss caused by light or atmospheric conditions, moth, insects, vermin or anything else which happens gradually. **2** Any claim for damage arising from or caused by repair or restoration.

		3 Any claim for loss or damage due to **your** deliberate act or helping someone else commit a crime. **4** Any claim arising as a result of any government authorities confiscating, taking or holding or illegally occupying **your home** or any premises, vehicle or thing. **5** Any claim for loss or damage caused by electrical or mechanical breakdown. **6** Any claim for loss due to theft during or after the fire. **7** Any claim for indirect loss of any kind. **8** Any claim for loss of business or professional use of photographic and sporting equipment and accessories and musical instruments. **9** Any claim for loss of motor vehicles, boats, bicycles and their equipment or accessories. **10** Any claim for loss not reported to the police or relevant authorities within 24 hours of discovering the loss. **11** Any claim for loss of or damage to a tenant's property or to any **home contents you** do not own. **12** Any claim for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.
Section 24 – Personal liability **When we will pay**	**What we pay**	**What we do not pay**
A If **you** are legally responsible for **accidentally**: **1** injuring someone while **overseas**; or **2** damaging or causing loss to someone else's property while **overseas.**	**1** **We** will pay: - the legal costs and expenses for representing or defending **you;** and - the amount awarded against **you** by the court in Singapore; up to the amount shown in **your plan** on the table of benefits.	Besides the general exclusions listed in part 5 of the general conditions, **we** will not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any claim due to **your** deliberate, malicious, unlawful or criminal act or failure to act. **2** Any claim for loss of or damage to property in **your** charge or under **your** control or which belongs to

		you. **3** Any claim resulting from legal services **we** have not approved in advance. **4** Any legal responsibility that comes from an **injury** or loss or damage to property that **you**, **your** family member or **your** employee owns, cares for or controls. **5** Any legal responsibility, **injury**, loss or damage to **your** family member or employee. **6** Any legal responsibility that results from **you** owning or using weapons, animals, vehicles, aircraft or watercraft. **7** Any legal responsibility that results from or is connected to **your** trade, business or profession. **8** Any legal responsibility that **you** have under a contract. **9** Any court judgment which is not delivered by a court within Singapore. **10** Any court judgment which is being appealed by **you** or on **your** behalf. **11** Any legal responsibility that results from **you** passing on a communicable disease to others. **12** Any legal responsibility that results from **your** abuse of controlled drugs. **13** Any legal responsibility that results when **you** are under the influence of drugs or alcohol. **14** Any legal responsibility that results from **your** riding or racing in races or rallies. **15** Any legal responsibility that is caused by **your** involvement in polluting or harming the

		environment. **16** Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing **you** or making an example of **you**).

Section 25 – Rental vehicle excess cover **When we will pay**	**What we pay**	**What we do not pay**
A If there is a loss or damage to **your rental vehicle** due to an **accident** during **your trip**. **You** must prove the following. **1** That the **rental vehicle** is rented from a licensed rental agency and **you** were either a named driver or co-driver of the vehicle. **You** must provide copies of the vehicle rental agreement, the receipt showing payment of the rental excess or deductible and any reports to do with the **accident** or the lost or damaged **rental vehicle**. **2 You** must have arranged comprehensive motor insurance when hiring the vehicle so that the **policy** will pay for the loss or damage of the vehicle throughout the rental period.	**1 We** will pay for the excess or deductible which **you** become legally responsible for, up to the limit shown in **your plan** as shown in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any claim for loss or damage to the **rental vehicle** while it is not in **your** custody and control. **2** Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the **period of insurance**. **3** Any claim arising from breaking the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven. **4** Any claim for loss or damage to the vehicle if, at the time of the **accident**, **you** were not licensed to drive the vehicle or **you** were taking part in or practising for speed or time trials of any kind. **5** Any claim for loss or damage arising from wear and tear, gradual deterioration, and damage suffered in any repair process.

Section 26 – Full terrorism cover **When we will pay**	**What we pay**	**What we do not pay**
A If any of the losses covered under sections 1 to 25 arises from or in relation to an **act of terrorism**, **we** will still cover the loss but there will be a limit as shown in section 26 of **your plan** in the **table of cover**.	**1 We** will pay for benefits up to the limits shown in the relevant section of **your plan** as shown in the **table of cover**. However, **we** will limit the total amount **we** will pay for losses arising from or related to the **act of terrorism** as shown in section 26 of **your plan** in the **table of cover**.	Besides the general exclusions listed in part 5 of the general conditions, **we** will also not pay under the conditions listed in sections 1 to 25.

Section 27 – Post-departure purchase extension (for sections 3 to 26 except section 8) **When we will pay**	**What we pay**	**What we do not pay**
A If **you** have bought this **policy** before 2359 hours of the next day	**1 We** will pay for the benefits in the relevant section of **your plan**	Besides the general exclusions listed in part 5 of the general conditions, **we**

after **you** have departed from Singapore for **your trip**, and **you** subsequently suffer any losses covered under sections 3 to 26 (except section 8). If **you** have bought this **policy** while on board any transport or vehicle, coverage will only commence for events which happen after **you** disembark. **You** must also ensure that all the conditions in the relevant section of **your plan** are met. This extension will only be applicable if this is a **per-trip policy**.	(where applicable) up to the limits shown in the relevant section of **your plan** as shown in the **table of cover**.	will also not pay for the following, or for loss or liability directly or indirectly caused by the following. **1** Any claim arising from, related to, or taking place on, the transport or vehicle **you** take before or while **you** bought this **policy**. **2** Claims that result from any **known event**. **3** Claims from losses that occurred before **you** bought this **policy**.

General conditions which apply to the whole policy

1 Cover

For both **per-trip policy** and **yearly plan**, the following apply.

a Cover under section 1a (Cancelling your trip) and section 2a (Postponing your trip) starts:
- i. at the time when **you** book **your trip** (this only applies for **yearly plan**);
- ii. on the date **we** issue **your policy**; or
- iii. as shown under the section which applies,

whichever is later.

b Cover under section 1b (Cancelling your trip for any reason), section 2b (Postponing your trip for any reason) and section 3b (Shortening your trip for any reason) starts:
- i. 30 days after **you** purchase **your policy**; and
- ii. within 30 days before the start date of **your trip** (does not apply to section 3b).

c Cover under section 8 (If the travel agency becomes insolvent) starts:
- i. the time when **you** book **your trip** (this only applies for a **yearly plan**); or
- ii. on the date **we** issue **your policy**;

whichever is later.

d Cover under section 13 (Personal accident) starts when **you** leave the place **you** usually live or work (whichever is later) to start **your trip**, or three hours before the start date shown on **your certificate of insurance**, whichever is later.

Cover under section 13 (Personal accident) ends, whichever is earliest:
- i. when **you** arrive at the place that **you** usually live or work after **your trip**;
- ii. three hours after **you** return to Singapore
- iii. three hours after the end of the period shown on **your certificate of insurance**; or
- iv. for Classic, Deluxe and Preferred plans (as the case may be):
  - three hours after the end of 180 days from the start of **your per-trip policy**; or
  - three hours after the end of 90 days from the start of **your trip** under the **yearly plan**

  for Enhanced PreX Basic, Superior and Prestige plans (as the case may be):
  - three hours after the end of 60 days from the start of **your per-trip policy;** or
  - three hours after the end of 90 days from the start of **your trip** under the **yearly plan**.

2 Aggregate limit of liability

The total claims payable under **your policy** issued by **us** for any single event where a number of **insured persons** are together, shall not be more than $30,000,000.

If the total claims payable for any single event where a number of **insured persons** are together are more than $30,000,000, the maximum benefit limit for each **insured person** as shown in the **table of cover** shall be pro-rated accordingly.

3 Automatically extending cover

We will automatically extend **your period of insurance** up to a maximum of 14 days while **you** are **overseas**, under this **policy** at no extra premium if:

a the **public transport you** are travelling on to return to Singapore is delayed and **you** cannot complete **your trip** when the **policy** ends, and **you** are not the cause of the delay; or

b due to an **injury** or **sickness**, **you** have to stay in **hospital** as advised by a **medical practitioner** and **you** cannot complete **your trip** when the **policy** ends.

This automatic extension will end when **you** are able to return to Singapore, or at the end of 14 days, whichever is earlier.

4 Worldwide 24-hour emergency assistance

We have arranged with **our assistance company** to give **you** various 24-hour emergency assistance services. The services they provide include medical advice, referral to doctors, **specialists**, hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if **you** have lost **your** passport, embassy referral, emergency medical evacuation, sending **home your** body or ashes, providing doctors and medicine, compassionate visits, accompanying **children** and **hospital** deposit guarantees.

You must pay for the costs and expenses of these services except for emergency medical evacuation, sending a body or ashes **home** and compassionate visit which are covered under sections 18, 19 and 20 of **your plan** as shown in the **table of cover.**

5 General exclusions

This **policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

a **You** travelling **overseas** against medical advice or for the purpose of getting medical treatment.

b **You** travelling **overseas** against a travel advisory issued by the Singapore Government.

c **You** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life).

d The effect or influence of alcohol or drugs.

e Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.

f Mental problems or insanity.

g Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.

h **Pre-existing medical conditions**

i. Unless **you** are insured under an Enhanced PreX plan and **we** pay the claim under the relevant sections as shown in the **table of cover**, if cover applies.

ii. If **you** have been given a terminal prognosis with a life expectancy of less than 12 months, even if **you** are insured under an Enhanced PreX plan.

i **Your** physical disabilities.

j Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.

k Claims for nursing care that is not provided by the **hospital**.

l Claims for routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**.

m Any treatment which is not considered medically necessary by the **medical practitioner**.

n Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatments relating to infertility.

o Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft. This exclusion does not apply to skydiving, paragliding, parasailing, hang-gliding, parachuting, bungee jumping, abseiling and hot air ballooning when the **insured person** takes part in these **adventurous activities**.

p Taking part in any kind of speed contest or racing (other than on foot).

q An **accident** while **you** are driving or riding on a motor race track.

r Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.

s **You** taking part in the following activities.

i. Any sport or activity which is against the advice of a **medical practitioner** or against the health and safety rules as required by the activity operator.

ii. Scuba diving unless it is for leisure purposes and:

- **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
- **you** are diving with a qualified instructor.

The maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.

iii. Trekking, unless it is done for leisure purposes and **you** are trekking below 6,000 metres, and as long as the trekking **you** are taking part in is:

- in a place which is open to the general public without restriction;
- organised by a recognised commercial local tour operator or activity provider; or
- under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.

iv. Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
  - to generally inaccessible and remote areas of a country or areas previously unexplored;
  - carried out for scientific, research or political purposes to those places; or
  - to Antarctica or similar remote places.

v. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes but is not limited to mountaineering, outdoor rock climbing (except rock climbing on man-made walls), hunting, caving, potholing, aerobatics, BASE jumping, cave diving, free flying, ice climbing, wingsuit flying.

t Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.

u The consequences of war, riot (except where the claim for loss or liability is directly or indirectly caused by or arising from a sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to as described in sections 1, 2, 3, 4 or 5), revolution or any similar event.

v Radioactivity, or damage from any nuclear fuel, material or waste.

w Epidemic, pandemic or Public Health Emergency of International Concern (PHEIC) declared by the World Health Organisation (WHO) or any government authorities.

x Breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.

y **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimise claims under this **policy.**

z **You** travelling in, to or through Afghanistan, Iraq, Liberia, Sudan or Syria.

aa Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, unless **we** agree in writing.

bb Any **known event**.

cc An item being lost or damaged when left **unattended** in any **public place** or which is not in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.

dd Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.

ee **Your** deliberate act, failure to act, negligence or carelessness.

ff Expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 22), laundry and hotel entertainment or pay-per-view TV programmes.

gg Any claims arising from **policies** purchased after departing from Singapore, except as covered under Section 27.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

6 Payment before cover warranty

We (or **our** intermediary) must receive the full premium due on or before the start date of the insurance. If **we** or the intermediary do not receive the premium in full on or before the start date of the insurance, the **policy** will not be valid and **we** will not pay any benefits.

7 Condition Precedent (for organisation policyholders only)

This **policy** is valid on the condition that the **policyholder** has never had any travel insurance terminated because of non-payment of premium, in the last 12 months before the start of this **policy**, failing which, the **policyholder** must give us a written confirmation from the previous insurer that the **policyholder** has fully paid the outstanding premium under the previous policy before the start of this **policy**.

8 Paying benefits

We will pay the benefits listed in this **policy** only if **you**:

- **a** have met general condition 6; and
- **b** have given **us** satisfactory proof of the claim; and
- **c** have fulfilled the condition where the **period of insurance** covers the entire length of **your trip** from the date you leave Singapore to the date **you** arrive back in Singapore

We will pay all benefits under this **policy** to **you** unless:

- **a** **you** die as described in section 13, in which case **we** will pay the benefits to **your** estate or **your** legal personal representative;
- **b** **you** are evacuated as the result of a medical emergency or sent home as described in sections 18 and 19, in which case **we** will pay **our assistance company** the expenses they pay in transporting **you**; or
- **c** **you** suffer a claim for personal liability as described in section 24, in which case **we** will pay the person **you** are legally responsible to.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

Despite anything **we** have said to the contrary, **we** will not pay any claim if the laws of Singapore or of **your home country** prevent **us** from doing so.

9 Fraud

You must not act in a fraudulent way. **We** will take the action shown below if **you**, or anyone acting for **you**:

- **a** make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- **b** make a statement to support a claim knowing the statement to be false in any way;
- **c** send **us** a document to support a claim knowing the document to be forged or false in any way; or
- **d** make a claim for any loss or damage caused by **your** deliberate act or with **your** knowledge.

We may do the following.

- **a** **We** will not pay the claim.
- **b** **We** will not pay any other claim which has been or will be made under the **policy**.
- **c** **We** may declare the **policy** invalid.
- **d** **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- **e** **We** will not refund the premium.
- **f** **We** may not allow **you** to buy other policies from **us**.
- **g** **We** may report **you** to the police.

10 Reasonable care

You must take all reasonable precautions to avoid **injury, sickness**, loss, theft or damage and take all practical steps to protect **your** property from loss and damage and to recover the property lost or stolen.

11 Other insurance

If at the time of any incident which results in a claim under this **policy you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. (This does not apply to section 5 – Travel delay, section 6 – Missed connections, section 7 – Overbooked public transport, section 9 – Baggage delay, section 13 – Personal accident, section 17 – Overseas hospital allowance or section 21 – Kidnap and hostage).

12 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

13 Claims conditions

- **a** At the time of **your trip**, **you** must be medically fit to travel and not be aware of any circumstances which may lead to **your trip** being cancelled or disrupted. If not, **we** may not pay the claim.
- **b** **You** must tell **us** as soon as possible and in any case within 30 days following any **injury**, **sickness**, incident, event, or discovery of any loss, theft or damage which may give rise to a claim under this **policy**.
- **c** **We** pay all property claims based on the value

of the items at the time **you** lose them and this means **you** will not get back the full price.

d If **you** lose **your** items while **overseas** due to theft or an **accident** under section 10, when **we** pay **your** claim, **we** will apply the reduction factor as shown in the table below.

Baggage and personal belongings (not including watches, jewellery or valuables) which are lost due to theft or accident	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market, up to $100 per item for each set, pair and up to $500 in total
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	
Watches, **jewellery** or **valuables**	0%	50%

e If **your** baggage is damaged while **overseas** under section 10, when **we** pay **your** claim **we** will apply the following reduction factor.

With proof of damaged baggage (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of the item	
	With receipt or credit-card statement	Without receipt or credit-card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less than or equal to 3 years	20%	
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

f **You** must keep any property which is damaged, and if **we** ask, **you** must send it to **us**. (**You** will also need to pay any costs involved in doing this.) If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.

g If **you** can recover all or part of the medical expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.

h **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

i For **us** to assess the claim, **we** will require **your** cooperation to obtain the information **we** need. This may include being interviewed by **us** and/or **our** third-party service provider or representatives.

14 What you need to provide when you send us your claim

a **You** or **your** legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund you for any expense which **you** cannot provide original receipts or invoices for.

b **You** must give **us your** travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of **your** claim to prove **your** travel.

15 Cancellations and refunds

We can cancel the **policy** by providing seven days' notice by post to the **policyholder's** last-known address. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, fax or email.

The **policyholder** may cancel this **policy** by telling **us**, and the cancellation will apply from the date **we** receive the notice of cancellation. **We** will refund the premium to the **policyholder** based on the following calculation.

a **Per-trip policy**
Premium less $10 (subject to the prevailing GST) administrative charge, i.e. $10.90 @ 9% GST from 2024 onwards if the **policy** is cancelled before the start of **your trip** and as long as there has been no claim made under this **policy**. There will be no premium refund if **we** receive the notice of cancellation after the start date of the **policy**.

b **Yearly plan**
Premium less $10 (subject to the prevailing GST) administrative charge, i.e. $10.90 @ 9% GST from 2024 onwards if the **policy** is cancelled before the start date of the **policy** and as long as there has been no claim made under this **policy**. If **we** receive the notice of cancellation within 180 days after the start date of the **policy** and as long as there has been no claim made under this **policy**, **we** will work out the refund premium as follows.

Period of insurance (in days) still left to run divided by the original **period of insurance** of the **policy**	x	85% of the premium paid

We will not give any refund of premium if the **policy** has been in force for more than 180 days or once there has been a claim made, whichever comes first.

16 Ending the policy

The **policy** will end immediately when:

a **we** cancel this **policy** under general condition 15;

b **we** (or **our** intermediary) do not receive payment of premium in full on or before the start date of the insurance, rendering the policy invalid under general condition 6;

c **you** have acted fraudulently under general condition 9;

d **you** cancel this **policy** under general condition 15;

e **we** have made the final payment for any loss under section 1a, 1b, 2a, 2b and 8 or 100% of the benefit under section 13;

f the **insured person** no longer satisfies any of the eligibility requirements of this **policy** unless **we** have agreed in writing to provide cover;

g before entering into the **policy**, **you** or the **insured person** fails to reveal all facts **you** and/or the **insured person** know or ought to know which may affect this **policy**; or

h **we** do not renew this **policy** (for **yearly plans** only).

17 Excluding third party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce this **policy**.

18 Having similar cover

If **you** have more than one travel **policy** from **us** for the same **trip**, **we** will consider **you** to be insured only under the **policy** which provides the highest benefit level.

19 Checking your age

For the purpose of cover under this **policy**, **we** will use **your** age at the start date of the **period of insurance** and pay benefits accordingly.

20 Currency and interest

All dollar amounts shown in the **policy** and **certificate of insurance** are shown in Singapore dollars (S$). **We** will not pay interest under this **policy**.

21 Dealing with disputes

If the **policyholder** is not satisfied with **our** final decision on **your** claim, the **policyholder** may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

22 Prohibited persons

If **you** or any **relevant person** is found to be a **prohibited person**:

- **a** **we** are entitled not to accept **your** application; and
- **b** if any **policy** is issued, **we** are entitled to end the **policy**, not pay any benefit or not allow any transaction to be carried out under the **policy**. **We** will not refund any unutilised premium when the **policy** is ended.

Our decision in every respect of the above will be final.

The **policyholder** or **you** will need to inform **us** immediately if there is any change in any **relevant person's** identity, status or identity documents.

23 Governing law

Singapore law will apply to this **policy**.

Feedback procedure

The information below is not legally binding and is just for your information.

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:
www.income.com.sg/enquiry

Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint

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 Income Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).