

UNITRAVEL INSURANCE

Table of Benefits

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>1. Personal Accident</p> <p>We will pay you or your estate the benefits according to the plan selected for death or permanent disablement arising from an Accident.</p> <p>a) Each Insured Person below Age 70 years old</p> <p>b) Each Insured Person Age 70 years old and above</p> <p>c) Each Child as Defined</p> <p>d) In aggregate as a Family</p>	<p>100,000</p> <p>85,000</p> <p>15,000</p> <p>250,000</p>
<p>2. Medical, Dental & Other Expenses Incurred Overseas</p> <p>We will reimburse you for the medical, hospital, treatment and emergency Dental Expenses incurred including a sub-limit benefit for treatment for miscarriage arising from an Accident.</p> <p>a) Each Insured Person below the Age 70 years old</p> <p>b) Insured Person Age 70 years old and above</p> <p>c) Each Child as defined</p> <p>d) In aggregate as a Family</p>	<p>100,000</p> <p>85,000</p> <p>50,000</p> <p>250,000</p>
<p>3. Follow-up Medical Expenses Incurred Upon Return to Singapore</p> <p>We will reimburse you for the necessary follow-up medical, hospital and treatment expenses reasonably incurred by you in Singapore within 31 days after your return to Singapore.</p>	<p>10,000 per Family</p>

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>4. Emergency Medical Evacuation and Repatriation</p> <p>We will pay for the costs of emergency medical evacuation and/or repatriation recommended by International SOS</p> <p>a) Child / Insured Person below Age 70 years old</p> <p>b) Insured Person Age 70 years old and above</p>	<p>250,000 per Family</p> <p>85,000</p>
<p>5. Loss of Deposit or Cancellation</p> <p>We will reimburse you for the irrecoverable deposits or charges paid in advance for Trip cancelled due to medical or compassionate reasons, strike/riot, bankruptcy or insolvency of travel agency in Singapore.</p>	<p>5,000 per Family</p>
<p>6. Trip Curtailment</p> <p>We will reimburse you for the proportional return of irrecoverable prepaid costs if it is necessary for you to curtail your Trip due to strike/riot, Serious Injury/Illness or hijacking of the Scheduled Public Conveyance in which you are traveling on.</p>	<p>5,000 per Family</p>
<p>7. Travel Delay</p> <p>If the Scheduled Public Conveyance that you had arranged to travel is delayed due to industrial action, adverse weather conditions or mechanical breakdown for at least 6 consecutive hours from the time specified in the itinerary,</p> <p>Limit for each full 6 consecutive hours</p>	<p>500 per Family</p> <p>S\$100</p>

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>8. Baggage & Personal Effects</p> <p>We will reimburse you for the loss of or damage to baggage and personal effects while overseas.</p> <p>We will reimburse you for loss of money and replacement cost of Travel Documents in your personal custody arising out of robbery, burglary or theft.</p> <p><i>Limit per set or pair of Article</i></p> <p><i>Limit for personal money</i></p>	<p>5,000 per Family</p> <p>800</p> <p>350</p>
<p>9. Baggage Delay</p> <p>We will pay you a cash benefit if your checked-in baggage is delayed for more than 6 consecutive hours due to misdirection.</p> <p>Limit for each full 6 consecutive hours</p>	<p>500 per Family</p> <p>100</p>
<p>10. Terrorism</p> <p>We will indemnify for loss arising from terrorism excluding any act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent.</p>	<p>Cover all Benefits up to the maximum benefit amount</p>

UNITRAVEL INSURANCE

UNITED OVERSEAS INSURANCE LIMITED hereinafter called the **Insurer** agrees subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any **Insured Person** suffers loss as shown the **Insurer** will indemnify such **Insured Person** to the extent as defined in the Policy.

WARRANTY

- (1) The **Insured Person** warrants that he/she is not travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment;
- (2) The **Insured Person** must be domiciled in Singapore.

GEOGRAPHICAL AREAS

UniTravel **Single Trip Plan** and UniTravel **Annual Plan** insure **Trip(s)** made to anywhere in the world.

AUTOMATIC EXTENSIONS

In the event of delay beyond the control of the **Insured Person** as a direct result of:

- (1) an **Accident** or **Serious Illness** sustained by the **Insured Person**; or
- (2) the **Scheduled Public Conveyance** in which the **Insured Person** is travelling being unavoidable delayed; or
- (3) compulsory quarantine of the **Insured Person** whilst overseas by local or relevant authority

which occurs during the Period of Insurance and the return **Trip** cannot be completed before the expiry of the Period of Insurance.

Provided that either one of the above events is admissible under this insurance in the first instance, the Period of Insurance shall be automatically extended without additional premium for such period as is reasonably necessary for the completion of the **Trip**.

PERIOD OF INSURANCE

For Single Trip Plan

The period of insurance is the **Trip** duration for one registered **Trip** made by the Eligible Cardmember, during the campaign period, from 22 May 2014 to 15 July 2014 (both dates inclusive).

Under Benefit 5 – Loss of Deposit and Cancellation, the insurance is effective immediately upon issuance of the Certificate of Insurance and terminates on commencement of the **Trip** from Singapore.

In respect of all other Benefits, insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence or business in Singapore or 15 July 2014 (whichever is the earlier).

In any event the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated-hereon.

For Annual Plan

The period of insurance is from 22 May 2014 to 21 May 2015 (both dates inclusive).

Under Benefit 5 – Loss of Deposit and Cancellation, the insurance is effective immediately from the time at which the **Trip** is booked and terminates on commencement of the **Trip** from Singapore.

In respect of all other Benefits, insurance commences when the **Insured Person** leaves from his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** and ends on:

- (1) the time of return to his/her place of residence or business in Singapore; or
- (2) the maximum duration of thirty (30) days for any one **Trip**; or
- (3) 21 May 2015, whichever is earlier.

In any event the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore.

A **Trip** shall involve return to Singapore within the Period of Insurance stated-hereon.

CLAIM NOTIFICATION

All claims enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to

Crawford & Company International Pte Ltd
Travel Claims Department
8 Shenton Way
#03-01
Singapore 068811
Tel: (65) 6225 4211 Fax: (65) 6222 8310

In no event should a claim be notified later than thirty-one (31) days after the expiry of this insurance.

Please return the Certificate of Insurance and indicating the Benefit(s) of cover under which you wish to claim. If medical attention is received for **Injury** or **Illness**, you should if possible pay and obtain receipted accounts. A medical certificate showing the nature of the **Injury** or **Illness** is required.

Any loss of or damage to baggage etc, while in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers within three (3) days with a Property Irregularity Report obtained.

Any loss of **Money**, baggage etc. must be reported to the police within twenty-four (24) hours of discovery and a police report obtained at the place of loss.

GENERAL DEFINITIONS

1. “**Accident**” means an unforeseen and unexpected event.
2. “**Age**” means the age of the **Insured Person** on his or her next birthday at the point of registration for the Campaign.
3. “**Annual Plan**” policy refers to a Certificate of Insurance issued in conjunction with the master policy in the name of United Overseas Bank, where you can make unlimited number of **Trips** to any country, between 22 May 2014 to 21 May 2015. Each **Trip** should not exceed thirty (30) days. Annual Plan insures the Eligible Cardmember and/or his/her spouse with any number of their **Child(ren)**. The **Child** must be accompanied by at least one of the parents throughout the **Trip** during the **Period of Insurance**.
4. “**Campaign**” refers to the United Overseas Bank Limited “*June Holiday Free Travel Insurance*” **Campaign**.
5. “**Child**” means the Eligible Cardmember's legally dependent children including step-children and legally adopted children, each of whom is:
 - under the age of eighteen (18) years or up to twenty-three (23) years on his/her next birthday;
 - studying full-time in a recognised institution of higher learning;
 - unemployed; and
 - unmarried
6. “**Curtailement**” means abandonment of the **Trip** after arrival at the booked destination as shown on the travel booking invoice and return to place of residence in Singapore.
7. “**Dental Expenses**” means expenses for **Dental Treatment**.
8. “**Dental Treatment**” means emergency treatment of teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns or dentures.
9. “**Eligible Cardmember**” shall mean a UOB Cardmember who has complied with all the followings:
 - a. Successfully registered himself/herself for the Campaign via SMS or the registration site uob.com.sg/freeinsurance
 - b. All registrations must be submitted one (1) day before the date of your departure, between 21 May 2014 (0001hr) to 30 June 2014 (2359hr), for the insurance to be effective.
10. “**Family**” means **Eligible Cardmember** and/or his/her legal spouse who has not been legally separated or divorced from the **Eligible Cardmember** with any number of **Child**.
11. “**Injury**” means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
12. “**Illness**” means any noticeable change in physical health of an **Insured Person** due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the **Insured Person** seeks the care of a **Qualified Medical Practitioner** acting within the scope of his/her license to treat the **Illness** for which the claim is made provided the **Illness** is not **Pre-Existing** and nature of **Illness** is not excluded from this Policy.
13. “**Immediate Family**” means **Family** members, parent, parent-in-law, grandparent, grandparent-in-law, brother-in-law, sister-in-law, sister or sister-in-law.
14. “**Insurer/ Company/ Our/ We/ Us**” means United Overseas Insurance Limited.
15. “**Insured Person/ You/ Your**” means the **Eligible Cardmember** and/or any one of his **Family** members as defined herein.

16. **“Insured”** means United Overseas Bank Limited.
17. **“Loss of Eye”** means the complete and irrecoverable and irremediable loss of sight of an eye.
18. **“ISOS”** mean International SOS Pte Ltd
19. **“Loss of Limb”** means:
- In the case of any upper limb loss by physical severance of at least all four (4) fingers in their entirety or permanent total loss of use of an entire arm or hand.
 - In the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
20. **“Loss of Speech”** means total permanent inability to communicate verbally.
21. **“Money”** means bank currency notes and coins, cheques, travellers’ cheques, postal or money orders, petrol coupons or credit vouchers belonging to you.
22. **“Single Trip Plan”** policy refers to a certificate of insurance issued in conjunction with the master policy in the name of United Overseas Bank, where one **Trip** commences and ends between 22 May 2014 to 15 July 2014. Each **Trip** should not exceed thirty (30) days. Eligible Cardmember must travel in the Trip with or without his/her Family Members for Single Trip Plan to be effective.
23. **“Permanent Total Disablement”** means absolute disablement for twelve (12) calendar months and at the end of that time beyond hope of improvement.
24. **“Pre-existing Condition”** means any **Injury, Illness** or physical condition
- For which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy.
 - Which was known by the **Insured Person** to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received.
 - For the **Insured Person** taking **Annual Plan, Pre-existing Condition** will apply to subsequent **Trip** if an **Insured Person** has made a claim for a medical condition on a previous **Trip**.
25. **“Qualified Medical Practitioner”** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained.
- The attending **Qualified Medical Practitioner** shall not be the **Insured Person, the Insured Person’s** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
26. **“Scheduled Public Conveyance”** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude all modes of transportation that are chartered or arranged as part of a tour, even if the service are regular scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
27. **“Serious Injury or Serious Illness”** whenever applied to the **Insured Person**, is one which requires treatment by a **Qualified Medical Practitioner** and which results in the **Insured Person** being certified by that **Qualified Medical Practitioner** as unfit to travel or continue with his/her **Trip**.
- When applied to the **Immediate Family**, it shall mean **Injury** or **Illness** certified as being dangerous to life by a **Qualified Medical Practitioner** and which results in **the Insured Person’s** discontinuation or cancellation of his/her **Trip**.
28. **“Travel Documents”** means travel-tickets, passports and other relevant travel documents.

29. "Trip" means the period commencing from the time you leave your place of residence or business to proceed directly to the place of embarkation in Singapore and ceases when you return to your place of residence or business or three (3) hours upon your arrival in Singapore after clearing the Immigration or the expiry of the period of insurance shown on the Certificate of Insurance, whichever is the earlier. Subject to maximum duration of not more than thirty (30) days for **Single Trip Plan** and **Annual Plan**.

INSURANCE BENEFITS

Benefit 1: Personal Accident

If you sustain **Injury** during the Period of Insurance, the following benefits will be paid:

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>1. Personal Accident</p> <p>We will pay you or your estate the benefits according to the plan selected for death or permanent disablement arising from an Accident.</p> <p>a) Each Insured Person below Age 70 years old</p> <p>b) Each Insured Person Age 70 years old and above</p> <p>c) Each Child as Defined</p> <p>d) In aggregate as a Family</p>	<p>100,000</p> <p>85,000</p> <p>15,000</p> <p>250,000</p>

Schedule of Benefits	Percentage of Maximum Limits
1 Death	100%
2 Permanent Total Disablement from gainful employment of any and every kind	
(a) Loss of one or more Limbs	100%
(b) Loss of both Eyes	100%
(c) Loss of one Eye	50%
(d) Loss of hearing	both ears 75%
	one ear 15%
(e) Loss of Speech	75%
(f) Removal of lower jaw by surgical operation	50%
(g) Loss of a thumb	both phalanges 25%
	one phalanx 10%
(h) Loss of an index finger	three phalanges 10%
	both phalanges 8%
	one phalanx 4%
(i) Loss of other fingers	three phalanges 6%
	two phalanges 4%
	one phalanx 2%
(j) Loss of a big toe	both phalanges 10%
	one phalanx 5%
(k) Loss of each other toe	2%

(I) Third Degree Burns of

- i. No benefit will be payable unless **Death** occurs within twelve (12) months of the date of **Injury** or **Permanent Total Disablement** has continued for twelve (12) months from date of **Injury** and in all probability will continue for the remainder of your life.
- ii. Benefit payable as the result of one **Accident** shall not exceed 100% of the Maximum Limit under this Benefit for **Permanent Total Disablement** for any one **Insured Person**.
- iii. Benefit payable for loss or loss of use of a whole **Limb** shall not include Benefit for parts of that **Limb**.
- iv. **Permanent Total Disablement** from gainful employment of any kind shall have lasted fifty-two (52) weeks before Benefits become payable
- v. No benefit will be payable for **Loss of Limb** or **Eye** until at least thirteen (13) weeks after the date of **Accident** and such benefit shall only be payable if Death does not happen as a result of the **Accident**. If a Death benefit is included but is less than the appropriate Benefits for **Loss of Limb** or **Eye** the amount payable for **Loss of Limb** or **Eye** shall not exceed the Death benefit until thirteen (13) weeks have elapsed from the date of **Accident** and the balance shall then be payable if the Death benefit has not in the meantime become payable as a result of the **Accident**.

The maximum amount of all benefits payable for one or more injuries sustained by you during the Period of Insurance shall not exceed the maximum limit of this Benefit of the Certificate of Insurance and/or Policy.

Benefit 2: Medical, Dental and Other Expenses Incurred Overseas

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>2. Medical, Dental & Other Expenses Incurred Overseas</p> <p>We will reimburse you for the medical, hospital, treatment and emergency Dental Expenses incurred including a sub-limit benefit for treatment for miscarriage arising from an Accident.</p> <p>a) Each Insured Person below the Age 70 years old</p> <p>b) Insured Person Age 70 years old and above</p> <p>c) Each Child as defined</p> <p>d) In aggregate as a Family</p>	<p>100,000</p> <p>85,000</p> <p>50,000</p> <p>250,000</p>

In the event that there is also a valid claim under Benefit 4 – Emergency Medical Evacuation And Repatriation for **Insured Person Age** seventy (70) years and above, the total amount payable for both Benefit 3 and 4 shall not exceed the maximum limit of 85,000.

We will reimburse you for:

- (a) medical, hospital, treatment and **Dental Expenses**
- (b) additional accommodation and transportation expenses necessarily incurred by to remain behind upon written advice of a **Qualified Medical Practitioner**, necessarily incurred within twelve (12) months from the date of incident giving rise to the claim or up the maximum limit of the amount shown for this Benefit, as a direct result of any **Accident** or **Illness** sustained by you during the Period of Insurance while overseas.

Benefit 3: Follow-Up Medical Expenses Incurred Upon Return to Singapore

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>3. Follow-up Medical Expenses Incurred Upon Return to Singapore</p> <p>We will reimburse you for the necessary follow-up medical, hospital and treatment expenses reasonably incurred by you in Singapore within 31 days after your return to Singapore.</p>	<p>10,000 per Family</p>

We will reimburse you for necessary follow-up medical, hospital and treatment expense (including the cost of private ambulance or professional home-nursing fees) reasonably incurred by you in Singapore within thirty-one (31) days after your return to Singapore or up the maximum limit of the amount shown for this Benefit:

- (i) Where such expenses incurred arise from an **Accident** or **Illness** sustained overseas by you during the Period of Insurance;
- (ii) If you seek medical treatment within two (2) days upon your return to Singapore, where initial treatment for that **Injury** or **Illness** by you was not sought overseas.

Benefit 4 – Emergency Medical Evacuation And Repatriation

International SOS Pte Ltd (ISOS)
24-Hour Emergency Medical Assistance Helpline
Telephone number: 65-6337 9126

A 24-hour emergency medical assistance helpline is operated for the benefit of **Our Insured Person** so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by ISOS and if necessary, **Emergency Medical Evacuation and Repatriation** will be provided.

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>4. Emergency Medical Evacuation and Repatriation</p> <p>We will pay for the costs of emergency medical evacuation and/or repatriation recommended by International SOS</p> <p>a) Child / Insured Person below Age 70 years old</p> <p>b) Insured Person Age 70 years old and above</p>	<p>250,000 per Family</p> <p>85,000</p>

In the event that there is also a valid claim under Benefit 2 – Medical, Dental and Other Expenses Incurred Overseas for **Insured Person Age** seventy (70) years old and above, the total amount payable for both Benefit 2 and Benefit 4 shall not exceed the maximum limit of the amount shown for this Benefit

If you suffer an **Accident** and/or **Illness** overseas, and which in the opinion of **ISOS**, it is necessary to evacuate you to the nearest registered medical institution for necessary medical treatment, **We** will pay for the reasonable cost of transporting and en-route medical care and supplies necessarily incurred.

The means of evacuation arranged by **ISOS** or its authorised representative may include the assignment of a doctor and/or nurse to accompany you, air ambulance, regular air transportation, rail, road or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **ISOS** or its authorised representative and will be based solely upon medical necessity.

ISOS will arrange for your return to Singapore following your Emergency Medical Evacuation and subsequent hospitalisation outside Singapore. **ISOS** will also arrange for provision of appropriate communications and linguistic capabilities, mobile medical equipment and medical escort crew.

Exclusions applicable to Benefit 4 Only

We will not pay claims in respect of:

1. Any services not approved and arranged by **ISOS** or its authorised representative except that **We** reserve the right to waive this exclusion if you or your travelling companions cannot for reasons beyond your control notify **ISOS** during an emergency situation. In any event, **We** reserve the right to reimburse you only for those expenses incurred for service which **ISOS** would have provided under the same circumstances.
2. Any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

Benefit 5: Loss of Deposit or Cancellation

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>5. Loss of Deposit or Cancellation</p> <p>We will reimburse you for the irrecoverable deposits or charges paid in advance for Trip cancelled due to medical or compassionate reasons, strike/riot, bankruptcy or insolvency of travel agency in Singapore.</p>	<p>5,000 per Family</p>

In the event of the occurrence of any of the following after this insurance has been effected:

- (1) The unexpected death, or **Serious Injury** or **Serious Illness** or compulsory quarantine of yourself, your **Immediate Family** or a travel companion that result in you being left with no travel companion.
- (2) Unexpected outbreak of strike or riot arising out of circumstances beyond your control at the destination(s) happen within seven (7) days before your departure date
- (3) Unexpected outbreak of epidemic disease declared by World Health Organisation within seven (7) days before your departure date
- (4) Serious damage to your principal residence in Singapore from fire, flood or similar natural disaster (such as typhoon, earthquake, etc) within seven (7) days before the departure date which required your presence on the premise on the departure date.
- (5) Witness, summons or jury service which were not made known to you prior to the taking up of this Certificate of Insurance and/or Policy.
- (6) Natural disaster which has catastrophic consequence at the destination within seven (7) days before your departure date

We will reimburse you up to the maximum limit of the amount shown for this Benefit for:

- (1) loss of irrecoverable deposits or charge paid in advance or contracted to be paid for your benefit in respect of travelling expenses due to the necessary and unavoidable cancellation of your **Trip**.
- OR
- (2) the administrative charges unavoidably incurred and for which you are unable to recover from any other source when you defer or postpone your **Trip** as shown in your booking invoice/ travel itinerary.

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

Benefit 6: Trip Curtailment

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>6. Trip Curtailment</p> <p>We will reimburse you for the proportional return of irrecoverable prepaid costs if it is necessary for you to curtail your Trip due to strike/riot, Serious Injury/Illness or hijacking of the Scheduled Public Conveyance in which you are traveling on.</p>	<p>5,000 per Family</p>

We will reimburse you up to the maximum limit of the amount shown for this Benefit for the proportional return of the irrecoverable prepaid cost of the **Trip** in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost, including reasonable additional hotel and repatriation costs to Singapore necessarily and unavoidably incurred, due to the necessary and unavoidable **Curtailment** of the **Trip**, due to:

- 1 your **Serious Injury or Serious Illness**.
- 2 the unexpected death, or **Serious Injury or Serious Illness** of your **Immediate Family** or a travel companion that result in you being left with no travel companion.
3. unexpected outbreak of strike or riot arising out of circumstances beyond your control at the destination(s).
4. unexpected outbreak of epidemic disease declared by World Health Organisation at the destination(s).
5. serious damage to your principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent you from continuing your scheduled **Trip** .
6. witness, summons or jury service which were not made known to you prior to the taking up of this Certificate of Insurance and/or Policy.
7. hijacking of the **Scheduled Public Conveyance** in which you are on board as a passenger.
8. natural disaster which has catastrophic consequences.

It is essential that a medical certificate must be obtained from the **Qualified Medical Practitioner** treating any of the above person to confirm the advice for you or the person with whom you are travelling to return to Singapore.

Exclusions applicable to Benefit 6 only

We will not pay any loss caused directly or indirectly from or due to:

- 1 failure to notify travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement.
- 2 any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- 3 your disinclination to travel and/or financial circumstances.

Benefit 7: Travel Delay

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>7. Travel Delay</p> <p>If the Scheduled Public Conveyance that you had arranged to travel is delayed due to industrial action, adverse weather conditions or mechanical breakdown for at least 6 consecutive hours from the time specified in the itinerary,</p> <p>Limit for each full 6 consecutive hours</p>	<p>500 per Family</p> <p>S\$100</p>

If the departure of the **Scheduled Public Conveyance** in which you had arranged to travel is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to you due to:

- (1) strike/industrial action; or
- (2) adverse weather conditions;
- (3) mechanical breakdown/derangement of that **Scheduled Public Conveyance**;

We will pay S\$100 for each full six (6) consecutive hours delay up to the maximum limit of amount show for this Benefit. The delay shall be calculated from the departure time of the **Scheduled Public Conveyance** specified in the itinerary.

Exclusion Applicable to Benefit 7 only

We will not pay for claims arising directly or indirectly from

- 1 failure to check-in according to the itinerary supplied to you and to 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 at the date this insurance is purchased by you.
- 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).

Benefit 8: Baggage and Personal Effects

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>8. Baggage & Personal Effects</p> <p>We will reimburse you for the loss of or damage to baggage and personal effects while overseas.</p> <p>We will reimburse you for loss of money and replacement cost of Travel Documents in your personal custody arising out of robbery, burglary or theft.</p> <p><i>Limit per set or pair of Article</i></p> <p><i>Limit for personal money</i></p>	<p>5,000 per Family</p> <p>800</p> <p>350</p>

We will reimburse you up to the maximum limit of the amount shown for this Benefit for loss of or damage to baggage taken, sent in advance or purchased on the **Trip** (including clothing and personal effects worn or carried on the person, suitcases and the like receptacles) owned or which you are responsible, occurring during the Period of Insurance.

In the event that you purchase a comparable replacement for the lost article, **We** will pay the replacement cost provided the lost article was not more than two (2) years old at the date of loss. If you cannot prove the age of the lost article, or if the lost article is more than two (2) years old, or if the article is not replaced, **We** will deal with the claim on the basis of original purchase value of the article less depreciation or the cost of repair whichever is the lesser.

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

In the event of loss of 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 S\$800 in respect of any one article or pair or set of articles.

We will reimburse you up to a maximum limit of the amount shown for this Benefit for loss of your **Money** up to the sub-limit of the amount shown for this Benefit, arising out of robbery, burglary or theft while overseas during the Period of Insurance.

Such losses must be reported to the local police at the place of loss within 24 hours after the incident and a written statement from the police must be obtained to substantiate the claim.

Exclusions Applicable to Benefit 8 only:

We will not pay for claims in respect of

- 1 loss of or damage while in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report is obtained.
- 2 loss of or damage arising from delay or confiscation or detention by Customs or other official.
- 3 loss of or damage to stamps, documents or contact or cornea lenses or damage to fragile or brittle articles.
- 4 business goods or samples or any property belonging to your Employer.
- 5 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 you to repair, clean or alter any property.
- 6 cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- 7 loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 8 loss of or theft of property left unattended in a public place or as a result of your failure to take due care and precautions for the safeguard and security of such property.
- 9 loss to **Insured Person's** baggage sent in advanced mailed or shipped separately.
- 10 unexplained and mysterious disappearance.
- 11 shortage due to error, omission exchange or depreciation in value;
- 12 loss of travellers' cheques not immediately reported to the local bank or agent of issuing authority;
- 13 loss of pre-paid cards, bonds, stamps or securities of any kind;
- 14 unexplained losses;
- 15 replacement of lost credit cards and identification cards (IC).

Benefit 9: Baggage Delay

Covers and Limits	Maximum Limit Per Plan (S\$)
<p>9. Baggage Delay</p> <p>We will pay you a cash benefit if your checked-in baggage is delayed for more than 6 consecutive hours due to misdirection.</p> <p>Limit for each full 6 consecutive hours</p>	<p>500 per Family</p> <p>100</p>

We will pay you a cash benefit up to the maximum limit of the amount shown for this Benefit if your checked-in baggage is certified by the carrier to have been delayed, misdirected or temporarily misplaced for at least six (6) consecutive hours from the time of your arrival at destination abroad and/or upon return to Singapore during the Period of Insurance.

You cannot claim under both Benefits 8 and 9 for the same event.

Benefit 10: Terrorism

We will indemnify you up to the maximum limit of the amount shown under each Benefit for loss or damage arising directly or indirectly from any Act of terrorism except for loss arising from acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this Benefit an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any Benefit of the public, in fear.

If **We** allege that any claim is not covered by this Benefit the burden of proving the contrary shall be upon you.

GENERAL EXCLUSIONS

This insurance does not cover claims:

1. resulting from **Pre-existing condition** as defined in the General Definition.
2. directly or indirectly occasioned by, happening through, or in consequence of:
 - (a) participation in any profession sports or in any games and sports whereby you would earn remunerations, donation, sponsorship or income of any kind.
 - (b) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
 - (c) **Accidents** while you are engaging 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, aviation other than as fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger and any activity involving you being airborne (whether suspended or not).
 - (d) **Accidents** while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
3. resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an **Accident**.
4. if you are travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
5. in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
6. directly or indirectly occasioned by, happening through or in consequence of:
 - (a) treatment of mental **Illness**, psychiatric disorders, wilfully self-inflicted **Injury** or **Illness**, alcoholism or the use of drugs (other than drugs in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related

- Complex), self-exposure to needless peril (except in an attempt to save human life).
- (b) nuclear fission, nuclear fusion or radioactive contamination.
 - (c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or civil commotion through or by general mass media.
- 7 while the **Insured Person** is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
8. in respect of mysterious disappearances.
9. in respect of unexplained losses.
10. in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any Benefit of the public, in fear.

If we allege that any claim is not covered by this exclusion the burden of proving the contrary shall be upon you.

GENERAL CONDITIONS

1. **Governing Law:** This Certificate of Insurance and Policy shall be governed by and interpreted in accordance with Singapore Law.
2. **Interpretation:** This Certificate of Insurance and/or Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of the Certificate of Insurance and Policy shall bear such meaning whenever it may appear.
3. **Observance:** The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance and Policy by you or anyone acting on your behalf insofar as they relate to anything to be done or complied with you or anyone acting on your behalf shall be a condition precedent to any liability of the **Insurer** to make any payment under this Certificate of Insurance and/or Policy.
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. **Fraud:** If you make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support your claim, **We** may cancel the Certificate of Insurance and/or Policy, or refuse to pay you.
6. **Payment of Benefits:** All benefits payable under this Certificate of Insurance and Policy shall be paid to the **Insured Person** concerned (whichever is applicable) and in the event of the **Insured Person's** death, to the **Insured Person** or the estate of the **Insured Person** (whichever is applicable). Such payment shall be a full and final discharge to us. Benefits payable under this Certificate of Insurance and/or Policy are in Singapore dollars.
7. **Notification of Claims:**
 - (a) If anything happens that might lead you to make a claim, you must:
 - (i) notify us or **Our** appointed loss adjuster, Crawford & Company International Pte Ltd, in writing as soon as possible or within thirty-one (31) days of the expiry of the

- Period of Insurance stated in the Certificate of Insurance and Policy.
- (ii) provide documents including receipts, information and evidence as may be required (including where necessary translation) by us at the expense of the **Insured Person** or his/her legal representative.
 - (iii) in the case of loss or damage to baggage or loss of **Money**, promptly notify in writing to the police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and obtained a report at the place of loss.
- (b) Except with **Our** written consent, you must not admit liability or give representations or other undertakings binding upon you. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in your name and to instruct solicitors of our own choice for this purpose.
- (c) If you made a claim, **We** may:
- (i) require you to submit to a medical examination at your expense in support of all claims relating to **Injury** or **Illness**.
 - (ii) arrange for a post-mortem examination at **Our** expense.
 - (iii) take over and conduct in your name the defence or settlement of any claim.
 - (iv) at **Our** expenses take proceedings in your name to recover compensation from any person responsible for the loss, damage, death or **Injury** and at **Our** discretion, settle the proceedings.
8. **Contributions:** If there is any other insurance covering the same loss, damage or liability We will pay the rateable proportion. This however, will not be applicable to Benefit 1 – Personal Accident.
9. **Subrogation:** You shall at **Our** expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **We** shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and Policy, whether such acts and things shall be or become necessary or required before or after your indemnification by us.
- 10 **Cancellation and Premium Refund:**
For Single Trip Plan and Annual Plan
The **Company** will not refund your premium once the cardmember registered for the **Campaign**.
- 11 **Arbitration:** All dispute or differences relating to the amount to be paid under this Certificate of Insurance and Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to **Our** liability.

ADDITIONAL ENDORSEMENTS

1. IT Clarification

Property damage covered under this Certificate of Insurance and Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from the Certificate of Insurance and Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses during resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

2. **Contract (Rights of Third Parties) Act 2001**

A person who is not a party to this Certificate of Insurance and Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

3. **Policy Owners' Protection Scheme**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)