



redefining / standards

AXA INSURANCE SINGAPORE PTE LTD
143 Cecil Street #01-01 GB Building
Singapore 069542
Tel: 6338 7288 Fax: 6338 2522
Internet: www.axa.com.sg
GST Reg No.: M2-0009922-2
Co. Reg No. 196900406D

SmartTraveller

Please read this Policy carefully together with your Schedule to ensure that you understand the terms and conditions and that the cover you require is being provided. Do keep these documents in a safe place as they are legal documents. If you have any questions after reading these documents, please contact your insurance adviser or AXA Insurance at 1800 8804 741. If there are any changes that may affect the insurance provided, please notify us immediately.

IMPORTANT NOTICE

1. Before we provide cover, you and all Insured Persons must fully and faithfully tell us everything you know (or could reasonably be expected to know) that is relevant to our decision in whether or not to insure the Insured Persons, otherwise you may receive no benefit from your Policy.
2. The insurance cover under this Policy is based on the information submitted to us, as set out in the accompanying documents. Please read these documents carefully. If they contain any information that is incorrect, please notify us immediately, otherwise you may receive no benefit in the event of a claim and/or your Policy may be voided and our liabilities shall be restricted to a refund of premiums paid for that Period of Insurance without interest. If any information, which you subsequently provide us, differs materially from the information submitted to us earlier, we may offer cover on different terms or decline it altogether.

HOW YOUR INSURANCE OPERATES

Your Policy is a contract between you and us, and comprises:

- your Application and any enrolment forms submitted to us;
- any declarations made by the Insured Persons;
- this Policy document;
- the Schedule;
- any supplementary agreements or riders; and
- any Endorsements

and shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

This Policy shall become effective on the date specified in the Schedule and end at 23:59 Standard Singapore Time on the last day of the Period of Insurance.

Having received and accepted all requisite premiums, we will provide the cover shown in the relevant sections of the Policy, up to the sums insured or limits of indemnity stated in the Schedule and/or Endorsements.

PART A - POLICY DEFINITIONS

For the purpose of this Insurance, the following definitions apply:

1. **"Accident"** or **"Accidental"** means an event, which is sudden, unforeseen and unexpected, that results in death, disablement, solely and independently of any other causes.
2. **"Air Travel"** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
3. **"Child/Children"** means unemployed and unmarried child/children under the age of 18 years or up to 25 years, if he/she is studying full-time in a recognized institution of higher learning.
4. **"Chinese Physician"** (including herbalist or bonesetter) means a person qualified as a Traditional Chinese medicine practitioner (other than an Insured Person or a member of his Immediate Family or his business associates including any business partners, employers or employees) engaged in the practice of traditional Chinese medicine, and who is duly licensed and/or registered with the relevant traditional Chinese medical board or council to practice traditional Chinese medicine and who in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of his practice.
5. **"Cover"** means insurance cover in accordance with the terms of this Policy, as applicable to each Insured Person.
6. **"Emergency Treatment"** means a sudden change in an Insured Person's health, which requires immediate and urgent medical treatment to avoid death or impairment to the Insured Person's immediate health.
7. **"Golfing Equipment"** means golf clubs and golf bags.
8. **"Hospital"** means an establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and which:
 - (a) provides facilities for diagnosis, treatment and minor or major Surgery;
 - (b) provides twenty-four (24) hours nursing services by registered graduate nurses;
 - (c) is supervised by a full-time staff of Physicians at all times; and
 - (d) is not primarily a clinic, a mental hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or rest or convalescent home or a home for the aged, or such similar establishments.
9. **"Hospital Allowance"** means being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Physician. One day of Hospital Confinement means a continuous 24-hour period for which the Hospital makes a room and board for the treatment of Injury or Illness.
10. **"Hostage"** means You (except a minor held hostage by his or her parents) being or held by another person by force or against your will as a prisoner.
11. **"Illness"** means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during the period of your trip during the currency of this Policy and shall exclude any Pre-existing conditions.
12. **"Injury"** means an external and visible bodily injury sustained by an Insured Person and caused solely and directly by an Accident and does not include any illness or naturally occurring medical conditions or degenerative process.
13. **"Insolvency"** means the inability of an individual or entity to pay his/its debts when they are due and is deemed to occur, in the case of an individual, upon a bankruptcy petition being presented against him and in the case of an entity, upon a resolution for winding up being passed by or a winding up petition being presented against it.
14. **"Immediate Family Member"** means spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law.
15. **"Jewellery"** means valuable objects worn on the body, which have inclusions of precious or semi-precious metals or precious or semi-precious stones.
16. **"Kidnap"** means an event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.
17. **"Laptop Computer"** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
18. **"Loss of sight"** means total and irrecoverable loss of sight.
19. **"Loss of limb"** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
20. **"Loss of fingers"** means complete severance through or above the metacarpophalangeal joints.
21. **"Main Insured Person"** means the person named as such in the Policy Schedule or Certificate of Insurance.
22. **"Medical Expenses"** means expenses incurred during your trip within 90 days of sustaining injury or sickness which you paid to a legal Physician, hospital and/or ambulance service of medical, surgical, x-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
23. **"Overseas"** means to or in the countries specified in the Policy Schedule according to the chosen plan.
24. **"Nuclear, Chemical, Biological Terrorism"** shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any Government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound, which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants, or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.
25. **"Period of Insurance"** means the period specified in the Policy.
26. **"Physician"** means a person qualified as a Physician (other than an Insured Person or a member of his Immediate Family or his business associates including any business partners, employers or employees) by a medical degree in western medicine and duly licensed and registered with the relevant medical board or council to provide medical and surgical treatment and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. A reference to a "Physician" in this Policy shall be construed to mean, wherever appropriate, a General Practitioner and/or a Specialist.
27. **"Pre-existing conditions"** means any condition for which you have received medical treatment, diagnosis, consultation or prescribed drugs within a six(6) month period preceding the commencement date of the Trip or, a condition for which medical advice or treatment was recommended by a registered Physician within a six(6) month period preceding the commencement date of the Trip, or medical condition for which you have made a claim on a previous trip.
28. **"Public Place"** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
29. **"Public Transport"** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognized by respective countries (bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled. Common Air Carrier is treated as Public Transport in this policy.

30. **"Relative"** means spouse, child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle.
31. **"Residents of Singapore"** means Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependant's passes.
32. **"Selected Plan"** means the choice of Comprehensive or Essential Plan which You or Your representative made at the time of application.
33. **"Serious injury"** or "Serious Illness" whenever applied to you, means you requiring Treatment by a physician and which results in you being certified by that physician as unfit to travel or continue with your planned Trip. When applied to the Immediate Family Member or travel companion, it shall mean Injury or Illness certified as being dangerous to life by a Physician and which results in your discontinuation or cancellation of your planned Trip.
34. **"Sickness"** means any noticeable change in your physical health due to a medical condition contracted, commencing or manifesting during the period of your trip in which you seek the care of a physician to treat the sickness for which the claim is made provided the sickness is not pre-existing and the nature of the sickness is not excluded under this Policy.
35. **"Stolen"** means dishonestly and illegally taken from You against Your will, whether by stealth, by force or threat of force or by coercion, and **"Theft"** has the same meaning.
36. **"Travel Agent"** means a travel agent registered in Singapore, which is a member of the National Association of Travel Agents Singapore, or any subsidiary of such travel agent.
37. **"Travel Companion"** means a person who has travel bookings to accompany You on the Trip.
38. **"Terrorism"** means any actual or threatened use of force of violence directed at or causing damage, injury, harm or disruption or commission of an act dangerous to human life or property, against any individual, property or Government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interest are declared or not. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Terrorism. Terrorism also includes any act, which is verified or recognized by the (relevant) Government as an act of terrorism.
39. **"Total and Permanent Disablement"** means (a) total disability which prevents you from attending to your business or occupation (of any and every kind) or if you have no business or occupation from attending to your usual duties and, (b) lasting twelve calendar months and at the expiry of that period being beyond hope of improvement.
40. **"Trip"** means a planned journey Overseas.
41. **"Valuables"** mean articles of gold, silver or other precious metal, jewellery, furs and precious and semi-precious gems.
42. **"War"** means war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religion or other ends.
43. **"We/Our/Us/Insurer"** means AXA Insurance Singapore Pte Ltd.
44. **"You/Your/Insured Person"** means the Main Insured Person and other Insured Person(s) shown in the Policy Schedule or Certificate of Insurance.

PART B – ELIGIBILITY AND COVER

- This Policy Covers the Main Insured Person, his/her legal spouse and child(ren) as shown in the Policy Schedule.
- This Policy Covers Insured Persons only if they are Residents of Singapore.
- An Insured Child must travel with at least one (1) Insured adult for the Cover to be valid.
- For the purposes of benefits Section 1 to 42 excluding Section 22 to 24 in Part C, an Insured Person shall be Covered under this Policy during an Overseas Trip from and returning to Singapore during the Period of Insurance. Cover shall be considered to commence when an Insured Person leave his/her place or residence or business in Singapore (whichever is later) for a direct journey to commence the planned Overseas Trip and terminates:
 - upon his/her arrival at his/her place of residence or business in Singapore on the completion of the planned Trip;
 - two hours after his/her arrival in Singapore on the completion of the planned Trip;
 - at 12.01 a.m. (Singapore time) on the 182nd day after the Insured Person's commencement of any Trip;
 whichever is the earliest; however, Cover will be automatically extended (even if this goes beyond the Period of Insurance) without payment of any additional premium for up to:
 - 30 days if you are at that time hospitalized and/or quarantined Overseas as advised by a Physician;
 - 72 hours if any scheduled Public Transport in which you are travelling at that time (which is bound for Singapore) is unavoidably delayed.
- For the purposes of benefits Section 22 to 24 in Part C, an Insured Person shall be considered to be Covered under this Policy in respect of a planned Overseas Trip from and returning to Singapore during the Period of Insurance. Cover shall be considered to commence when the Insured Person has made payment of any travel and/or accommodation expenses for the planned Overseas Trip.

PART C – BENEFITS

This following benefits are payable, up to the applicable limits, only if the insured event occurs while You are Covered under this Policy.

SECTION 1 & 2 - PERSONAL ACCIDENT

If You are involved in an Accident and as a consequence, sustain bodily injury or death within 90days of the date of the Accident, during the Period of Insurance, we will pay the compensation, up to the limits of the Selected Plan as shown in the Schedule below:

	Comprehensive Sum Insured	Essential Sum Insured
1 Insured Person up to 70 years	\$400,000	\$200,000
2 Insured Person above 70 years	\$200,000	\$100,000
3 Insured Child	\$100,000	\$50,000

Percentage of Schedule of Compensation	Principal Sum Insured
1 Death by Accident	100%
2 Total and Permanent Disablement of:	
a) loss of two limbs	100%
b) loss of both hands or of all fingers and both thumbs	100%
c) total and permanent loss of sight of both eyes	100%
d) total and permanent loss of sight of one eye	50%
e) total paralysis	100%
f) injuries resulting in being permanently bedridden	100%
g) loss of hand at wrist	100%
h) loss of arm at shoulder; between shoulder and elbow; at and below elbow	100%
i) loss of leg at hip; between knee & hip; below knee	100%

Provisions

- No benefits will be payable:
 - Under Schedule of Compensation (1) unless such death occurs within 90 days of the date of Injury or Accident.
 - Under Schedule of Compensation (2) except on proof to us that the disablement has continued for 12 months from the date of Injury or Accident and in all probability will continue for the remainder of your life.
- The maximum amount of all benefits payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed the maximum limit as stated in the Policy or Certificate of Insurance unless other endorsed in the policy.

SECTION 3 - DOUBLE PUBLIC TRANSPORT

In the event an Accident occurs during your trip and You are riding as a fare-paying passenger in Public Transport, resulting in your Death, the benefits payable under Accidental Death (according to the age of the Insured Person) shall be doubled, but not exceeding the following limits.

	Comprehensive Sum Insured	Essential Sum Insured
1 Insured Person up to 70 years	\$800,000	\$400,000
2 Insured Person above 70 years	\$400,000	\$200,000
3 Insured Child	\$200,000	\$100,000

N.B.: This Policy will only pay for any claim under Section 1, 2 or 3 for the same event but not for more than one Section.

SECTION 4 - TUITION GRANT FOR EACH LEGALLY DEPENDENT CHILD

If the benefits under Section 1 becomes payable to the Main Insured, and such Main Insured who, at the date of the Accident, has a legal Child or Children, we will pay the sum insured, up to the limit specified on the Schedule of Benefits for each legal child up to a maximum of 4 (four) children.

N.B. This benefit is only payable once for any child even if the child is covered by more than one travel insurance policy underwritten by us for the same Trip.

SECTION 5 - MEDICAL EXPENSES (OUTSIDE OF SINGAPORE)

We will reimburse you up to the limit specified in Section 5 of the Selected Plan for medically necessary expenses including dental expenses incurred as a direct result of bodily Injury or Illness sustained during your trip.

Outside of Singapore (within 365 days from date of incident)

- Medical, Hospital and Emergency dental treatment (where such treatment is necessary to restore sound and natural teeth and is caused by an Accident) expenses.
- Expenses incurred for treatment by Chinese Physician are subject to a maximum of \$200 per trip.
- Additional accommodation and transportation expenses necessarily incurred by you to remain behind upon written advice of a Physician, including
 - cost of an ordinary room accommodation in any reasonable hotel up to \$200 per day, but excluding the cost of drinks, meals and other room services.
 - cost of a return scheduled economy airfare, rail or sea transport fare.

The total medical expenses incurred shall not exceed the maximum limit under Section 5 of the Schedule of Benefits. All treatment must be prescribed by a Physician or Chinese Physician in order for the expenses to be reimbursed. If you are entitled to a refund of all or part of such expenses from other sources, we will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions:

We will not pay for claims in respect of:

- Meals and other incidental expenses except those incurred by you during hospitalization for medical treatment at a hospital.
- Treatment or aid obtained in Singapore.
 - Surgery or medical treatment, which in the opinion of the Physician treating you can be reasonably delayed until your return to Singapore.

SECTION 6 – PREGNANCY RELATED EXPENSES

We will reimburse you up to the limit specified in Section 6 of the Selected Plan, the Medical Expenses that are necessarily incurred during your trip for a pregnancy-related sickness.

This section does not apply to pregnancy-related sickness or treatment, which you sought in Singapore or upon return to Singapore.

If you are entitled to a refund of all or part of the expenses from any person or any other source, we will only pay the amount of Medical Expenses over and above the refunded amount up to the limits indicated on the Selected Plan.

Exclusions:

For the purpose of Section 6, pregnancy-related sickness or treatment or losses suffered as a result of pregnancy-related sickness does not include the following:

- Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks)
- Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
- Abortion or miscarriage, except if related to accidental injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
- Tests or treatment relating to fertility, contraception, sterilization, birth defects or congenital illness.
- Any depressive, psychological or psychiatric illness, including post-natal depression.
- Any pre-existing medical condition.

SECTION 7 – OVERSEAS HOSPITAL ALLOWANCE

If you are admitted in a hospital as an in-patient on the recommendation of a Physician as a result of bodily Injury or Illness sustained during the Trip, we will pay you \$200 for each full day you are hospitalized up to the maximum limit of the Selected Plan specified on the Schedule of Benefits. Payment will be made after the Period of Hospital Confinement.

Exclusions

We will not pay for claims in respect of:

- 1 Treatment or aid obtained in Singapore.
- 2 Surgery or medical treatment, which in the opinion of the Physician treating you can be reasonably delayed until your return to Singapore.
- 3 Any pre-existing medical condition.

SECTION 8 - HOSPITAL VISIT BENEFIT

If you are hospitalized during your trip for more than five (5) consecutive days as a result of Injury or Illness sustained during the Trip, and your medical condition forbids evacuation and no adult member of your Family is with you, we will reimburse up to the limit specified on the Schedule of Benefits, the expenses necessarily incurred for one (1) relative or friend, who on written advice of a Physician, is required to stay with you or visit you or travel with you, including:

- (a) cost of an ordinary room accommodation in any reasonable hotel up to \$200 per day, but excluding the cost of drinks, meals and other room services.
- (b) cost of a return scheduled economy airfare, rail or sea transport fare.

N.B. This Policy will only pay for any claim under any one of the Section 8 or 9 for the same event, but not both.

SECTION 9 – COMPASSIONATE VISIT

In the event of Your death due to an Accident or Sickness during your trip and no adult member of Your family was present at Your Death. We will pay, up to the limit specified on the Schedule of Benefit, the reasonable travel expense for one (1) relative or friend to the country which you were visiting at the time of Your Death to assist in the final arrangements. This includes:

- a) cost of an ordinary room accommodation in any reasonable hotel up to \$200 per day, but excluding the cost of drinks, meals and other room services.
- b) cost of a return scheduled economy airfare, rail or sea transport fare.

N.B. This Policy will only pay for any claim under any one of the Section 8 or 9 for the same event, but not both.

SECTION 10 - CHILD CARE BENEFIT

If you are hospitalized Overseas as a result of Injury or Illness sustained during the Trip, and there is no other adult to accompany the child/children home, we will reimburse up to the limit specified on the Schedule of Benefits, expenses necessarily incurred for one (1) relative or friend to accompany your child/children below the age of 18 back to Singapore including:

- a) cost of an ordinary room accommodation in any reasonable hotel up to \$200 per day, but excluding the cost of drinks, meals and other room services.
- b) cost of a return scheduled economy airfare, rail or sea transport fare.

SECTION 11 - SPECIAL GRANT

We will pay up to the limit specified in Section 11 of the Selected Plan, if, during a trip, an Insured Person dies from:

- a) an Injury;
- b) an Illness during or after treatment for such Illness, where such treatment was carried out at a Hospital.

Provisions

1. No benefits will be payable unless such death occurs during your trip.

SECTION 12 - MEDICAL EXPENSES (IN SINGAPORE)

We will reimburse you up to the limit specified in Section 12 of the Selected Plan on the Schedule of Benefits for medically necessary expenses incurred as a direct result of Injury or Illness sustained during the Period of Insurance:

1. In Singapore, within 90 days immediately following your return:
 - a) For the necessary follow-up medical and hospital expenses (including the cost of ambulance). Expenses incurred for treatment by Chinese Physician are subject to a maximum of \$200.
 - b) For the necessary medical treatment sought within five (5) days upon return to Singapore, where initial treatment for Injury or Illness sustained by you during the Trip was not sought during your trip. Expenses incurred for treatment by Chinese Physician are subject to a maximum of \$200.

The total medical expenses incurred shall not exceed the maximum limit under Section 12 of the Schedule of Benefit. All treatment must be prescribed by a Physician or Chinese Physician in order for the expenses to be reimbursed. If you are entitled to a refund of all or part of such expenses from other sources, we will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

1. We will not pay for claims in respect of meals and other incidental expenses except those incurred by you during hospitalization for medical treatment at a hospital.

SECTION 13 - EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

If you suffer Injury or Illness or is in need of medical, legal administrative emergency assistance during your trip (except for prior travel information which may be obtained locally), arising out of and in the course of this trip, provided that such Trip is not undertaken against the advice of the physician, and/or for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following services under Section 13, 14 and 15 are available directly from AXA Assistance Services ("the Assistance Company") upon specific verbal notification by you or your personal representative to the following 24-hour Hotline on a collect call basis.

AXA Assistance Singapore: (65) 6322 2566

Providing the following information:

- a) Your full name, travelling dates, NRIC/Employment Pass number and policy or certificate number.
- b) The name of the place and telephone number where the Assistance Company can reach you or your representative; and
- c) A brief description of the emergency and the nature of help required

EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

If you suffer Injury or Illness such that AXA Assistance Services ("the Assistance Company") medical team and the attending Physician recommended hospitalization, the Assistance Company will arrange for:

- a) Your transfer to one of the nearest hospital, and
- b) If necessary on medical grounds, your transfer with necessary medical supervision by any means (including, but not limited to, air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular injury or illness. All costs for Emergency Medical Transfer/Evacuation will be borne entirely by the Assistance Company up the limits stated in this Section.

SECTION 14 - EMERGENCY MEDICAL REPATRIATION

When after local treatment, your medical condition will not prevent your medically supervised repatriation as a regular passenger, according to the medical opinion of both attending physician and the Assistance Company alarm center doctor; the

Assistance Company will organize and pay for your repatriation to Singapore by scheduled airline flight (on the appropriate means of transportation, including any supplementary cost of transportation to and from the airport, provided that your original return ticket is not valid for such repatriation, and provided that you surrender any unused portion of your ticket to the Assistance Company.) Any decision on the repatriation of the Insured shall be made jointly and exclusively by both the attending physician and the Assistance Company alarm center doctor under constant medical supervision.

All costs for Emergency Medical Repatriation will be borne entirely by the Assistance Company, up the limits stated in this Section.

SECTION 15 - REPATRIATION OF MORTAL REMAINS/LOCAL BURIAL

The Assistance Company will organize and pay the cost of transportation of the mortal remains of the deceased Insured (or his/her ashes) from the place of death to Singapore in the event of his/her death for burial.

As an alternative, upon specific request of the personal representative of the deceased insured, and wherever possible, the Assistance Company will organize and pay for the cost of local burial in the country in which the Insured was visiting at the time of his death.

The Assistance Company's financial responsibility for such local burial shall be limited to the equivalent of the cost of the repatriation.

Should the deceased insured's representative choose an alternative destination besides Singapore for burial, the Assistance Company will organize and pay for the cost of transportation of the mortal remains to this alternative site, up to the equivalent cost of transporting the remains to Singapore.

Exclusions applicable to Section 13, 14 and 15

We will not pay for claims arising from the following treatment, items, conditions and their related or consequent expenses:

1. Emergency Medical Evacuation or Repatriation or costs not approved and arranged by the appointed Assistance Company or its authorized representative, except that we reserve the right to waive this exclusion if you or your travelling companions cannot for reasons beyond your control to notify the Assistance Company during an emergency situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service, which the Assistance Company would have provided under the same circumstances.
2. Any event occurring or treatment received when you are in Singapore.
3. Any expense if you are not suffering from a serious medical condition or if the treatment can be reasonably delayed until you return to Singapore, or any treatment or expenses related to childbirth, pregnancy which endangers the life of the mother and/or unborn children in the event of childbirth, miscarriage of pregnancy after 6 months thereof of.
4. Any treatment performed or ordered by a person who is not a Physician/ Chinese Physician.
5. The cost of burial in Singapore.

SECTION 16 - BAGGAGE AND PERSONAL EFFECTS

We will reimburse you up to the limit specified in Section 16 of the Selected Plan for:

- a) loss of or damage to baggage taken, or purchased on the Trip and owned by you, including clothing and personal effects worn or carried on the person, trunks, suitcases and the like receptacles and excluding Valuables.
- b) Theft of Valuables owned by (and not hired by, loaned to or entrusted to) You up to the sum of \$500;

occurring during your Trip.

We will make payment or at our option reinstate or repair, subject to due allowance for wear and tear and depreciation.

If any article is proven to be beyond economical repair, a claim will be dealt with under this policy as if the article had been lost.

In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than \$800 in respect of any one article or pair or set of articles.

SECTION 16A - LAPTOP, WIRELESS HANDHELD DEVICE AND MOBILE PHONE

We will reimburse you up to the limit specified in Section 16A of the Selected Plan for:

- a) loss of or damage to a Laptop computer, wireless handheld device for e-mail or Mobile Phone owned by (and not hired by or loaned or entrusted to) You;

occurring during the Period of Insurance during your Trip.

We will make payment or at our option reinstate or repair, subject to due allowance for wear and tear and depreciation.

If any article is proven to be beyond economical repair, a claim will be dealt with under this policy as if the article had been lost.

We shall not be liable for more than \$1,000 in respect of any one article or pair or set of articles.

Exclusions applicable to Section 16 and 16A

We will not pay for claims in respect of:

- 1 Loss or damage to animals, motor vehicle (including accessories), motorcycles, snow skis, boats, motors, any other conveyances, household furniture, musical instruments, sports equipment, antiques, securities, stamps, money/documents, or contact or cornea lenses or damage to fragile articles, including glass and porcelain items, fruits or food articles, perishables & consumables items.
- 2 Loss or damage of Business goods or samples or equipment of any kind.
- 3 Loss of or damage caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any property.
- 4 Cost of reproducing data whether recorded on tapes, cards, and discs or otherwise.
- 5 Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline a Property Irregularity Report is obtained.
- 6 Losses not reported to the police within 24 hours and report not obtained at the place of loss.
- 7 Loss or damage or Theft of insured's property left unattended in a public place.
- 8 Loss or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Government Authorities in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine under customs regulations, confiscation by order of Government Authorities or risk of contraband or illegal transportation of trade.
- 9 Loss or damage to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.
- 10 Loss or Theft of property, which could have been avoided by the taking of reasonable precautions.
- 11 Loss or damage or theft of property where we have reasonable grounds for believing that Your claim is not made in good faith.
- 12 Loss or damage to Insured Person's baggage sent in advance, mailed or shipped separately.

SECTION 17 – PURCHASE OF ESSENTIAL ITEMS

We will reimburse you up to the limit specified in Section 17 on the Selected Plan for the purchase of essential personal items if your baggage is stolen or lost. We shall not be liable for more than \$50 in respect of any one article or pair or set of articles.

For the avoidance of doubt, this Section does not apply to baggage stolen or lost upon your return to Singapore at the end of the Trip.

SECTION 18 - BAGGAGE DELAY

We will pay you a cash benefit if your checked-in baggage have been delayed, misdirected or temporarily misplaced for at least six (6) hours from the time of your arrival at the scheduled destination abroad and in Singapore as specified in the itinerary supplied to you. The maximum limit payable is up to the limit specified in Section 18 of the Selected Plan.

SECTION 19 - PERSONAL MONEY AND TRAVEL DOCUMENTS

We will reimburse you up to the limit specified in Section 19 of the Selected Plan for the cost of obtaining replacement your passports, travel tickets and relevant travel documents loss as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or natural disasters (typhoon, earthquakes, etc.) during your trip. We will reimburse you up to \$500 for the loss of money (cash, travellers' cheques or banknotes) belonging to you and in your care, custody or control during the trip. Such loss must be due to robbery, burglary, theft or natural disasters (typhoon, earthquakes, etc.) during your trip.

Exclusions

We will not pay for claims in respect of:

- 1 Shortage due to error, omission, exchange or depreciation in value.
- 2 Travellers' cheques not immediately reported to the local branch or agent of issuing authority.
- 3 Loss of money not in the personal custody of the Insured Person.
- 4 Loss of cash cards.
- 5 Losses not reported to the police within 24 hours and report not obtained at the place of loss.

SECTION 20 – LOSS OF CREDIT CARD

If You suffer financial loss as a direct result of the fraudulent use of Your credit card(s) following its loss or Theft during the Trip, We will pay for such loss up to the limit specified in Section 20 of the Selected Plan.

The loss must be reported to the card company(s) within six(6) hours of the incident. Any claim must be accompanied by a report issued by the card company(s) evidencing the loss. The benefits under this Section do not apply to an Insured Person who is a Child.

For the avoidance of doubt: this Section does not apply upon your return to Singapore at the end of the Trip.

SECTION 21 - PERSONAL LIABILITY

We will indemnify you up to the limit specified in Section 21 of the Selected Plan for legal liability to a third party arising during the Period of Insurance as a result of: a) Accidental Injury (including death) caused solely by you to any third party b) Accidental loss of or damage to property caused solely by you of any third party.

In addition, we will indemnify you for:

1. Third parties' costs and expenses recoverable from you and
2. Your costs and expenses incurred with our written prior consent.

Exclusions

We will not pay for claims arising out of, in respect of, consequent upon:

- 1 Employer's liability, contractual liability or liability to a member of your Family.
- 2 Property, animals belonging to you, or, in your care custody or control.
- 3 Any willful, malicious or unlawful act.
- 4 Pursuit of trade, business or profession.
- 5 Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- 6 Ownership, possession or use of vehicles, aircraft or watercraft or any other conveyance.
- 7 Legal costs resulting from any criminal proceedings.
- 8 The influence of intoxicants, mountaineering, ski racing in major events, ski jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms.
- 9 Judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

SECTION 22 - LOSS OF DEPOSIT OR CANCELLATION

We will reimburse you up to the limit specified in Section 22 of the Selected Plan, for loss of travel and/or accommodation expenses paid in advance by you which are not recoverable from any other source consequent upon the cancellation of the planned Trip after the insurance has been effected and which cancellation occurred within thirty (30) days (except for sub-clause 4 hereunder) before the date of commencement of the Trip and which is as a result of:

- 1 Your death, Serious Injury or Serious Illness or the death, Serious Injury or Serious Illness of your Immediate Family Member or travel companion (including compulsory quarantine). A death certificate must be obtained or written advice from the attending Physician treating you or your Immediate Family Member or travel companion must be obtained confirming the advisability to cancel the Trip due to Serious Injury or Serious Illness.
- 2 Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control at the planned destination.
- 3 Witness summons, jury service, which were not made known to you prior to the taking up of this policy.
- 4 Serious damage to your residence in Singapore from fire, flood or similar natural disaster occurring within one week before the commencement date of the Trip and your presence is required on the premises on the commencement date of the Trip.

Exclusions

We will not pay for:

- 1 Any loss caused directly or indirectly by Government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation.
- 2 Any loss that is covered by any other existing insurance scheme, Government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

N.B. This Policy will only pay for any claim under either Section 22 or 23 for the same event but not for both Sections.

SECTION 23 – REPLACEMENT TRAVELLER

If, due to You or Your Immediate Family Member being admitted into a Hospital as an in-patient on the recommendation of a Physician as a result of bodily Injury or Illness, You do not proceed with a planned Trip, but another person takes Your place and proceeds on the Trip, We will reimburse You up to the limit specified on Section 23 of the Selected Plan, for administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable this person to take Your place on the Trip, provided the admission into Hospital takes place after the insurance has been effected and within seven (7) days before the date of commencement of the Trip.

Exclusions

1. We will not pay for more than one incident of change of traveller.

N.B. This Policy will only pay for any claim under either Section 22 or 23 for the same event but not for both Sections.

SECTION 24 – FINANCIAL COLLAPSE OF TRAVEL AGENCY

We will reimburse you up to the limit specified in Section 24 of the Selected Plan, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled because of Insolvency of a NATAS Travel Agent to whom You made such payments.

Exclusion

We will not pay for any loss;

- 1) Caused directly or indirectly by Government regulations or control; or
- 2) Caused by cancellation by the carrier or any other provider of the travel and/or accommodation; or
- 3) That is covered by any other existing insurance scheme or Government program; or
- 4) Which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- 5) Insolvency which occurred before the effective date of your policy; or
- 6) caused by a failure by any airline, cruise-line, tour operator or Travel Agent, persons or agency to provide the travel arrangements for reasons other than Insolvency; or
- 7) Should this insurance be purchased less than 7 days before the date of departure.

SECTION 25 - TRAVEL DELAY

- 1 If the departure of the scheduled Public Transport in which you have arranged to travel is delayed for at least six (6) hours from the time specified in the Itinerary supplied to you due to strike/industrial action, adverse weather conditions or mechanical breakdown/derangement or structural defect of that scheduled public transport, we will pay up to the limit specified in this Section of the Selected Plan.
- 2 In addition, if any part of the planned Trip is cancelled due to the delay, but you still continue with the rest of the Trip, we will reimburse you for irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of those parts that are cancelled, up to the maximum benefit specified in Section 25 of the Selected Plan.

The total compensation payable for (1) & (2) above shall not exceed the maximum limit under Section 25 of the Selected Plan. The delay must be verified in writing by the operator(s) of the conveyance or their handling agent(s) on the number of hours delayed and the reason for the delay. If you are entitled to a refund of all or part of such expenses from other sources, we will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

Exclusions

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1 Failure of the Insured Person to check in according to the itinerary supplied to him, obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- 2 Strike or industrial action existing on the date you purchases this insurance.
- 3 Your late arrival at the airport or port after check-in or boarding time (except for the late arrival due to strike or industrial action).

N.B. This Policy will only pay for any claim under either Sections 25, 26 or 36 for the same event but not for more than one Section.

SECTION 26 – FLIGHT DIVERSION

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents you from continuing your trip and you are delayed from arriving at your planned destination by at least six (6) consecutive hours. We will pay up to \$100 for every full six (6) consecutive hours of delay up to a maximum limit specified in this Section of the Selected Plan, during the Policy Period.

N.B. This Policy will only pay for any claim under either Sections 25, 26 or 36 for the same event but not more than one Section.

SECTION 27 – TRIP CURTAILMENT

We will reimburse you for the proportional return of the irrecoverable prepaid cost of the planned Trip in respect of traveling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the planned Trip lost, including reasonable additional hotel and repatriation costs to Singapore, necessarily and unavoidably incurred, due to the necessary and unavoidable curtailment (as defined) of the planned Trip due to:

- a) your death, Serious Injury or Serious Illness and upon written medical advice from the attending Physician to curtail the Trip;
- b) Unexpected death, Serious Injury or Serious Illness of your Immediate Family Member or travel companion.
- c) Hijacking of the aircraft in which you are on board as a passenger.
- d) Natural disasters, which prevent you from continuing with the scheduled Trip.
- e) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control.

A medical certificate must be obtained from the Physician treating you confirming the advisability to return to Singapore due to your Illness or Injury. This coverage is effective only if policy is purchased before you become aware of any circumstances, which could lead to the disruption of the planned Trip.

“**Curtailment**” shall mean abandonment of the planned Trip as shown on the booking invoice and return to place of residence in Singapore.

Exclusions

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- 1 Government regulations or Act, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked.
- 2 Your business, financial or contractual obligation or those of your travelling companion.
- 3 Your disinclination to travel or financial circumstances.
- 4 Unlawful acts of, or criminal proceedings against any person on whom the booked Trip depends, other than attendance, under the subpoena as a witness at a Court of Law.
- 5 Your failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.

SECTION 28 - OVERBOOKED FLIGHT

If you are denied boarding of an aircraft on a commercial scheduled flight due to over-booking, and no alternative transportation is made available to you within four (4) hours of the scheduled departure time of such flight, we shall indemnify you for expenses incurred, upon providing evidence of receipts/bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party.

The overbooked flight details to be obtained by you must be verified in writing by the operator(s) of the airline or their handling agent(s).

N.B. This Policy will only pay for any claim under either Sections 28 or 29 for the same event but not for both Sections.

SECTION 29 - FLIGHT MISCONNECTION

If the confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of your incoming confirmed connecting scheduled flight, and no alternative onward transportation is made available to you within four (4) hours of the actual arrival time of your incoming flight, we shall indemnify you for expenses incurred, upon providing evidence of receipts/bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party.

The flight misconnection details to be obtained by you must be verified in writing by the operator(s) of the airline or their handling agent(s).

N.B. This Policy will only pay for any claim under either Sections 28 or 29 for the same event but not for both Sections.

SECTION 30: RENTAL CAR EXCESS

We will reimburse you up to the limit specified in Section 30 of the Selected Plan for any excess or deductible, which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period during your trip.

PROVISIONS

- 1 The rental vehicle must be rented from a licensed rental agency.
- 2 As part of the hiring agreement you must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- 3 You must comply with all requirements of the rental organization under the hiring agreement and the Insurer of the rental vehicle as well as the laws, rules and regulations of the country.
- 4 The rental vehicle must be rented and driven by you or any of your family members named as the insured under Certificate of Insurance / policy who shall include legally married spouse and children and must hold legally valid license(s) to drive the rental vehicle provided always that you or any of your family members is not disqualified by any order from a Court of Law or is not prohibited by reasons of any law, enactment, rule or regulation from renting and driving the rental at all material time.

Exclusions

We will not pay for:

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

SECTION 31 – EMERGENCY PERSONAL MOBILE PHONE CHARGES

We will reimburse you up to the limit specified in Section 31 of the Selected Plan for the actual telephone charges incurred for using Your personal mobile phone during a medical assistance/emergency, and for which a claim has been submitted under Sections 1, 2, 3, 5 or 6.

Exclusions

1. No reimbursement will be payable for charges for telephone calls made via standard land lines, public telephones or using pre-paid calling cards.

SECTION 32 – LOSS OF SPORTS EQUIPMENT

We will reimburse you up to the limit specified in Section 32 of the Selected Plan for loss or Theft of sports equipment owned by (and not hired by or loaned or entrusted to) You occurring during the trip.

Exclusions

We will not pay for claims in respect of:

- 1 Loss caused by normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement.
- 2 Loss whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of airline a Property Irregularity Report is obtained.
- 3 Losses not reported to the police within 24 hours and report not obtained at the place of loss.
- 4 Loss or Theft of insured's property left unattended in a public place
- 5 Loss to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Government Authorities in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine under customs regulations, confiscation by order of Government Authorities or risk of contraband or illegal transportation of trade.
- 6 Loss to property insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel.
- 7 Loss or Theft of property, which could have been avoided by the taking of reasonable precautions.
- 8 Loss or theft of property where we have reasonable grounds for believing that Your claim is not made in good faith.
- 9 Loss to Insured Person's sports equipment sent in advance, mailed or shipped separately.
- 10 Damage to Insured Person's sports equipment.

SECTION 33 – PET CARE

We will pay any additional expense, which You become legally liable to pay for placing Your cat or dog in a kennel/cattery or pet hotel for the duration of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, and this is solely due to the delay of Your final inbound flight, rail, coach or sea vessel to Singapore. We will pay up to \$50 for every full eight (8) consecutive hours of delay, up to the limit specified in Section 33 of the Selected Plan.

You are to provide us with written confirmation from:

- a) the carrier stating the reason for the delay and the scheduled and actual departure time of the carrier.
- b) the kennel/cattery or pet hotel stating the original and actual pick-up dates.

Exclusions

1. We will not pay for a claim under this Section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

SECTION 34 – INFLUENZA A H1N1 QUARANTINE ALLOWANCE (OUTSIDE OF SINGAPORE)

If you are placed under Quarantine by the government or relevant health authority as a result of close contact with confirmed cases of Influenza A (H1N1-2009) or in the event you are identified by the relevant health authority as a carrier of Influenza A (H1N1-2009), we will pay you \$50 for each full day you are quarantined. The maximum limit payable is up to the limit specified in Section 34 of the Selected Plan.

SECTION 35 – INFLUENZA A H1N1 QUARANTINE ALLOWANCE (IN SINGAPORE)

If you are placed under Quarantine by the Ministry of Health as a result of close contact with confirmed cases of Influenza A (H1N1-2009) or in the event you are identified by the Ministry of Health as a carrier of Influenza A (H1N1-2009), we will pay you \$50 for each full day you are quarantined. The maximum limit payable is up to the limit specified in Section 35 of the Selected Plan.

SECTION 36 - HIJACKING

We shall pay you a cash benefit for each full six (6) hours if the scheduled Public

Transport that you are travelling in during your Trip is hijacked. The maximum limit payable is up to the limit specified in Section 36 of the Selected Plan.

“Hijack” shall mean unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.

N.B. This Policy will only pay for any claim under either Sections 25,26 or 36 for the same event but not more than one Sections.

SECTION 37 – KIDNAP & HOSTAGE

We will pay a benefit of S\$500 per day for every 24-hour period that you are held Hostage following kidnap, which occurs during your Trip. The maximum limit payable is up to the limit specified in Section 37 of the Selected Plan.

Exclusion

We will not pay any benefit in this Section for loss or damage due to the following:

- 1 Your fraudulent, dishonest or criminal acts;
- 2 Events which takes place in your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active;
- 3 Actual loss or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.
- 4 Any loss or damage suffer not in accordance with a trip.

SECTION 38 - HOME CARE BENEFIT

We will, by payment or at our option by reinstatement or repair, indemnify you against physical loss or damage to the Contents, Valuables and/or stamp, coin, medal collections, works of art based within your residence in Singapore that was left vacant because of your Trip, caused by fire occurring during the period of insurance and after your Trip commences.

Definition

- (i) “Contents” shall mean household furniture and furnishing, clothing and personal effects belonging to you or to members of your Family or domestic servants permanently residing with you and fixtures and fittings you own (or for which you are responsible) not being landlord's fixtures and fittings. Contents shall exclude Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.

In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than \$500 in respect of any one article or pair or set of articles.

Exclusions

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

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

SECTION 39 – FULL TERRORISM COVER

We will pay You the benefit in Section 1 to 42 excluding Section 13 to 15 for losses arising from Terrorism including nuclear, chemical and biological substances during the Trip, subject to the respective limits of the Selected Plan and the Terms and Exclusions of the Plan.

SECTION 40 – GOLF EQUIPMENT

In the event of loss or damage to Golfing Equipment owned by (and not hired by or loaned or entrusted to) You occurring in a Public Place, We will pay up to the limit specified in Section 40 of the Selected Plan for the following:

- a) the replacement or repair cost of the lost or damaged Golf Equipment; and
- b) the cost for hiring replacement Golf Equipment.

If as a result of any damage, the Golf Equipment is proven to be beyond economical repairs, We will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit specified on the Selected Plan, in respect of any one article or pair or set of articles.

We may make payment or at Our option reinstate or repair the Golf Equipment, subject to due allowance for wear and tear and depreciation.

SECTION 41 – HIRED GOLF EQUIPMENT

We will reimburse you up to the limit specified in Section 41 of the Selected Plan for the cost of hiring replacement Golf Equipment and for which a claim has been submitted under Section 40

SECTION 42 – HOLE-IN-ONE

If you complete a hole-in-one in an organized event at any 18-hole golf course, We will pay up to the limit specified in Section 42 of the Selected Plan to cover the cost of one round of celebratory drinks.

You must provide us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of the accomplishment at the golf club.

Exclusions applicable to Section 40, 41 and 42

With regards to Golf Equipment, We will not be liable for:

- 1 Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- 2 Loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting therefrom.
- 3 Loss of or damage resulting from Your willful act or negligence.
- 4 Loss of or damage arising from confiscation or retention by customs or other officials.
- 5 Loss of or damage covered by any other Policy.
- 6 Loss or damage or Theft of insured's property left unattended in a public place.
- 7 Loss or damage or Theft of property, which could have been avoided by the taking of reasonable precautions.
- 8 Loss or damage or theft of property where we have reasonable grounds for believing that Your claim is not made in good faith.

N.B. This Policy will only pay for any claim under either Sections 16, 17, 18, 32 or 40 for the same event but not more than one Section.

PART D - GENERAL EXCLUSIONS - APPLICABLE TO ALL SECTIONS

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR THE LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

- 1 from any Pre-existing conditions.
- 2 by suicide or attempted suicide, intentional self-injury, willful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts.
- 3 by the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription.
- 4 directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
- 5 by your travelling on, or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment.
- 6 from mental and nervous disorders, including insanity.
- 7 Congenital Conditions and any physical birth defects arising out of or resulting therefrom.
- 8 by any form of cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment, provided that this exclusion does not apply to reconstructive surgery if:
 - a) it is carried out to restore function or appearance after an Accident or following Surgery for a medical condition, provided that the Accident or Surgery occurred while the Insured Person was covered during the Period of Insurance or Trip and
 - b) it is done at a medically appropriate stage after the Accident or Surgery.
9. activities engaging in sports or games in a professional capacity or where you would or could earn income or remuneration from engaging in such sports or games.
10. underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
11. accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing, and hiking/trekking in remote areas unless with licensed guides, pot-holing, and any activity involving you being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, Sky diving, high diving.
12. air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft.
13. any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction.
14. loss of or damage to hired or leased equipment; testing of any kind of conveyance.
15. employment on merchant vessels or as a manual worker; naval, military or air-force service or operations, regular or temporary, military or police duties.
16. offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
17. survey of offshore installations or facilities under construction including survey from aerial conveyance.
18. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property or under the order of any Government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media.
19. ionising radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
20. radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
21. consequential loss or damage of any kind.
22. your direct participation in terrorist acts.

PART E - GENERAL CONDITIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

You must comply with the following conditions to have the full protection of your Policy. Our liability shall be conditional on your observance of the terms of this Policy.

1. Fit for Travel

At the time of your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.

2. Age

In the event of any claim, the age of the Insured Person will be determined as at the date of Injury or Illness with reference to the date of birth.

3. Interpretation

This Policy, Certificate and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate or Schedule shall bear such meaning wherever it may appear.

4. Reasonable Care

You shall act in a prudent manner and exercise reasonable care for the safety and supervision of your property as if uninsured and to prevent loss, damage, Accident, Injury or illness.

5. Mis-Representation

This policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure or concealment of any circumstances material to or in connection with your health, and in particular;

- (a) whether you are in suffering from a disease, illness, disability or handicap; or
- (b) whether you are aware of circumstances suggesting that you may be suffering from a disease, illness, disability or handicap.

6. Fraud

If you, or anyone acting for you, make a claim under the policy knowing the claim to be false or fraudulently inflated, we will not pay the claim and all cover under the Policy will be forfeited.

7. Duplication of Cover

In the event that an Insured Person is covered under more than one travel insurance policy for the same Trip, cover will only be effective for the policy, which provides the highest benefit level.

8. Payment of Premiums

Coverage and claims are valid only subject to the successful collection of premium by us and your compliance of the terms and conditions contained herein. We reserve the right to refuse any coverage and/or reject any claims resulting from non-payment of premium.

9. Payment of Benefits

All benefits payable under this Policy shall be paid to you concerned, and, in the event of your death, to your estate. Such payment shall be a full and final discharge to us. Benefits payable under this Policy are in Singapore dollars.

10. Claims

If any Injury, Accident, loss or damage or Theft happens you must:

- a) make a report within 24 hours of the incident, to the police or the relevant authorities at place of loss or to the management of the establishment where the incident occurred, if property is lost, Stolen or malicious damage is suspected, and any claim must be accompanied by written documentation from such authorities.
- b) take all reasonable steps to recover missing property.
- c) give written notification to us within 30 working days upon completion of the journey.

You must also:

- a) send to us immediately any writ, summons, letters or other documents in connection with the claim.
- b) at your expense, or at the expense of any person representing you, provide us with certificates, information and other documents (including where necessary translation) as we may reasonably require.
- c) send written details of your claim to us within 30 working days upon completion of the journey.
- d) execute or do any deeds and things and render such co-operation and assistance as we reasonably require
- e) You must not:
- f) admit or deny any claim made by someone else against you or make any agreement with him or her.

We shall be entitled to:

- a) request an examination by a medical referee appointed by us for a non-fatal Injury.
- b) negotiate, settle or defend any such claim in your name and on your behalf.
- c) use any legal right of recovery you have.
- d) request an autopsy and/or post-mortem examination in the event of death.
- e) at our option, choose to make payment, reinstate or repair the lost or damaged property.

Our liability is limited solely to the payment of the benefits you are entitled to under this policy. We, assume no liability for the availability, quality or results of any medical treatment or other service, or your failure to obtain any treatment or service covered by the terms of this policy.

11. Other Insurances

If you have or should have any other insurance providing cover for the same loss, damage or liability, we shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or Policies had this insurance not been effected. (Not applicable to Section 1,2 and 3).

12. Governing Law

This policy shall be governed by and interpreted in accordance with Singapore Law.

13. Arbitration

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

14. Interest

No amount payable under this Policy shall carry interest.

15. Clerical Error

A clerical error by AXA shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

16. Contracts (Rights of Third Parties) Act 2001

A person or any entity who is not a party to this policy contract shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of its items.

17. Payment Before Cover Warranty

- a) This clause 17A only applies if the Policyholder is an Individual.
- b) Notwithstanding anything herein contained but subject to clause 17A(c) hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
- c) In the event that the total premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by us. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note and Endorsement.

18. Premium Payment Warranty

- a) This clause 18B only applies if the Policyholder is a business or commercial establishment
- b) Notwithstanding anything herein contained but subject to clause 18B(c) hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) within 60 days of the:
 - i. inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - ii. effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
- c) In the event that any premium due is not paid and actually received in full by us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
 - i. the cover under the Policy, Renewal Certificate, Cover Note or Endorsement shall be deemed to be cancelled immediately after the expiry of the said 60-day period;
 - ii. the deemed cancellation of the cover shall be without prejudice to any liability incurred within the said 60-day period; and iii. we shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$50.00.
- d) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

19. Condition Precedent

The validity of this Policy is subject to the condition precedent that:

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

20. Cancellation

You may at any time prior to commencement of the Period of Insurance cancel the Policy by giving written notice of cancellation to us. In that event, We will be entitled to retain a minimum premium of S\$50.00. You will not be entitled to any refund of premium if the Period of Insurance has commenced, or any claim is made under the Policy.

21. Conveyance Limit

The total liability payable in respect of accidental death or accidental permanent disablement occurring whilst a number of insured persons are together shall not exceed \$3,000,000.00 per event and/or conveyance.

In the event the maximum liability should exceed \$3,000,000.00 per event and/or conveyance limit amount will be apportioned among the insured persons, but the sum will not be greater than the maximum sum insured of each insured person.

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Schedule of Benefits

			Maximum Limit Payable	
			Comprehensive	Essential
Personal Accident				
Section 1	Accidental Death	Adult up to 70 years Adult above 70 years Child	\$400,000 \$200,000 \$100,000	\$200,000 \$100,000 \$50,000
Section 2	Total & Permanent Disablement	Adult up to 70 years Adult above 70 years Child	\$500,000 \$250,000 \$100,000	\$250,000 \$125,000 \$50,000
Section 3	Double Public Transport Coverage Personal Accident cover doubles if the accident occurs while travelling in a regularly scheduled public transport.	Adult up to 70 years Adult above 70 years Child	\$800,000 \$400,000 \$200,000	\$400,000 \$200,000 \$100,000
Section 4	Tuition Grant for Each Dependant Child Lump sum payable as a result of Accidental Death of Main Insured (Up to 4 children)		\$8,000	\$4,000
Medical & Dental Expenses (Outside Singapore - within 365 days from the date of Accident)				
Section 5	Medical Expenses Reimburses expenses incurred as a result of accident or sickness whilst overseas. Also pays for treatment by Chinese Physician.	Adult up to 70 years Adult above 70 years Child	\$500,000 \$250,000 \$500,000	\$250,000 125,000 \$250,000
Section 6	Pregnancy Related Expenses Reimburses medical expenses incurred as a result of pregnancy related sickness whilst overseas.		\$8,000	\$4,000
Section 7	Overseas Hospital Allowance Pays \$200 for each complete day you are hospitalized overseas.		\$15,000	\$7,500
Section 8	Hospital Visit Benefit Pays for the necessary incurred expenses for one relative or friend to visit you following your hospitalization whilst overseas.		Return Economy Ticket & Accommodation	Return Economy Ticket & Accommodation
Section 9	Compassionate Visit Pays for the necessary incurred expenses for one relative or friend to assist in the final arrangements in the event of your death.			
Section 10	Child Care Benefit Pays for one relative or friend to accompany your children back to Singapore following your hospitalization whilst overseas.			
Section 11	Special Grant Pays when an Insured Person dies from an Injury or Illness whilst overseas.		\$8,000	\$4,000
Medical & Dental Expenses (In Singapore - within 90 days from Return Date)				
Section 12	Medical Expenses a) Reimburses for follow-up medical treatment sought overseas within 90 days from return date. b) Reimburses for necessary medical treatment sought within 5 days upon return to Singapore, if treatment not sought overseas and up to maximum 90 days following your return from overseas.		\$10,000	\$5,000
Emergency Medical Assistance and Evacuation				
Section 13	Emergency Medical Evacuation		Unlimited	Unlimited
Section 14	Emergency Medical Repatriation		Unlimited	Unlimited
Section 15	Local Burial / Repatriation of Mortal Remains back to Singapore Pays for the cost of burial or cremation overseas in the locality where death occurs or the expenses of transporting the mortal remains back to Singapore.		Unlimited	Unlimited
Travel Inconvenience				
Section 16	Baggage and Personal Effects including Valuables Maximum \$800 for any one article or pair or set of articles and \$500 for Valuables.		\$5,000	\$2,500
Section 16A	Laptop, Wireless Handheld Device and Mobile Phone Maximum \$1,000 for any one article or pair or set of articles		\$1,500	\$750
Section 17	Purchase of Essential Items Reimburses you for purchase of essential personal items if baggage is stolen or loss up to \$50 for any one article or pair or set of articles.		\$500	\$250
Section 18	Baggage Delay Pays \$200 for each full 6 consecutive hours that your baggage is delayed.		\$1,000	\$500
Section 19	Personal Money and Travel Documents Pays for travel & accomodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Covers loss of money due to theft, robbery or burglary up to \$500.		\$5,000	\$2,500
Section 20	Loss of Credit Card Pays you for unauthorized usage on your credit card.		\$200	\$100

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Schedule of Benefits

		Maximum Limit Payable	
		Comprehensive	Essential
Travel Inconvenience			
Section 21	Personal Liability Indemnifies you for legal liability towards third parties or damage to property due to your negligence.	\$1,000,000	\$500,000
Section 22	Loss of Deposit or Cancellation Reimburses you for unredeemable travel & accommodation expenses paid in advance and occurring within 30 days before the trip. This cover extends to include unrest in planned destination.	\$10,000	\$5,000
Section 23	Replacement of Travel Companion Reimburses you for administrative costs incurred to replace a travel companion.	\$500	\$250
Section 24	Financial Collapse of Travel Agency Reimburses you for travel deposit paid in advance to a NATAS travel agency in the event of the financial collapse of the agency.	\$2,500	\$1,250
Section 25	Travel Delay Pays \$100 for each full 6 consecutive hours delay.	\$1,000	\$500
Section 26	Flight Diversion Pays \$100 for each full 6 consecutive hours if your flight is diverted to another location due to bad weather.	\$1,000	\$500
Section 27	Trip Curtailment Reimburses you for additional travel & accommodation expenses incurred or forfeited, if it is necessary and unavoidable for you to curtail your trip.	\$10,000	\$5,000
Section 28	Overbooked Flight Reimburses you for expenses incurred for additional accommodation, meals or refreshment.	\$200	\$100
Section 29	Flight Misconnection Reimburses you for expenses incurred for additional accommodation, meals or refreshment.	\$200	\$100
Section 30	Rental Car Excess Reimburses you for any excess or deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.	\$1,000	\$500
Section 31	Emergency Personal Mobile Phone Charges Reimburses you up to \$50 per day for a maximum of 5 days.	\$250	\$125
Section 32	Loss of Sports Equipment Pays for loss of any one article or pair or set of sports equipment.	\$750	\$375
Section 33	Pet Care Pays up to \$50 for each full 8 consecutive hours of delay in collecting your pet in a kennel or pet hotel.	\$500	\$250
Section 34	Influenza A H1N1 Quarantine allowance (Outside of Singapore) Pays you \$50 for each full day you are quarantined.	\$700	\$350
Section 35	Influenza A H1N1 Quarantine allowance (In Singapore) Pays you \$50 for each full day you are quarantined.	\$700	\$350
Travel Security			
Section 36	Hijacking Pays \$500 for each full 6 consecutive hours of hijack.	\$5,000	\$2,500
Section 37	Kidnap & Hostage Pays \$500 for each full 24 consecutive hours of kidnap & hostage.	\$10,000	\$5,000
Section 38	Home Care Benefit Pays for damages to your home's contents as a result of fire whilst overseas.	\$5,000	\$2,500
Section 39	Full Terrorism Cover Extension to cover Terrorism including losses caused by terrorist attacks using nuclear, chemical and/or biological substances.	Covered	Covered
Golf Benefits			
Section 40	Golf Equipment Maximum \$1,000 for any one article or pair or set of articles	\$1,500	\$750
Section 41	Hired Golf Equipment Reimburses you up to \$50 per day for the rental of golf equipment.	\$500	\$250
Section 42	Hole-in-One Reimburses you for entertainment expenses incurred for hole-in-one.	\$300	\$150
	Automatic Extension of Policy Period a) Allows automatic extension of the policy up to 30 days if you are hospitalized and/or quarantined overseas as advised by a Physician. b) Allows automatic extension of the policy up to 72 hours if any Scheduled Public Transport in which you are travelling being unavoidably delayed.	Covered	Covered
Geographical Coverage			
ASEAN Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Phillipines, Thailand & Vietnam.			
ASIA Australia, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste & countries under Asean plan.			
GLOBAL Rest of the world including Nepal, Tibet & countries under Asean and Asia plans.			

This is not a contract of insurance. The specific details applicable to the insurance are set out in the Policy, which is the operative document.

* Information is correct as at October 2009
ST/October/271009