

COVERAGE SUMMARY

This Coverage Summary sets out a brief description only of the coverage provided under each section and the most we will pay in total for all claims under each section.

Important: Where used, 'unlimited' only means that there is no capped dollar sum insured. Sub-limits apply to some benefits. All costs and expenses must be *reasonable and customary costs*. Terms, conditions, limits and exclusions apply as set out in the Policy Wording. Maximum benefits stated, including sub-limits, are per *insured adult* and the benefit limits are shared for *dependent children* unless expressly stated otherwise in this policy wording. For example, the maximum total limit per *insured adult* for *baggage* is \$5,000. If an *insured adult* is travelling with 2 *dependent children*, the maximum amount claimable for all is \$5,000. If 2 *insured adults* are travelling with 2 *dependent children* the maximum amount claimable for *baggage* will be \$10,000.

The definitions of the words and phrases in the **DEFINITIONS** section of the Policy Wording also apply in this Coverage Summary.

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT (SGD\$)
Trip Cancellation	You have to cancel your trip before you depart. Sublimit: Travel Agent Insolvency: \$2,000	\$10,000
Trip Interruption	Your travel plans are interrupted while you are on your trip.	\$10,000
Travel Delay	Your travel plans are delayed while you are on your trip. Maximum reimbursement per 24-hour period of delay: With Receipts Daily Limit - \$400 Minimum Required Delay - 6 hours	\$1,500
Baggage	Your baggage is lost, damaged, or stolen while on your trip. Maximum benefit for all <i>high value items</i> : \$1,500	\$5,000
Baggage Delay	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum Required Delay – 6 hours	\$1,000
Overseas Emergency Medical and Dental	You have to pay for emergency medical or dental treatment while on your trip. Emergency Medical (Age: 69 years old and below) Emergency Medical (Age: 70 years old and above) Emergency Dental Treatment sublimit: \$250 Continuation of Medical Care in Singapore (maximum of 14 days) sublimit: \$25,000 Traditional Chinese Medicine sublimit: \$300	\$500,000 \$100,000
Emergency Transportation	Transportation is needed following a medical emergency while on your trip. Search and Rescue sublimit: \$10,000	Unlimited

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT (SGD\$)
Travel Accident	<i>You suffer a death or disability as a result of a travel accident during your trip.</i> Death: \$100,000 Loss of sight or limb(s): \$50,000 Permanent disablement : \$100,000	\$100,000
Rental Vehicle Excess	<i>You are charged an excess by your rental car company if your rental car is damaged or stolen while on your trip.</i>	\$1,500
Personal money	<i>Your personal money is lost or stolen while on your trip</i>	\$250
Loss of travel documents	<i>Your passport and / or visa is stolen, lost or damaged while on your trip.</i>	\$250

IMPORTANT MATTERS

WHO WE ARE

This policy is underwritten by Tokio Marine Insurance Singapore Ltd, as the insurer. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel) has been appointed by Tokio Marine Insurance Singapore Ltd to act as agent to arrange the policy and provide general advice and as service provider to provide other services on our behalf.

WHAT THIS POLICY INCLUDES

This document is *our single-trip* International Travel Insurance Policy Wording for Silver Plan.

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the terms and conditions described. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

You need to read this *policy* carefully and note the exclusions in each section along with the **GENERAL EXCLUSIONS** to make sure *you* understand it and ensure that it meets *your* needs.

If you need any clarification on *your* coverage or our Policy Wording, please contact *our* Customer Care Team at [+65 6327 2210]

Your policy consists of three parts:

1. The Policy Wording; and
2. The Certificate of Insurance; and
3. Any other document *we* tell you forms part of *your policy*.

Please retain these documents in a safe place.

WHO THIS POLICY COVERS

Who is eligible to be insured on this policy?

You are eligible for this *policy* if *you* meet the following criteria:

- a) *you* are ordinarily *Singapore resident*; and
- b) *you* will purchase *your policy* in Singapore before *you* start *your trip*;
- c) *you* intend to return to Singapore after *your trip*; and
- d) the *departure date* on *your policy* reflects the date *you* are originally scheduled to begin *your* travel, as shown on *your* travel itinerary.

The policy is issued in Singapore and is subject to the Insurance Act (Cap 142) (the “Act”) and all rules, regulations, subsidiary legislation and government orders enacted thereunder. The Act provides that *you* are treated as being ordinarily resident in Singapore if:

- a) *You* are a citizen of Singapore, unless *you* have resided outside Singapore continuously for 5 or more years preceding the application date of the policy and are not currently residing in Singapore;
- b) *You* are a permanent resident, unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy;
- c) *You* have a work pass or permit required under the Employment of Foreign Manpower Act (Cap. 91A), unless *you* have resided in Singapore for less than a total of 183 days in the 12 months preceding the application date of the policy; or
- d) *You* have a pass or permit required under the Immigration Act (Cap. 133) that has duration longer than 90 days and *you* have resided in Singapore continuously for at least 90 days in the 12 months preceding the application date of the policy.

If you do not satisfy any one of the aforesaid definitions of being “ordinarily resident in Singapore”, you must notify us immediately.

The insurance will be invalid if we have previously informed you that we do not want to insure you (anymore). In this case, we will refund any premium paid by you.

If requested by us, you will need to prove your eligibility by providing us with documentation including but not limited to:

- i) a copy of your passport; or
- ii) Singapore residency documents; or
- iii) a copy of your current visa; or
- iv) other official documents confirming your right to reside in Singapore; and
- v) a copy of your travel itinerary.

COOLING-OFF PERIOD

If you are not completely satisfied with the extent of cover provided by this policy, you may cancel this policy within 14 days after you are issued with your Certificate of Insurance. You will be given a full refund of the premium you have paid, provided you have not started your trip and you do not wish to make a claim or exercise any other right under the policy.

After the cooling-off period you can still cancel your policy but we will not refund any part of your premium if you do.

EMERGENCY ASSISTANCE

If during your trip you are to be hospitalised, require evacuation or repatriation services, need to make alternative travel or accommodation arrangements or have lost your baggage, travel documents or money, please notify us as soon as possible.

We provide our customers with easy access to our 24-hour emergency assistance service. A phone call will put you directly in touch with a medical or travel specialist who will be able to assist you and confirm the cover available under your policy. You will be advised of any steps you will need to follow in claiming under your policy. You can call collect from anywhere in the world for emergency medical and travel assistance.

EMERGENCY PHONE NUMBER

Please call: **+65 6995 1118**

OTHER CONTACT DETAILS

Email: sg.travelhelp@allianz.com

Phone: **+65 6327 2210**

WHEN WE MAY CANCEL THIS POLICY

We may cancel this policy in the following circumstances only, by giving you 14 days prior notice by email sent to your last known email address supplied to us:

- a) If you fail to comply with your duty of utmost good faith;
- b) If you fail to comply with a provision of this policy, including a provision relating to the payment of the premium;
- c) If you make a fraudulent claim under this policy.

CORRECTNESS OF STATEMENTS AND FRAUD

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then *we* can, at *our* sole discretion, not pay *your* claim and cancel *your* cover under this *policy* from the date that the incorrect statement or fraudulent claim was made.

DUTY OF DISCLOSURE

When *you* apply for insurance or alter this *policy*, *you* must disclose to *us* all material facts.

A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what terms and conditions and for what premium.

Examples of information *you* may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal conviction;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to *us*.

If *you* fail to comply with *your* duty of disclosure it may result in:

- this *policy* being avoided retrospectively with the effect that the policy never existed;
- this *policy* being cancelled;
- the amount *we* pay if *you* make a claim being reduced; or
- *us* refusing to pay a claim.

CHANGE OF CIRCUMSTANCES

During the period of insurance, *you* must tell *us* immediately of any material change in the circumstances surrounding the subject matter of this insurance that:

- increases the risk *we* are insuring, or
- alters the nature of the risk *we* are insuring.

Once *you* have told *us*, *we* may immediately change the terms of this *policy* or cancel it. If *you* fail to tell *us*, *we* may apply these changes retrospectively from the date *you* ought to have reasonably told *us*.

JURISDICTION AND CHOICE OF LAW

This *policy* is governed by and construed in accordance with the laws of Singapore and *you* agree to submit to the exclusive jurisdiction of the courts of Singapore. *You* agree that it is *your* intention that this Jurisdiction and Choice of Law clause applies.

SANCTIONS REGULATION

Notwithstanding anything contained in this *policy* *we* will not provide cover nor will *we* make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose *us* to or violate any applicable trade or economic sanction or any law or regulation.

DISPUTE RESOLUTION PROCESS

Any dispute about any matter arising under, out of, or in connection with this policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be referred to or resolved by FIDReC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause. The tribunal shall consist of one (1) arbitrator.

PERSONAL DATA USE

Any information collected or obtained in relation to this policy, whether contained in the application or otherwise obtained may be used and/or disclosed to Tokio Marine Insurance Singapore Ltd. associated individuals/companies within Tokio Marine Group or any independent third parties (within or outside Singapore) for any matters relating to the application, any policy issued and to provide advice or information about Tokio Marine Insurance Singapore Ltd's products and services which Tokio Marine Insurance Singapore Ltd. believes may be of the policyholder and/or the insured person's interest and to communicate with the policyholder and/or the insured person for any purpose. Such data may also be used for audit, business analysis and reinsurance purposes, amongst others.

Tokio Marine Insurance Singapore Ltd. may collect, use, disclose and/or process such data in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Tokio Marine Insurance Singapore Ltd.'s Privacy Policy. The Privacy Policy can be found at Tokio Marine Insurance Singapore Ltd.'s website.

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics have the meaning detailed in this section.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
Amateur sporting competition	A sporting competition in which competitors take part for fun, fitness or as a pastime and for which they receive no payment or financial remuneration (not including prize money).
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> . Refer to the Baggage Coverage Section for details about any items that are not covered.
Climbing sports	An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer System	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Cyber Risk	<p>Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:</p> <ol style="list-style-type: none"> 1. any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or <p>Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</p>
Departure date	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Dependent children	<p>Means your children or grandchildren aged under 18 at the time you commence your trip who are accompanying you on your trip, and who are named on your Certificate of Insurance.</p> <p>This definition is extended to your unmarried children or grandchildren aged under 23, provided they meet the following conditions:</p> <ol style="list-style-type: none"> a) They must be enrolled for full time study at a recognised institution of learning or higher learning; and b) They must not be employed in any occupation.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .

Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<p><i>Your:</i></p> <ol style="list-style-type: none"> 1. spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>cohabitants</i>; 3. parents and stepparents; 4. children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. siblings; 6. grandparents and grandchildren; 7. the following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. aunts, uncles, nieces, and nephews; 9. legal guardians and wards; 10. paid, live-in caregivers; and 11. <i>service animals</i>.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , hearing aids, prescription eyewear, contact lenses, artificial teeth, prosthetics, orthopaedic devices, wheelchairs, mobility devices, medical equipment, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> 1. be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. have organised departments of medicine and major surgery; and 3. be licensed where required.
Illegal act	An act that violates the law where it is committed.
Injury	External or internal bodily injury caused solely and directly by violent, accidental, external and discernible means.
Insured adult	Each adult person named on the Certificate of Insurance who has paid a full premium.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Mental illness	Means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Permanent disablement	An <i>injury</i> which within 90 days from the <i>accident</i> , results in paraplegia, quadriplegia, tetraplegia, the loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in both ears, or total loss of speech.
Personal money	Any of the following that are held for personal and not business purposes: cash, bank cards, credit cards, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.
Policy	This travel insurance contract. This Policy Wording, <i>your</i> Certificate of Insurance and any other document we tell you forms part of <i>your</i> policy.
Political risk	Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Primary residence	<i>Your</i> permanent, fixed home address in Singapore for legal and tax purposes.
Pre-existing medical condition	Any medical or physical, injuries, mental illnesses, signs, symptoms or circumstances: <p>a) which you are aware of, or ought to have been aware of; or</p> <p>b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or</p> <p>c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or</p> <p>d) which are of such a nature to require, or which potentially may require medical attention; and</p> <p>e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.</p> <p>The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.</p> <p>This definition applies to you, your family members and your travelling companions.</p>
Professional sporting competition	A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organisation for payment or financial remuneration.
Public place	Any area to which the public has access (whether authorised or not) including but not limited to <i>accommodation</i> foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your employer</i> , another insurance company, a credit card issuer, or any other entity.
Rental car	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> . Refer to the Rental Car Excess Coverage section for details of vehicles which are not covered.
Rental car agreement	The contract issued to <i>you</i> by the rental car company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of Singapore and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel Agency	A Travel Agency with a current license issued by the Singapore Tourism Board.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. rental vehicle companies; 2. private or non-commercial transportation carriers; 3. chartered transportation, except for group transportation chartered by <i>your tour operator</i>; or 4. <i>local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, <i>accommodation</i> , railway company, or other travel service provider.
Travelling companion	A person with whom <i>you</i> have made arrangements before <i>your policy</i> was issued, to travel with <i>you</i> for at least 75% of the duration of <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.

Trip	Your travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on the coverage end date listed on <i>your Certificate of Insurance</i> . The maximum duration of <i>your trip</i> cannot exceed 180 days.
Unattended	Leaving <i>your baggage</i> and any personal effects including money and Identity documents: <ol style="list-style-type: none"> 1. with a person who is not named on <i>your Certificate of Insurance</i> or who is not a <i>travelling companion</i> or who is not a <i>family member</i>; or 2. with a person who is named on <i>your Certificate of Insurance</i> or who is a <i>travelling companion</i> or who is a <i>family member</i> but who fails to keep <i>your baggage</i> and effects under close supervision; or 3. where they can be taken without <i>your</i> knowledge; or 4. at such a distance from <i>you</i> or outside of <i>your</i> line of sight, that <i>you</i> are unable to prevent them from being taken.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
We, Us, or Our	Tokio Marine Insurance Singapore Ltd. acting through AWP Services Singapore Pte. Ltd. trading as Allianz Travel.
You or Your	All persons named on the Certificate of Insurance.

PRE-EXISTING MEDICAL CONDITIONS

IMPORTANT INFORMATION ABOUT PRE-EXISTING MEDICAL CONDITIONS

When used in this Policy Wording or in any other documents which form part of *your policy*, the phrase *pre-existing medical condition* has a special meaning.

Pre-existing medical condition means:

Any medical or physical, injuries, mental illnesses, signs, symptoms or circumstances:

- a) which *you* are aware of, or ought to have been aware of; or
- b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or
- c) which have been diagnosed as a medical condition or illness, or which are indicative of an illness; or
- d) which are of such a nature to require, or which potentially may require medical attention; and
- e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

This definition applies to *you*, *your family members* and *your travelling companions*

You can also find this definition of '*pre-existing medical condition*' in the **DEFINITIONS** section of this Policy Wording.

General exclusion for *pre-existing medical conditions*

It is important to know that this *policy* does not provide coverage for any loss that results directly or indirectly from, or that is related to:

- a) *your pre-existing medical condition(s)*, or any complications attributable to those condition(s); or
- b) *pre-existing medical condition(s)* of *your travelling companion* or any complications attributable to those condition(s); or
- c) *pre-existing medical condition(s)* of *your family members* or any complications attributable to those condition(s).

Please refer to the **GENERAL EXCLUSIONS** if:

- *you* are travelling against the medical advice of a *doctor*;
- *you* are travelling with the intention of obtaining medical treatment.

WHEN YOUR COVERAGE BEGINS AND ENDS

Coverage start and end dates:

Your policy's coverage effective date and coverage end date are shown on *your* Certificate of Insurance. The *policy* is effective at 00:00 SGST on the day after *you* pay the full premium. Cover is only provided for losses that occur while *your policy* is in effect.

Your policy will end on the earliest of:

1. the coverage end date listed on *your* Certificate of Insurance;
2. the day *you* end *your trip* and arrive back to *your primary residence*, if *you* end *your trip* early;
3. the day *you* arrive at a medical facility in Singapore for further care if *you* end *your trip* due to a medical reason;
4. the date and time *you* cancel *your policy*;
5. the day *you* make a *trip* cancellation claim with *us*;
6. the 180th day of the trip.

Automatic policy extensions:

If *your* return travel is delayed beyond the end of *your policy* due to a *covered reason* under this *policy*, *we* will extend *your* coverage period until the earliest of when *you*:

1. reach *your final trip* destination or *your primary residence*;
2. decline to continue on to *your final trip* destination or *primary residence* once *you* are able;
3. decline medical repatriation after *your treating doctor* and *we* confirm *you* are medically stable to travel; or
4. arrive at a medical facility in Singapore for further care following a medical evacuation or medical repatriation.

Policy extensions for any other reason:

If for any other reason *you* wish to extend *your* coverage, *we* must receive *your* request prior to *your* original coverage end date. *We* may, at *our* discretion, agree to extend *your* coverage by issuing *you* with a new *policy*. *Your* request is subject to *our* written approval and *your* payment of an additional premium.

Where *we* have agreed to extend cover, *we* will issue *you* with a new Certificate of Insurance. The coverage period on *your* new Certificate of Insurance cannot exceed 180 days from the *departure date* shown *your* original Certificate of Insurance.

Coverage cannot be extended in any circumstances for:

- any new illnesses, *injuries* or medical signs and symptoms that arose during the term of *your* original *policy*;
- or
- any other event that has occurred during *your* original coverage period which has given rise to a claim or which has the potential to give rise to a claim.

DESCRIPTION OF COVERAGES

In this section, *we* will describe the different insurance coverages which are included in *your policy*. *We* explain each type of coverage and the conditions that must be met for the coverage to apply. If the conditions of coverage are not met, *your* claim will not be paid.

Specific exclusions may apply to individual coverages, and *you* must check the **GENERAL EXCLUSIONS** for exclusions applying to all coverages under this *policy*.

We will only provide cover under this *policy* for events and *covered reasons* that are sudden, unforeseeable and outside of *your* control occurring during *your* coverage period.

A. TRIP CANCELLATION COVERAGE

Trip Cancellation Coverage only applies before *you* have left for *your trip*.

If *your trip* is cancelled or rescheduled for a covered reason listed below, *we* will reimburse *you* for *your* non-refundable *trip* payments, deposits, cancellation fees, and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation Coverage listed in *your* Coverage Summary.

If *you* prepaid for shared *accommodation* and *your travelling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, *we* will reimburse any additional *accommodation* fees *you* are required to pay.

Important: *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, *we* will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72 hour period, *you* must notify them as soon as *you* are able.

You must check the **GENERAL EXCLUSIONS** section for exclusions which may apply.

COVERED REASONS:

1. *You* or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

A *doctor* advises *you* or a *travelling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.

3. *You*, a *travelling companion* or *family member* who is not travelling with *you* dies on or after *your policy's* coverage effective date and before *your trip*.

4. *You* or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:

- a. a contagious disease other than an *epidemic* or *pandemic*; or
- b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. the *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. the *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date* and either:

- a. *you* or a *travelling companion* need medical attention; or
- b. *your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. *Your primary residence becomes uninhabitable.*
8. *Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:*
 - A. *a natural disaster; or*
 - B. *severe weather.*

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* Trip Cancellation Coverage maximum benefit:

- i. the cost of the alternative transportation, less available *refunds*; and
- ii. the cost of any lost prepaid *accommodation* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You or a travelling companion has had employment terminated or been made redundant by a current employer after your policy's purchase date.*

The following conditions apply:

- a. the termination or redundancy is not *your* or *your travelling companion's* fault;
- b. the employment must have been permanent (not temporary or contract); and
- c. the employment must have been for at least 12 continuous months on the date *you* or *your travelling companion* became aware of the termination or redundancy.

10. *You or a travelling companion secures new permanent, paid employment, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.*

11. *Your or a travelling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a travelling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*

12. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*

13. *You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.*

14. *You, a travelling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*

15. *You or a travelling companion is medically unable to receive an immunisation required for entry into a destination.*

16. *Your or your travelling companion's travel documents required for your trip are stolen.*

The following condition applies:

You must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents that would allow you to keep the originally scheduled *trip* dates.

17. If the travel agency to whom you made non-refundable payments becomes insolvent.

The following conditions apply:

- a. Such insolvency must occur within sixty (60) days before the commencement date of your trip overseas.
- b. This event is subject to a maximum sublimit listed in the Coverage Summary.
- c. The insolvency must have been filed after you purchased this policy.

B. TRIP INTERRUPTION COVERAGE

If you have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse you, less available *refunds*, up to the maximum benefit listed in *your* Coverage Summary for Trip Interruption:

- i. *Your* unused non-refundable *trip* payments and deposits. Where individual expenses cannot be identified because they are part of a cruise, tour or a package, we will pay on a prorated basis.
- ii. Additional *accommodation* fees you are required to pay, if you prepaid for shared *accommodation* and *your travelling companion* has to interrupt their trip.
- iii. Necessary transportation expenses you incur to continue *your trip* or return to *your primary residence*.
 - We will reimburse you either for the return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes you to stay at *your* destination (or the location of the interruption) longer than originally planned. There is a per *policy* maximum of \$200 per day for 5 days.

Important: You must notify all of *your travel suppliers* within 72 hours of discovering that you will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If you notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents you from being able to notify *your travel suppliers* within that 72 hour period, you must notify them as soon as you are able.

COVERED REASONS:

1. You or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following conditions apply:

- a. A *doctor* must either examine or consult with you or the *travelling companion* before you make a decision to interrupt the *trip*.
- b. You must not have travelled against *your* government advice in your country of *primary residence* or against local authority advice at *your trip* destination.

2. A *family member* who is not travelling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalisation.

3. You, a *travelling companion*, or a *family member* who is not travelling with you, dies during *your trip*.
4. You or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:
 - a. a contagious disease other than an *epidemic* or *pandemic*; or
 - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. the *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. the *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates you or a *travelling companion* by name to be *quarantined*.

5. You or a *travelling companion* is in a *traffic accident*.

One of the following conditions must apply:

- a. *you* or a *travelling companion* needs medical attention; or
- b. the vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

7. *Your primary residence* becomes *uninhabitable*.
8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - A. a *natural disaster*; or
 - B. *severe weather*;

However, if *you* can get to *your* original destination another way, *we* will reimburse *you* for the following, up to *your policy's* Trip Interruption Coverage maximum benefit:

- i. the necessary cost of alternate transportation, less available *refunds*; and
- ii. the cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following condition applies:

Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.

9. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an accident or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
10. *You* or a *travelling companion* is a traveller on a hijacked aircraft, train, vehicle, or vessel.
11. *You*, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
12. *You* miss at least 50% of the length of *your trip* due to one of the following:
 - A. a *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
 - B. a strike, unless threatened or announced prior to the purchase of *your policy*;
 - C. a *natural disaster*;
 - D. roads are closed or impassable due to *severe weather*;
 - E. lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
 - i. *you* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents
 - F. civil disorder, unless it rises to the level of *political risk*.
13. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

C. TRAVEL DELAY COVERAGE

To have this cover, *your* travel delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary.

If *your trip* is delayed for one of the *covered reasons* listed below, *we* will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay:

- i. *your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary, as follows:
 - if *you* provide receipts, the With Receipts Daily Limit listed in *your* Coverage Summary applies.
- ii. *local public transportation* expenses to either help *you* rejoin *your* cruise or tour or reach *your* destination if the delay causes *you* to miss the departure of *your* cruise or tour.
- iii. if the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, transportation expenses to either help *you* reach *your* destination or return to *your primary residence*.

You will also be eligible for this coverage if *your trip* is delayed for the Minimum Required Delay listed in *your* Coverage Summary because *your travelling companion's* pre-booked travel to reach *you* as part of *your trip* has been delayed for any of the below *covered reasons*.

COVERED REASONS:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*).
2. A strike, unless threatened or announced prior to the purchase of *your policy*.
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. a contagious disease other than an *epidemic* or *pandemic*; or
 - b. an *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including lockdowns, changes in government alert levels, shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
4. A *natural disaster*.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a *terrorist event*.
7. Civil disorder, unless it rises to the level of *political risk*.
8. A *traffic accident*.
9. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your destination*.

D. BAGGAGE COVERAGE

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for Baggage Coverage in *your* Coverage Summary:

- i. cost to repair the damaged *baggage*; or
- ii. cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, depreciated by 10% for each full year since the original purchase date, up to the maximum of 50% depreciation.

The following conditions apply:

- a. *You* must have taken reasonable steps to keep *your baggage* safe and intact and to recover it;
- b. *You* must have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, accommodation, or tour operator within 24 hours of discovery of the loss;
- c. *You* must file and retain a copy of a police report in case of theft of any one or more *high-value items*;
- d. *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item; and
- e. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device

What is not covered

The following items are not covered under this section:

1. Animals, including remains of animals;
2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
4. Tickets, passports, deeds, blueprints, stamps, and other documents;
5. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion, and keys;
6. Rugs and carpets;
7. Antiques and art objects;
8. Fragile or brittle items;
9. Firearms and other weapons, including ammunition;
10. Intangible property, including software and electronic data;
11. Property for business or trade;
12. Property *you* do not own;
13. *High value items* stolen from a car, locked or unlocked;
14. *Baggage* while it is:
 - a. shipped, unless with *your travel carrier*;
 - b. in or on a car trailer;
 - c. *unattended* in an unlocked motor vehicle; or
 - d. *unattended* in a locked motor vehicle, unless the *baggage* cannot be seen from the outside;
15. *Baggage* left *unattended* in a *public place*.

E. BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for Baggage Delay.

The following conditions applies:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under Baggage Delay in *your* Coverage Summary.

F. OVERSEAS EMERGENCY MEDICAL AND DENTAL COVERAGE

Overseas Emergency Medical Care:

We will reimburse the *reasonable and customary costs* for which *you* are responsible for *your* emergency medical care, if, during *your trip*, *you* require immediate medical attention *because you* have:

1. a sudden, unexpected illness, *injury*, or medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

We will reimburse *you* up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

If *you* need to be admitted to a *hospital* as an inpatient, *we* may be able to guarantee or advance payments, where accepted, up to the maximum benefit listed for Emergency Medical and Dental Coverage in *your* Coverage Summary.

Emergency Dental Treatment:

We will reimburse the *reasonable and customary costs* of *your* emergency dental treatment, if during *your trip*:

1. *you* develop a dental infection; or
2. *you* break a tooth or experience a dental *injury*; or
3. *you* lose a filling.

We will reimburse *you* up to the maximum sub-limit listed for Emergency Dental Treatment listed in the Emergency Medical and Dental Coverage section of *your* Coverage Summary.

Continuation of medical care in Singapore

We will reimburse *you* up to the maximum benefit listed for Emergency Medical Coverage in *your* Coverage Summary for *your* continuing medical care in Singapore.

The following conditions apply:

- i. The costs must be *reasonable and customary costs* incurred within 14 days of the date *you* return to Singapore; and
- ii. The illness, *injury* or medical condition must have occurred during *your trip*, and *you* must have sought medical treatment during *your trip* outside Singapore.

The following conditions apply to Overseas Emergency Medical and Dental coverage:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorised to practice medicine or dentistry;
- b. *You*, or someone acting on *your* behalf, must wherever possible contact *us* prior to treatment or hospitalisation. Failure to obtain *our* prior approval before any hospitalisation or treatment may result in *your* claim being declined; and
- c. *We* have the option of returning *you* to Singapore for further treatment if *you* are medically fit to travel and *we* will cover the costs for *your* repatriation. If *you* decline to return, *we* will not reimburse *you* for any ongoing overseas medical expenses including medication; and
- d. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*; and
- e. Any medical treatment in relation to Traditional Chinese Medicine must be obtained from registered Chinese medical practitioner in Singapore or in the country of visit.

What is not covered:

We will not pay for losses arising directly or indirectly from:

- a. private medical care when public health care or treatment is available to *you*, or for any medical care *you* receive under a Reciprocal Healthcare Agreement between Singapore and the country *you* are in;
- b. any care provided for more than 14 days after *your* return to Singapore from *your trip*. If *you* choose not to return to Singapore on or prior to the coverage end date shown on *your* Certificate of Insurance, *we* will not pay for any ongoing medical expenses, including medication, that *you* incur after the coverage end date in connection with any *injury*, illness or medical condition that occurred during *your* coverage period;
- c. any care for any illness, *injury*, or medical condition that did not originate during *your trip* while outside Singapore;
- d. hospitalisation or surgical treatment where *our* prior approval has not been sought and obtained, unless notification is not possible;
- e. non-emergency care or services including but not limited to the following care and services:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;

3. Long-term care;
4. Allergy treatments (unless life threatening);
5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilise *you*);
7. Experimental treatment; and
8. Any other non-emergency medical or dental care.

G. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- *We* are not, and shall not be deemed to be, a provider of medical or emergency services.
- *We* act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel and regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, *we* will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If *we* determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* Emergency Assistance Team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. *We* will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. *We* will arrange and pay for a *medical escort* if *we* determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorise or arrange;
- b. *You* must comply with the decisions made by *our* Emergency Assistance Team. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- c. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.
- d. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Medical Repatriation (Getting *you* home after *you* receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* Emergency Assistance Team confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of *primary residence*; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of *primary residence*. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.

2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorise or arrange;
- c. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility;
- e. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Transport to Bedside (Bringing a friend or family member to you)

If *you are* told by the treating *doctor* that *you* will be hospitalised for more than 120 hours during *your trip* or that *your* condition is immediately life-threatening, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following conditions apply:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- b. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* *you* will be hospitalised for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your traveling companions* who are under the age of 18, or are dependents requiring *your* full-time supervision and care to one of the following:

1. *your primary residence*; or
2. a location of *your* choice in *your* country of *primary residence*.

We will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.
- c. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are traveling on *your trip*.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the *reasonable and customary* cost to transport *your* remains to one of the following:

1. A funeral home near *your primary residence*; or
2. A funeral home located in *your* country of *primary residence*

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

H. TRAVEL ACCIDENT COVERAGE

We will pay up to the maximum benefit for Travel Accident Coverage listed in *your* Coverage Summary if:

- a) an *accident* occurs during *your trip* outside of Singapore; and
- b) *you* sustain an *injury* which within 90 days from the date of the *accident*, causes *your* death or *permanent disablement*.

We will pay according to the following Schedule of Compensation:

Schedule of Compensation	Percentage of Capital Benefit
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the permanent total loss of use of one limb	50%

The following condition applies:

- a. If the *accident* is during a flight, the flight must be operated by a commercial airline company and be between two commercial airports.

What is not covered:

We will not pay claims arising directly or indirectly from:

1. *Your* participation in manual or hazardous work;
2. Deliberate exposure to danger unless in the attempt to save a human life;
3. Disease or any disease process, illness or any natural causes;
4. The accidental death or *permanent disablement* of any person under the age of 16 years;
5. *You* not following our instructions or requirements under any other coverage this policy provides.

I. RENTAL CAR EXCESS COVERAGE

IMPORTANT: This coverage does not replace any vehicle coverage mandated by law, does not provide bodily *injury* and property damage liability insurance and does not comply with any financial responsibility law or any other law mandating motor vehicle coverage.

If *your rental car* is stolen or damaged during the scheduled rental period, as shown on the *rental car agreement*, and while on *your trip*, we will pay *you* up to the maximum benefit listed for Rental Car Excess in *your* Coverage Summary:

- i. The specified excess, deductible or damage liability fee *you* are liable to pay under *your rental car agreement*.

The following conditions apply:

- a. If the *rental car* is damaged while being operated, the driver at the time the damage occurs must be listed on the *rental car agreement*;
- b. This *policy* must have been purchased and become effective prior to *you* or any driver listed in the *rental car agreement*, or anyone acting on *your* or their behalf, first taking possession of the *rental car* at the beginning of the scheduled rental period as shown on the *rental car agreement*;
- c. *You* must file a report with the rental car company, either within 24 hours of the loss or damage or when *you* return the *rental car* (whichever comes first); and
- d. If the *rental car* is stolen, *you* must promptly notify the police.

Rental cars do not include:

1. Vehicles used for peer-to-peer car sharing;
2. Trucks or moving vans;
3. Trailers;
4. Snowmobiles, kit-cars, or all-terrain vehicles;
5. Vehicles when used off-road;
6. Vehicles that are more than 10 years old;
7. Vehicles that seat more than nine persons, including the driver;
8. Vehicles that do not have to be licensed or are not legal where used;
9. Vehicles that are rented for commercial or for-hire purposes, including limousines; and
10. Vehicles that have a manufacturer's suggested retail price of more than \$100,000.

What is not covered

You are not covered for any loss that results directly or indirectly from any of the following specific exclusions:

1. Any obligation *you* assume under any agreement, (e.g. *you* pay for the car rental agency's supplemental insurance), except a collision or comprehensive excess or deductible for *your* primary insurance;
2. Violating the *rental car agreement*;
3. Leases or rentals for 31 consecutive days or longer;
4. *Rental car's* loss of value; or
5. *Mechanical breakdown* or ordinary wear and tear.

J. PERSONAL MONEY

If *your personal money* is lost or stolen while *you* are on *your trip*, we will reimburse *you*, up to the maximum benefit listed for Personal Money in *your* Coverage Summary.

The following conditions apply:

You must:

- a. have taken necessary steps to keep *your personal money* safe and to recover it;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a report giving the details of the *personal money* and its value with the appropriate local authorities, *travel carrier*, *accommodation* or tour operator within 24 hours of discovery of a loss; and
- d. provide documentary evidence of the value of the lost or stolen *personal money* as well as the original source for cash.

What is not covered

The following exclusions apply:

1. This *policy* will not pay for *personal money* if one of the following apply:
 - a. it is not being carried by *you*;
 - b. it is not locked in the secure private accommodation *you* are using on *your trip*; or
 - c. it is not locked in a safe or security deposit box, if a safe or security deposit box has been provided in *your accommodation*;
2. Reimbursement, unless *you* can provide evidence of the amount of currency *you* had, from the place where *you* got the currency;
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency;
4. *Personal money* left in a motor vehicle;
5. Loss or theft of travellers' cheques or other payment means if the issuing agent provides replacements or reimburses *you*;
6. More than the lowest market value of equivalent *personal money* (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

K. LOSS OF TRAVEL DOCUMENTS

If *your* passport or visa is lost, stolen or destroyed while *you* are on *your trip*, we will reimburse *you*, up to the maximum benefit listed for Loss of Travel Documents in *your* Coverage Summary for the following:

- i. The cost of *your* necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa *you* need to continue *your trip* or return to *your primary residence*; and
- ii. The equivalent cost (based on the current standard replacement costs) of the period remaining on *your* passport that is lost or has been stolen or destroyed.

The following conditions apply:

You must:

- a. have taken necessary steps to keep *your* passport and/or visa safe and to recover it, where possible;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a loss report from the consulate or embassy *you* reported it to; and
- d. provide receipts for all expenses, including from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

What is not covered

The following exclusions apply:

1. Reimbursement, unless *you* can provide receipts for the expenses claimed;
2. Losses caused by differences in exchange rates;
3. Passports or visas left unattended in a motor vehicle or a public area;
4. Foreign currency transaction fees imposed by *your* bank or credit card issuer;
5. The cost of any upgrades, pre-checking services or postage fees.

GENERAL EXCLUSIONS

The General Exclusions apply to each coverage. An "exclusion" is something that is not covered by this insurance *policy*, and if an exclusion applies to *your* claim, no payment is available to *you*.

This *policy* does not provide coverage for any loss that results directly or indirectly from or that is related to any of the following:

- | | |
|---|---|
| 1. Things <i>you</i> were aware of | Any loss, condition, or event that was known, foreseeable, intended, or expected when <i>your policy</i> was purchased. |
|---|---|

2.	Pre-existing medical conditions	<p>a) <i>Your pre-existing medical condition(s)</i>, including any complications attributable to those condition(s).</p> <p>b) <i>Pre-existing medical condition(s) of your travelling companion</i> including any complications attributable to those condition(s);</p> <p>c) <i>Pre-existing medical condition(s) of your family members</i> including any complications attributable to those condition(s).</p>
3.	Travelling for medical treatment	<i>You travelling with the intention to receive health care, medical treatment, or dental treatment of any kind while on your trip.</i>
4.	Travelling against medical advice	<i>You travelling against the medical advice of a doctor regarding your health or medical condition.</i>
5.	Self-harm and suicide	<i>Your intentional self-harm or your suicide or attempted suicide.</i>
6.	Pregnancy and childbirth	<p>1. Pregnancy or childbirth except for:</p> <p>a) sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of <i>your pregnancy</i></p>
7.	A child born overseas	<i>A child born overseas during your coverage period, unless, after the birth you apply for cover and we agree in writing to include the child in this cover.</i>
8.	Fertility and abortion	<i>Fertility treatments or you undergoing an abortion where it is not deemed medically necessary to do so by a doctor.</i>
9.	Alcohol and drugs	<i>The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a doctor and used as prescribed.</i>
10.	Intent to cause loss	<i>Acts committed by you, your travelling companion or your family member with the intent to cause loss.</i>
11.	Working as a crew member	<i>Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.</i>
12.	Motorcycles and mopeds	<p><i>You riding a moped or motorcycle in the following circumstances:</i></p> <ol style="list-style-type: none"> i. <i>without a helmet (whether as a driver or a passenger); or</i> ii. <i>without a valid driver's license as required in the country you are in; or</i> iii. <i>where a valid license is not required in the country you are in, you riding if you do not have a full Singapore license qualifying you to ride the moped or motorcycle you are riding on, as specified by Singapore's regulators.</i>
13.	Professional sports	<i>Participating in or training for any professional or semi-professional sporting competition.</i>
14.	Amateur sports	<i>Participating in or training for any amateur sporting competition while on your trip. This does not include participating in informal recreational sporting competitions and tournaments organised by accommodations, resorts, or cruise lines to entertain their guests.</i>
15.	Extreme Sports	<p><i>Participating in extreme, high-risk sports and activities including but not limited to:</i></p> <ol style="list-style-type: none"> a. <i>Skydiving, BASE jumping, hang gliding, or parachuting;</i> b. <i>Bungee jumping;</i> c. <i>Caving, rappelling, or spelunking;</i> d. <i>Skiing or snowboarding outside marked trails or in an area accessed by helicopter;</i> e. <i>Climbing sports or free climbing;</i> f. <i>Any high-altitude activity;</i> g. <i>Personal combat or fighting sports;</i> h. <i>Racing or practicing to race any motorised vehicle or watercraft;</i> i. <i>Free diving; or</i> j. <i>Scuba diving at a depth greater than 20 meters or without a dive master.</i>
16.	Illegal acts	<i>An illegal act resulting in a conviction, except when you, a traveling companion, a family member, or your service animal is the victim of such act.</i>
17.	Epidemics and pandemic diseases	<i>An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in and covered under Trip</i>

	Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage or Emergency Medical/Dental Coverage.
18. Natural disasters	<i>Natural disaster</i> , except when and to the extent that a <i>natural disaster</i> is expressly referenced in and covered under Trip Cancellation Coverage, or Trip Interruption Coverage, or Travel Delay Coverage.
19. Pollution and contamination	Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination.
20. Nuclear reaction and radiation	Nuclear reaction, radiation, or radioactive contamination.
21. War	War (declared or undeclared) or acts of war.
22. Military duty	Military duty, except when and to the extent that military duty is expressly referenced and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
23. Political risk	<i>Political risk</i> .
24. Cyber risk	<i>Cyber risk</i> .
25. Civil unrest	Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under Trip Interruption Coverage or Travel Delay Coverage.
26. Terrorism	<i>Terrorist events</i> . This exclusion does not apply to Emergency Medical or Emergency Transportation Coverage.
27. Government authorities	Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under Trip Cancellation Coverage or Trip Interruption Coverage.
28. Travel supplier restrictions	<i>A travel supplier's</i> restrictions on any <i>baggage</i> , including medical supplies or equipment.
29. Damaged property	Ordinary wear and tear or defective materials or workmanship.
30. Gross negligence	An act of gross negligence by <i>you</i> or a <i>travelling companion</i> .
31. Travel against government advice	Travel against the orders or advice of any government or other public authority.
32. Sanctions	Any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.
33. Travel dates	Any claims arising from <i>your travel carrier</i> tickets not showing travel date(s).

CLAIMS

CLAIMS

First check *you* are covered by *your policy* by reading the appropriate coverage section in this *policy* and the **GENERAL EXCLUSIONS** applying to all sections to see exactly what is, and is not covered.

HOW TO MAKE A CLAIM AND WHAT IS REQUIRED

You must give notice of *your* claim as soon as possible. The fastest and easiest way to make a claim is to visit *our* online claims portal: <https://www.allianztravel.com.sg/claims.html>

Alternatively, *you* can call the contact number shown on the back cover of this Policy Wording for assistance. If there is a delay in claim notification, or *you* do not provide sufficient detail to process *your* claim, *we* can reduce *your* claim by the amount of prejudice *we* have suffered because of the delay.

You must give any information *we* reasonably ask for to support *your* claim at *your* expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required *we* may ask *you* to provide *us* with translations into English of any such documents to enable *our* assessment of *your* claim. *You* must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required. If *you* think that *you* may have to cancel *your trip* or shorten *your trip* *you* must tell *us* as soon as possible. Contact *us* using the contact number shown on the back cover of this Policy Wording.

For medical, *hospital* or dental claims, contact *us* as soon as practicable.

For loss or theft of *your baggage*, *personal money* or travel documents, report it immediately to the police and obtain a written notice of *your* report.

For damage or misplacement of *your baggage*, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make. Submit full details of any claim in writing within 30 days of *your* return to *your primary residence*.

CLAIMS ARE PAYABLE IN SINGAPORE DOLLARS TO YOU

We will pay all claims in Singapore dollars. *We* will pay *you* unless *you* tell *us* to pay someone else. The rate of currency exchange that will apply is the rate at the time *you* incurred the expense. Payment will be made by direct credit to a Singapore bank account nominated by *you*.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that *you* are at fault, for any *accident*, incident or event causing a claim under *your policy*, and *you* must not offer or promise to pay any money, or become involved in legal action, without *our* approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If *we* have a claim against someone in relation to the money *we* have to pay or *we* have paid under *your policy*, *you* must do everything *you* can to help *us* do that in legal proceedings. If *you* are aware of any third party that *you* or *we* may recover money from, *you* must inform *us*.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If *you* can make a claim against someone in relation to a loss or expense covered under this *policy* and they do not pay *you* the full amount of *your* claim, *we* will make up the difference. *You* must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this *policy* is covered by another insurance policy, *you* must give *us* details of that insurance *policy*. *We* will only make any payment under this *policy* once the other insurance policy is exhausted. If *we* have paid *your* claim in full first, *we* may seek contribution from *your* other insurer. *You* must give *us* any information *we* reasonably ask for to help *us* make a claim from *your* other insurer.

SUBROGATION

We may, at *our* discretion undertake in *your* name and on *your* behalf, control and settlement of proceedings for *our* own benefit in *your* name to recover compensation or secure indemnity from any party in respect of anything covered by this *policy*. *You* are to assist and permit to be done, everything required by *us* for the purpose of recovering compensation or securing indemnity from other parties to which *we* may become entitled or subrogated, upon *us* paying *your* claim under this *policy* regardless of whether *we* have yet paid *your* claim and whether or not the amount *we* pay *you* is less than full compensation for *your* loss. These rights exist regardless of the section of this policy under which *your* claim is paid.

RECOVERY

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our costs (administration and legal) arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under your policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Travel on +65 6327 2210. All information will be treated as confidential and protected to the full extent under law.

CONTACT US

FOR CUSTOMER SERVICE

Call: +65 6327 2210

Mon – Friday, 9.00 – 17.30 (Singapore Time)

EMAIL: sg.travelhelp@allianz.com

FOR CLAIMS ENQUIRIES

Call: +65 6327 2215

Mon – Friday, 9.00 – 17.30 (Singapore Time)

EMAIL: sg.travelhelp@allianz.com

TO FILE CLAIMS

<https://www.allianz-assistance.com.sg/claims/online-claim-portal.html>

24 HOUR EMERGENCY ASSISTANCE

Call: +65 6995 1118

This policy is issued and managed by AWP Services Singapore Pte. Ltd. trading as Allianz Travel and underwritten by Tokio Marine Insurance Singapore Ltd.