



Travel Insurance Contract

This Travel Insurance Contract is issued by
FWD Singapore Pte. Ltd.
who will pay the benefits of this **Policy**, subject to
the terms and conditions set out in this **Policy**.

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Table of Benefits

The following benefits are maximum limits per Insured per Trip as defined in the contract

Benefits	Premium	Business	First
Emergency medical evacuation	Unlimited	Unlimited	Unlimited
Trip cancellation and loss of deposit	S\$7,500	S\$10,000	S\$15,000
-overall limit for family plan	S\$18,750	S\$25,000	S\$37,500
Trip postponement	S\$500	S\$1,000	S\$1,500
Trip cut short	S\$5,000	S\$10,000	S\$15,000
-overall limit for family plan	S\$12,500	S\$25,000	S\$37,500
Trip diversion	S\$500	S\$1,000	S\$1,500
Travel delay (S\$100 for every six hours of delay overseas and S\$100 after six hours of delay in Singapore)	S\$300	S\$500	S\$1,000
Missed connections (S\$100 for every six hours you are stranded)	S\$300	S\$500	S\$500
Insolvency protection	S\$1,000	S\$3,000	S\$5,000
Baggage delay (S\$150 for every six hours of delay overseas and S\$150 after six hours of delay in Singapore)	S\$150	S\$600	S\$900
Theft of or damage to your personal belongings	S\$3,000	S\$5,000	S\$7,500
-overall limit for family plan	S\$7,500	S\$12,500	S\$18,750
-sub-limit for 1 laptop/tablet	S\$1,000	S\$1,000	S\$1,000
-sub-limit for all other items	S\$300	S\$500	S\$500
Loss of passport, travel documents & theft of money	S\$300	S\$600	S\$1,000
-sub-limit for theft of money	S\$300	S\$300	S\$300
Fraudulent personal credit card usage	S\$300	S\$600	S\$1,000
Personal liability while on your trip	S\$500,000	S\$750,000	S\$1,000,000
Personal accident			
-adults below 70 years of age	S\$200,000	S\$300,000	S\$400,000
-adults 70 years old or older	S\$40,000	S\$60,000	S\$80,000
-children covered under a family plan	S\$60,000	S\$90,000	S\$120,000
-overall limit for family plan	S\$500,000	S\$750,000	S\$1,000,000
Medical expenses incurred overseas			
-adults below 70 years of age	S\$200,000	S\$500,000	S\$1,000,000
-adults 70 years old or older	S\$40,000	S\$100,000	S\$200,000
-children covered under a family plan	S\$60,000	S\$150,000	S\$300,000
-overall limit for family plan	S\$500,000	S\$1,250,000	S\$2,500,000
-limit for mobility aids	Not covered	S\$500	S\$1,000
Medical expenses incurred in Singapore			
-adults below 70 years of age	S\$6,000	S\$15,000	S\$30,000
-adults 70 years old or older	S\$1,200	S\$3,000	S\$6,000
-children covered under a family plan	S\$1,800	S\$4,500	S\$9,000
-overall limit for family plan	S\$15,000	S\$37,500	S\$75,000
-limit for mobility aids	Not covered	S\$500	S\$1,000

Chinese medicine practitioner, physiotherapist and chiropractor expenses capped at S\$50 per visit	S\$300	S\$500	S\$500
Daily hospital cash of S\$200 per day while overseas	S\$5,000	S\$8,000	S\$10,000
Daily hospital cash of S\$100 per day while in Singapore Note: daily income amount doubled if hospitalised in intensive care or in quarantine	S\$1,000	S\$1,200	S\$1,500
Automatic policy extension	7 days	14 days	21 days
Emergency phone charges	S\$200	S\$300	S\$400
Compassionate travel	S\$5,000	S\$7,500	S\$10,000
Hospitalisation visit	S\$5,000	S\$7,500	S\$10,000
Child companion	S\$5,000	S\$7,500	S\$10,000
Car rental excess cover	Not applicable	S\$500	S\$1,000
Optional Rider			
Car rental excess cover	S\$300	Not applicable	Not applicable
Sports equipment protector (upto S\$100 per day for rental replacements)	S\$2,000	S\$2,000	S\$2,000
Pet care (S\$50 per six hour period of delay)	S\$150	S\$150	S\$150
Home contents cover	S\$6,000	S\$6,000	S\$6,000

Definitions

Any word or phrase appearing in **Capitalised Bold** within this Contract will have the meanings as stated below:

“**You**”, “**Your**” or “**Policyholder**” refers to any insured person or people referred to in the Travel Insurance Summary.

“**FWD**”, “**We**”, “**Our**” or “**Us**” refers to “**FWD Singapore Pte. Ltd.**”, the issuer of this insurance **Policy**.

“**Accident**” or “**Accidental**” refers to a sudden, unexpected and unintentional event that is the only cause of damage or **Injury** and has a visible impact on a person’s external appearance, or his or her property’s external appearance.

“**Child**” or “**Children**” refers to anyone who is 21 years of age or younger, or 25 years of age or younger if the **Child** is studying full-time in a recognised institute of higher learning) at the Coverage Start Date.

“**Confined**” and “**Confinement**” refers to a **Medically Necessary** admission in a **Hospital** as a resident in-patient for 24 continuous hours upon the recommendation and care of a **Medical Practitioner**.

“**Family Member**” means **Your** husband or wife or legally recognised partner, **Children**, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

“**Home**” refers to **Your** permanent place of residence in Singapore as shown in **Your** Singapore National Registration Identification Card (NRIC) or other official government documents.

“**Home Country**” refers to any country of which **You** are a citizen.

“**Hospital**” refers to a facility that meets all of the following requirements:

- Is licensed as a **Hospital** under the laws of the country where it operates;
- Has registered nurses and at least one **Medical Practitioner** stationed at all times;
- Is operated mainly to diagnose and treat injuries or illnesses on an in-patient basis;
- Has organised facilities for X-ray and major surgery; and
- Is not primarily a nursing facility, clinic, nursing **Home**, convalescence **Home**, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility or hospice care (except for the terminally ill).

“**Illness**” refers to deteriorating physical health because of a medical condition that:

- First started, was first contracted, or physical signs and symptoms were first displayed during the **Period of Insurance**;
- Was not caused by an **Accident**; and
- Needs a **Medical Practitioner’s** care and/or treatment.

“**Injury**” refers to harm caused to a person’s body during an **Accident** within the **Period of Insurance**.

“**Interested Party**” is:

- **You**, the **Policyholder** (if different), a **Family Member** or a **Travel Companion**; or
- The business partner, employer, employee or agent of any of the above.

For the purposes of this **Policy**, an **Interested Party** is excluded from being a **Medical Practitioner** or **Medical Specialist**.

“**Medical Practitioner**” refers to a person who has a medical degree, is licensed or registered in the country in which they operate, and is accredited by a medical board or equivalent organisation to render medical services.

“**Medical Specialist**” refers to a **Medical Practitioner** with necessary qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention in a specific medical field of study, such as oncology or pediatric.

“**Medically Necessary**” refers to medical services, procedures or supplies that are:

- Required by a **Medical Practitioner** to treat an **Injury** or **Illness**. These services, procedures or supplies are necessary because without them, the patient’s medical condition will be adversely affected;
- Widely accepted within the medical profession in Singapore or the country of treatment as being effective, appropriate and essential for treating a patient’s **Injury** or **Illness** based on recognised standards of the medical specialty involved;
- Not considered experimental and/or developmental in nature, or, if experimental and/or developmental in nature, is recognised by the Singaporean medical profession as having potential to become part of conventional medicine;
- Not elective, preventative or screening in nature. These services, procedures or supplies are also not given the patient for personal comfort or convenience, or for him or her to make a profit, or for the treating **Medical Practitioner** and/or medical service provider to make a profit; and
- Charged at fair market rates in **Our** opinion.

“**Natural Disaster**” refers to any event or force of nature such as an earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic financial or environmental consequences, or loss of human life. Weather conditions that cause little or no effect on financial, environmental or human loss will not be considered a **Natural Disaster**. The same **Natural Disaster** occurring within the period of 72 hours from the latest event will collectively be considered as one event.

“**Policyholder**” refers to the named owner of this **Policy** as shown on the Travel Insurance Summary.

“**Pre-existing Medical Condition**” refers to a medical condition for which:

- **You** were aware of, or could reasonably be expected to be aware of before going on **Your Trip**; or
- **You** received, or were recommended to receive medical advice, tests, treatment, diagnosis or were prescribed drugs in the 12 months before the start of **Your Trip**.

This **Pre-existing Medical Condition** definition also applies to any person covered by this **Policy** or whose health **Your Trip** is dependent on.

“**Serious Injury or Illness**” refers to one or both of the following:

- For **You** or **Your Travel Companion** – an **Injury** or **Illness** where a **Medical Practitioner** medically certifies that **You** or **Your Travel Companion** are unfit to travel.
- For **Your Family Member** – an **Injury** or **Illness** that is life-threatening as confirmed by a **Medical Practitioner**.

“**Serious Public Event**” refers to any of the following:

- A Natural Disaster;
- An epidemic or pandemic declared by the World Health Organisation or the Singapore government;
- A major industrial **Accident**;
- Any event that leads to mass cancellation of public transport to/from/around a location (this includes airports); or
- A scenario in which the relevant government warns against non-essential travel.

“**Travel Companion**” refers to a person with a travel reservation or confirmation to accompany **You** on **Your Trip**.

“**Trip**” refers to a pre-scheduled journey from Singapore to an overseas destination that takes place during the **Period of Insurance**. A **Trip** begins when **You** leave **Your Home**, or workplace (whichever is later) to start **Your Trip**, and ends the earlier of when **You** arrive at **Your Home**, or workplace, or three hours after **You** land in Singapore.

General Provisions

1. THIS POLICY

This Contract, the Travel Insurance Summary and any Endorsements attached by **Us** collectively form this **Policy**. It is proof of an insurance contract between the **Policyholder** and **Us (FWD Singapore Pte. Ltd.)**. An “Endorsement” is any additional document attached to this **Policy** outlining adjustments to the standard terms and conditions that **We** have made as a condition to providing this **Policy**.

This **Policy** is offered on the basis that **You** and anyone insured by this **Policy** comply with all of the terms and conditions set out in this **Policy**. If not, **We** have the right to either decline **Your** claims or cancel this **Policy** and treat it as never having existed.

Any person who is not a party to this **Policy** has no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Insurance cover under this **Policy** is for travel within the Covered Geographical Area stated in **Your** Travel Insurance Summary.

Please read this **Policy** carefully, including the attached Travel Insurance Summary and visit **Us** at www.fwd.com.sg or contact **Us** on +65-6820-8888 or contact.sg@fwd.com if **You** have any questions.

2. IMPORTANT THINGS TO KNOW

Each benefit provided by this **Policy** has a maximum amount **We** will pay under that benefit. Please check the Table of Benefits to make sure this **Policy** is adequate for **Your** needs.

You are insured under this **Policy** when participating in those recreational and sports activities that are managed by a licensed commercial operator only if **You** follow the rules and safety procedures (including wearing appropriate safety equipment) that the operator requires or recommends and **You** are not participating as a professional or receiving a financial reward or incentive.

Please take time to read the ‘General Exclusions’ section that outlines scenarios where **We** will not be legally responsible for paying a claim.

If **You** are entitled to a refund, reimbursement or compensation from any other person or source (including other insurance policies, transport providers, accommodation providers, manufacturers, employment benefits or government schemes), the amount that **We** are legally responsible to pay for any given benefit is limited to the portion that those third-parties are not required to pay, up to the limit for that benefit stated in the Table of Benefits.

Except for the Personal Accident benefit, if **Your Trip** is insured under more than one travel policy issued by **Us**, **Your** insurance coverage will be limited to only one policy – the **Policy** providing **You** the highest benefit level for any given benefit. **Your** Travel Insurance Summary states whether this **Policy** is a Family Plan. Specific benefit limits apply to some of the benefits provided by Family Plans. These limits are stated in the Table of Benefits. For Group Plans, benefit amounts and limits will apply separately for each **Insured Person**.

Please inform **Us** immediately if any details in **Your** Travel Insurance Summary are not accurate. The Law as per Section 25(5) of the Insurance Act requires that **We** inform **You** of **Your** duty to fully and faithfully tell **Us** everything **You** know or could reasonably be expected to know that is relevant to **Our** decision to insure **You**. Otherwise, **We** have the right to either decline **Your** claims or cancel this **Policy** and treat it as never having existed. In the event that **We** decide to maintain **Your** cover, **We** may charge an additional premium. **We** may also cancel or rescind this **Policy** if any submitted claim is fraudulent or if **We** are required to do so under the laws

or regulations of Singapore.

3. GOVERNING LAW AND CURRENCY

This Policy is governed by the Republic of Singapore's laws.

All amounts **You** or **We** are required to pay in relation to this **Policy** will be in Singapore dollars. **We** will convert any expenses **You** incur overseas (that **You** can claim from **Us**) into Singapore dollars at a reasonable foreign currency exchange rate **We** choose. **We** are not legally responsible for any exchange rate-related losses that **You** may have.

We will not provide any benefit under this **Policy** if providing that benefit is prohibited under any economic and trade sanctions applicable in Singapore.

4. WHO IS ELIGIBLE

To purchase this **Policy**, the **Policyholder** must hold a valid Singapore identification document (such as a Singapore National Registration Identification Card (NRIC), employment pass, work permit, long-term visit pass or student pass).

Benefits under this **Policy** are only available to **You** if **You** hold a valid Singapore identification document (such as a Singapore NRIC, employment pass, work permit, long-term visit pass or student pass), and start and end **Your Trip** in Singapore (unless otherwise agreed by **Us** in writing).

5. WHEN INSURANCE COVER BEGINS AND ENDS

Insurance cover under this **Policy** applies for **Trip** that begin within the **Period of Insurance**.

Insurance cover for Trip Cancellation and Loss of Deposit, Trip Postponement and Insolvency Protection benefits starts from the date **Your Trip** is booked or 30 days before **Your Trip** starts, whichever is later. Please note that if **You** have bought a Single Trip Plan less than three days before **Your Trip** starts, these benefits are not available, unless arising from **Your** death or the death of **Your Travel Companion, Your Family Member** or any person that **Your Trip** is dependent on.

Insurance cover for all other benefits starts when **You** leave **Your Home** or workplace (whichever is later) to start **Your Trip**.

Insurance cover ends on the earlier of the following:

- This **Policy's** Coverage End Date;
- The earlier of either three hours after **You** pass through Singapore Immigration or **Your** arrival at **Your Home** or workplace;
- 180 days after **Your Trip** started, if **You** bought a Single Trip Plan or 90 days after **Your Trip** started, if **You** bought an Annual Plan; and
- Termination triggered within any other terms and conditions of this **Policy**.

Policy Benefits

6. EMERGENCY MEDICAL EVACUATION

You can claim this benefit if:

- **You** are in a life-threatening medical condition because **You** suffer an unexpected **Illness** or **Injury** during **Your Trip** and **We** believe it is **Medically Necessary** to move **You** to a medical facility for treatment (whether overseas or in Singapore); or
- **You** need to return to Singapore to recover, or for continued treatment after **You** have been moved to an overseas medical facility for treatment as described above; or
- **You** die after suffering an unexpected **Illness** or **Injury** while **You** are overseas on **Your Trip**.

What **We** will pay:

If **You** suffer an **Injury** or **Illness**:

- **We** will pay for any necessary expenses **We** spend when using air ambulance, surface ambulance, regular air transport, railroad, land or sea transport, or any other appropriate method to move **You** to the medical facility for treatment; and
- **We** will pay for the administrative fees **Your** airline or travel agent charges for changing **Your** travel dates and/or destinations if **You** are able to use **Your** existing return ticket to travel back to Singapore.

If **You** die:

- **We** will pay the necessary expenses that **We** spend to return **Your** body to Singapore or to **Your Home Country** (as elected by
- **Your** legal representative). These expenses include those reasonably incurred for services and supplies provided by the overseas mortician or undertaker such as the cost of embalment and cremation (if so elected by **Your** legal representative) and a basic casket or urn. These expenses do not include those related to religious ceremonies or rites.

You should note that:

- To be eligible for this benefit, **You** must call **Our** Emergency Assistance at **+65-6322-2072** and **We** will make the final decision on the most appropriate medical facility and transport method based on **Your** location and **Our** assessment of the severity of **Your** medical condition or circumstances.
- Any **Medically Necessary** costs that **You** incur after **You** return to Singapore can be claimed under the ‘Medical Expenses Incurred In Singapore’, or ‘Chinese Medicine Practitioner, Physiotherapist and Chiropractor Expenses’ benefits (as appropriate).
- Any **Medically Necessary** costs that **You** incur while overseas can be claimed under the “Medical Expenses Incurred Overseas”.
- Any expenses **You** already paid for but eventually were unable to make use of, such as the return portion of **Your** airfare, or part of **Your** accommodation can be claimed under the ‘Trip Cut Short’ benefit.
- If **You** die, this **Policy** will automatically terminate once **Your** body has cleared customs in Singapore or **Your Home Country** unless multiple people are insured under this **Policy**, in which case insurance coverage will cease for **You** but will continue for all other **Insured Persons**.

What is not covered:

Any childbirth or pregnancy complications, unless these complications endanger the mother’s life, or the unborn **Child/Children’s** life (only if pregnancy is at six-months or more).

7. TRIP CANCELLATION AND LOSS OF DEPOSIT

You can claim this benefit if **You** cancel **Your Trip** or change a **Travel Companion** due to any of the following reasons, if they happen 30 or fewer days before **Your** scheduled departure date:

- **You** or a **Travel Companion** suffers a **Serious Injury** or **Illness**, is not allowed by government authorities to travel because he or she contracted an infectious disease, or dies;
- A **Family Member** or any person that **Your Trip** is dependent on suffers a **Serious Injury** or **Illness** or dies;
- **You** or a **Travel Companion** are required to be a witness in court during the date(s) **You** intended to go on **Your Trip**;
- **Your** or a **Travel Companion’s Home** suffers serious damage due to a fire, storm, flood or **Natural Disaster** and, as a result, **You** or **Your Travel Companion** have no choice but to cancel **Your Trip**;
- A **Serious Public Event** is declared in Singapore or one of **Your** planned destinations;
- **You** are a **Child**, and **Your** guardian, who is also a **Travel Companion**, has to cancel **Your Trip** because of one of the reasons listed above; or
- **Your** flight is cancelled by the airline and no alternative flight is provided to **You** to reach **Your** destination within 24 hours, as a result, **You** or **Your Travel Companion** have to cancel **Your Trip**.

What **We** will pay:

We will reimburse any costs **You** have already paid and which **You** cannot get back or are legally responsible for paying (including cancellation fees), up to the limit stated in the Table of Benefits.

You should note that:

- If **You** need to cancel **Your Trip** due to a **Serious Injury** or **Illness** occurring after **You** have bought this **Policy** and before the start of **Your Trip**, **We** will pay **You** the Trip Cancellation and Loss of Deposit benefit. If **You** choose to travel despite knowledge of a **Serious Injury** or **Illness**, **You** will not be covered for any claims that result from the **Serious Injury** or **Illness**.

- In the event that **You** have to cancel **Your Trip**, **You** must immediately inform **Your** travel agent, transport provider, accommodation provider or tour operator.
- This **Policy** will automatically terminate when this benefit becomes payable under a Single Trip Plan unless multiple people are insured under this **Policy**, in which case insurance coverage will cease for the person(s) who cancels their **Trip** but will continue for all other **Insured Persons**.

What is not covered:

- Any claim if **You** bought **Your Policy** less than three days before the start of **Your Trip** under a Single Trip Plan, unless arising from **Your** death or the death of **Your Travel Companion, Your Family Member** or any person that **Your Trip** is dependent on.
- Compensation for any customer loyalty points **You** used to pay for any part of **Your Trip**.

8. TRIP POSTPONEMENT

You can claim this benefit if **You** postpone **Your Trip** or change itinerary due to any of the following reasons, if they happen 30 or fewer days before **Your** scheduled departure date:

- **You** or a **Travel Companion** suffers a **Serious Injury** or **Illness**, is not allowed by government authorities to travel because he or she contracted an infectious disease, or dies;
- A **Family Member** or any person that **Your Trip** is dependent on suffers a **Serious Injury** or **Illness** or dies;
- **You** or a **Travel Companion** are required to be a witness in court during the date(s) **You** intended to go on **Your Trip**;
- **Your** or a **Travel Companion's Home** suffers serious damage due to a fire, storm, flood or **Natural Disaster** and, as a result, **You** or **Your Travel Companion** have no choice but to change **Your** original **Trip** schedule;
- The Singapore government issues a travel advisory advising against travel to one of **Your** planned destinations;
- A **Serious Public Event** is declared in Singapore or one of **Your** planned destinations; or
- **You** are a **Child**, and **Your** guardian, who is also a **Travel Companion**, has to postpone **Your Trip** because of one of the reasons listed above.

What **We** will pay:

We will reimburse the following costs when **You** reorganise **Your Trip**, up to the limit stated in the Table of Benefits:

- Rebooking Fees charged by **Your** travel agent, transport provider, accommodation provider, or tour operator as long as it is within the same class or category from what **Your** original itinerary listed; and
- Any costs **You** have already paid but cannot get back or are legally responsible for paying as a result of the postponement.

For the purpose of this section, "Rebooking Fees" means **Your** reasonable transport expenses (for air, sea or land travel) and accommodation expenses together with any administrative fees incurred by **You** to make the **Trip** after the postponement of the original **Trip**.

You should note that:

In the event that **You** have to postpone **Your Trip**, **You** must immediately inform **Your** travel agent, transport provider, accommodation provider or tour operator.

What is not covered:

- Any claim if **You** bought **Your Policy** less than three days before the start of **Your Trip** under a Single Trip Plan, unless arising from **Your** death or the death of **Your Travel Companion, Your Family Member** or any person that **Your Trip** is dependent on.
- Compensation for any customer loyalty points **You** used to pay for any part of **Your Trip**.

9. TRIP CUT SHORT

You can claim this benefit if, while **You** are overseas, **You** cut short **Your Trip** and return to Singapore because of any of these reasons:

- **You** or a **Travel Companion** suffers a **Serious Injury** or **Illness** or dies;
- A **Family Member** or any person **You** plan to stay with during **Your Trip** suffers a **Serious Injury** or **Illness** or dies;
- The Singapore government issues a travel advisory advising against travel to one of **Your** planned destinations;

- A **Serious Public Event** is declared in Singapore or one of **Your** planned destinations;
- The aircraft **You** are onboard is hijacked for more than 12 hours; or
- **You** are a **Child**, and **Your** guardian, who is also **Your Travel Companion**, has to cut short **Your Trip** because of one of the reasons listed above.

What **We** will pay:

We will reimburse the following costs incurred as a result of cutting short **Your Trip**, up to the limit stated in the Table of Benefits:

- Any additional transport and accommodation expenses (economy-class for transport and standard room for hotel) **You** have to bear during **Your** return to Singapore;
- Cancellation fees charged by **Your** travel agent, transport provider, accommodation provider, or tour operator; and
- Costs **You** have already paid but cannot get back or are legally responsible for paying as a result of **Your** itinerary change.

You should note that:

- This **Policy** will automatically terminate when the **Insured Person** returns to Singapore under a Single Trip Plan unless multiple people are insured under this **Policy**, in which case insurance coverage will cease for the person(s) who cut their **Trip** short but will continue for all other **Insured Persons**.
- **You** can only claim under either Trip Cut Short, Trip Diversion, Travel Delay, Missed Connections or Insolvency Protection for the same event. **We** will pay only under one of these benefits that gives **You** the highest payout, for the same event.

What is not covered:

Compensation for any customer loyalty points **You** used to pay for any part of **Your Trip**.

10. TRIP DIVERSION

You can claim this benefit if the public transport **You** are scheduled to travel in during **Your Trip** is diverted to another destination and **You** are not the cause of the diversion.

What **We** will pay:

We will compensate **You** per six-hour period that **You** are delayed in reaching **Your** scheduled destination as a result of the diversion. **We** calculate the length of the delay based on number of hours between **Your** original scheduled arrival and **Your** actual arrival time. The amount that **You** will receive for this benefit is stated in the Table of Benefits.

You should note that:

You can only claim under either Trip Cut Short, Trip Diversion, Travel Delay, Missed Connections or Insolvency Protection for the same event. **We** will pay only under one of these benefits that gives **You** the highest payout, for the same event.

11. TRAVEL DELAY

You can claim this benefit if the public transport **You** are scheduled to travel in during **Your Trip** is delayed for six continuous hours or longer and **You** are not the cause of the delay. This includes delays if **You** are compulsorily allocated to another departure time because **Your** transport is overbooked.

What **We** will pay:

We will compensate **You** per six-hour period that **You** are delayed in reaching **Your** scheduled destination. **We** calculate the length of the delay based on number of hours between **Your** original scheduled arrival and **Your** actual arrival time. The amount that **You** will receive for this benefit is stated in the Table of Benefits.

You should note that:

- **You** must provide **Us** with copies of written proof from the public transport operator or their handling agents stating the number of hours **You** were delayed along with the reason for the delay.

- **You** can only claim under either Trip Cut Short, Trip Diversion, Travel Delay, Missed Connections or Insolvency Protection for the same event. **We** will pay only under one of these benefits that gives **You** the highest payout, for the same event.

12. MISSED CONNECTIONS

You can claim this benefit if **You** miss **Your** travel connection when the public transport **You** are scheduled to travel in arrives late and **You** are stranded for six continuous hours or longer because there were no other available travel alternatives.

What **We** will pay:

We will compensate **You** per six-hour period that **You** are stranded due to a missed travel connection. The amount that **You** will receive for this benefit is stated in the Table of Benefits.

You should note that:

- To be eligible for this benefit, the scheduled period between **Your** connections must be no shorter than the period recommended by the public transport operator(s).
- **You** must provide **Us** with copies of written proof from the public transport operator or their handling agents stating the number of hours **You** were delayed along with the reason for the delay.
- **You** can only claim under either Trip Cut Short, Trip Diversion, Travel Delay, Missed Connections or Insolvency Protection for the same event. **We** will pay only under one of these benefits that gives **You** the highest payout, for the same event.

13. INSOLVENCY PROTECTION

You can claim this benefit if **Your Trip** is cancelled unavoidably before **Your** scheduled departure date because the travel agent, transport provider, tour operator, and/or accommodation provider responsible for all or part of **Your Trip** is declared Insolvent.

“Insolvent” and “Insolvency” refers to an individual or entity’s inability to pay his, her, or its debt, resulting in the total cessation of their business due to either:

- Declared insolvency, with or without filing for bankruptcy or a comparable process; or
- An owner or employee with prior convictions for fraudulent or dishonest acts, or is under investigation on a charge of a fraudulent or dishonest act, illegally running away with monies belonging to the business.

What **We** will pay:

We will reimburse the following costs incurred in cancelling **Your Trip**, up to the limit stated in the Table of Benefits:

- Any costs **You** have already paid but cannot get back (including travel, accommodation, concerts, tours) or are legally responsible for paying as a result of the change of itinerary; or
- Cancellation fees charged by **Your** travel agent, transport provider, accommodation provider, or tour operator.

You should note that:

- This **Policy** will automatically terminate when this benefit becomes payable under a Single Trip Plan unless multiple people are insured under this **Policy**, in which case insurance coverage will cease for the person(s) who cancels their **Trip** but will continue for all other **Insured Persons**.
- **You** can only claim under either Trip Cut Short, Trip Diversion, Travel Delay, Missed Connections or Insolvency Protection for the same event. **We** will pay only under one of these benefits that gives **You** the highest payout, for the same event.

What is not covered:

Any claim if **You** bought **Your Policy** less than three days before the start of **Your Trip** under a Single Trip Plan.

14. BAGGAGE DELAY

You can claim this benefit if **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by any transport provider but eventually reaches **You** six continuous hours or longer after **Your** arrival at **Your** scheduled destination or when **You** return to Singapore.

What We will pay:

We will compensate You per six-hour period that Your baggage is delayed in reaching Your scheduled destination. The amount that You will receive is stated in the Table of Benefits.

You should note that:

- You must provide Us with copies of written proof from the public transport operator or their handling agents stating the number of hours You were without Your baggage along with the reason for the baggage delay.
- For this benefit, this Policy pays compensation per claim, not per piece of baggage. However, We will not pay for multiple claims associated with the same baggage.

15. THEFT OF OR DAMAGE TO BAGGAGE OR PERSONAL BELONGINGS

You can claim this benefit if Your baggage or personal belongings are stolen or **Accidentally** damaged, while You are on Your Trip. You can also claim this benefit if Your baggage is lost while in the custody and care of the airlines You fly on during Your Trip.

What We will pay:

We will compensate You for the loss or damage suffered, up to the limit stated in the Table of Benefits. We will use the table below as a guide for determining the items' fair value:

What We cover	What We pay upon Proof of Purchase	What We pay without Proof of Purchase
Mobiles and tablets	$[(24 - \text{Age of the item in months}) / 24 \text{ months}] \times$ Price of the item as per Proof of Purchase or S\$50, whichever is higher	Up to S\$50 per article or pair or set of articles and up to a maximum of 5 articles or 5 pairs or sets of articles
Laptops and other electronic devices	$[(36 - \text{Age of the item in months}) / 36 \text{ months}] \times$ Price of the item as per Proof of Purchase or S\$50, whichever is higher	
Personal belongings including luggage	$[(60 - \text{Age of the item in months}) / 60 \text{ months}] \times$ Price of the item as per Proof of Purchase or S\$50, whichever is higher	

We will decide whether to replace, repair or pay a cash equivalent for Your stolen or damaged items. In assessing the claim payable, We will take into consideration wear, tear and depreciation. If We assess a damaged item to be economically beyond repair, We will treat it as lost (and ownership of these items will be transferred to Us from You). We will not pay more than the original purchase price for any of Your stolen or damaged items.

You should note that:

- Stolen or damaged items claimable under this benefit must have been in Your possession or supervised care, checked-in, properly secured in a locked facility or in the care of an authorised party (including transport and accommodation providers). If none of these can be proven, We have the right to decline Your claim.
- If You suffer loss to items covered under the 'Loss of Travel Documents and Theft of Money' benefit, We will pay only under the 'Loss of Travel Documents and Theft of Money' benefit, up to the limit stated in the Table of Benefits.
- You must take all reasonable measures to find any lost items. You must report any stolen item to the police or a relevant authority in the country where the loss occurs, within 24 hours of discovering the theft.
- You must obtain and show Us the written report from the police or relevant authority in the country where the loss occurs that states You filed a report with them.
- We will reduce Your claim by the amount the airlines or accommodation provider or manufacturer (if Your damaged item is still under warranty) has refunded You.
- We will only pay Your claim after You have provided Us with the written proof that Your claim has been rejected or partially paid by the transport or accommodation provider or manufacturer (if Your damaged item is still under warranty).

- If **You** do not do the above, **You** will not be able to claim under this benefit.
- Any claim **You** make under the Delayed Baggage benefit will be deducted from the amount **You** claim under this benefit.
- When determining the claim limits for this benefit:
 - “Laptop” refers to a portable computer that functions the same way as a desktop computer, and includes the battery charger and any other accessories or attachments that come with it as standard. Tablets are not considered laptops;
 - “Tablet” refers to a mobile computer with a touchscreen display of 7 inches or larger;
 - **We** will consider each pair or set of items as one item only. For example, a pair of earrings will be considered one item, even if **You** bought each one separately; and
 - “Proof of Purchase” includes but is not limited to receipts, invoices or credit card statement.

What is not covered:

Any of the following: animals; perishables and consumables; information stored on electronic storage devices such as an electronic book; motorised vehicles of any form (including accessories) and musical instruments.

16. LOSS OF TRAVEL DOCUMENTS & THEFT OF MONEY

You can claim this benefit if **You** lose **Your** passport or other travel documents and/or if **Your** Money is stolen from **You** while **You** are overseas on **Your** Trip.

What **We** will pay:

We will reimburse the following, up to the limit stated in the Table of Benefits:

- The theft of cash or travellers’ cheques;
- The costs to replace **Your** passport or other travel documents, any costs or penalties charged by **Your** transport provider to issue **You** with replacement travel tickets; and
- Any reasonable additional travel or hotel accommodation, along with communication expenses **You** incur purely because **You** were organising for **Your** lost items to be replaced (other incidental expenses not listed here are not reimbursable).

You should note that:

- **You** can call **Our** Emergency Assistance at **+65-6322-2072** for advice on how to replace **Your** lost or stolen documents.
- Lost or stolen items claimable under this benefit must have been in **Your** possession or supervised care, properly secured in a locked facility or in the care of an authorised party (including transport and accommodation providers). If none of these can be proven, **We** have the right to decline **Your** claim.
- **You** must take all reasonable measures to find any lost items. **You** must report any lost or stolen item to the police or a relevant authority in the country where the loss occurs within 24 hours of discovering the theft.
- **You** must obtain and show **Us** the written report from the police or relevant authority in the country where the loss occurs that states **You** filed a report with them.
- **We** will reduce **Your** claim by the amount the transport or accommodation provider has refunded **You**.
- **We** will only pay **Your** claim after **You** have provided **Us** with the written or documentary proof that **Your** claim has been rejected or partially paid by the transport or accommodation provider.
- If **You** do not do the above, **You** will not be able to claim under this benefit.

For the purpose of this section, “Money” means cash or travellers’ cheque.

17. FRAUDULENT PERSONAL CREDIT CARD USE

You can claim this benefit if unauthorised charges are made on **Your** personal credit card(s) while **You** are overseas on **Your** Trip.

What **We** will pay:

We will reimburse unauthorised charges **You** are legally responsible for, up to the limit stated in the Table of Benefits.

You should note that:

- **You** must report the theft of **Your** credit card(s) to **Your** credit card(s) issuer and the police in the country where the loss occurs within 24 hours of discovering **Your** stolen credit card(s) or any unauthorised charges.

- **You** must also follow all of **Your** credit card(s) issuer's terms and conditions in relation to reporting unauthorised charges or lost credit card(s).
- **You** must also obtain and show **Us** the written report from the police or relevant authority in the country where the loss occurs that states **You** filed a report with them.
- If **You** do not do the above, **You** will not be able to claim under this benefit.

What is not covered:

Any unauthorised charges made by **Your Family Member**, **Travel Companion**, or any person **You** entrust with **Your** credit card(s) details.

18. PERSONAL LIABILITY WHILE ON YOUR TRIP

You can claim this benefit if **You** are held legally responsible for the **Accidental** death of or bodily **Injury** to a third party and/or loss or damage to a third party's property while **You** are overseas on **Your Trip**. The third party cannot be an **Interested Party**.

What **We** will pay:

We will pay any damages (aside from any punitive damages) awarded against **You** by or obtained from a court of competent jurisdiction as well as legal costs and expenses for representing or defending **You**, up to the limit stated in the Table of Benefits.

You should note that:

- In order to claim under this benefit, **You** must not admit legal responsibility to anyone, negotiate any payment, or refuse any claim unless **You** have prior written permission from **Us**.
- If **We** are legally responsible for a claim under this benefit, **We** may – at **Our** sole discretion – arrange for representation at and undertake the defence in any inquest or official inquiry. **We** must agree to all legal costs and/or expenses before **You** officially engage **Your** own lawyer to act in **Your** defence.

What is not covered:

- Any damages resulting from a criminal proceeding;
- Any claim for loss of or damage to property in **Your** care or custody;
- Any legal responsibility that results from **You** owning or using firearms, animals, motorised vehicles, watercraft or aircraft of any description including drones, remote controlled motorised devices or bicycles; or
- Any damages that result from or are connected to **Your** trade, business, or profession.

19. PERSONAL ACCIDENT

You can claim this benefit if **You** suffer an **Accidental Injury** while **You** are overseas and this **Injury** solely and directly causes **Your** death, or leads to permanent disability within 90 days of the **Accident**.

What **We** will pay:

We will pay **You** or **Your** legal representatives a percentage of the Personal Accident Sum Insured stated in the Table of Benefits based on the severity of **Your Injury** as per the table below:

Severity of Your Injury	Percentage of Overall Personal Accident benefit
Fatal Injury directly resulting in death	100%
Total and Permanent Disability	
Total and permanent severance or loss of use of two or more limbs above the wrist/ankle	
Total and permanent loss of all sight in both eyes	
Third degree burns to 8% or more of the head or more than 20% of the body	
Third degree burns to between 5% and 8% of the head or between 15% and 20% of the body	50%
Total and permanent severance or loss of one limb above the wrist/ankle	
Total and permanent loss of all sight in one eye	
Total and permanent loss of all hearing in one ear	
Total and permanent loss of speech	

You should note that:

- Death, total and permanent severance, or loss of use must occur within 90 days of the **Accident** for a claim under this benefit to be valid. Total and permanent severance or loss of use must be beyond cure either by surgical or other treatment and must be diagnosed by a **Medical Practitioner** approved by **Us**.
- If **You** suffer more than one of the injuries listed above in the same **Accident**, **We** will pay the total of all amounts, up to a maximum of 100% of the Personal Accident Sum Insured.
- If the public transport **You** are travelling on disappears, becomes wrecked, or sinks, and, subsequently, **Your** body is not found, **We** will consider **You** deceased. In this case, **We** will pay this benefit when an official death certificate is released, or one year has passed since the **Accident** (whichever is earlier).
- **“Total and Permanent Disability”** refers to one or both of the following:
 1. As a result of the **Accident**, a person has for six continuous months been:
 - Unable to perform the duties of his/her occupation or engage in any productive occupation or work;
 - Under the regular and personal care of a **Medical Practitioner** approved by **Us**;
 - Following the advice of the same **Medical Practitioner** and taking all reasonable measures to return to work; and
 - Incapacitated to such an extent that, after considering all relevant medical and other evidence, a **Medical Practitioner** approved by **Us** professionally considers him or her unlikely ever to engage in any business, profession or occupation for the remainder of his or her lifetime.
 2. As a result of the **Accident**, a person has for six continuous months been:
 - Unable to perform three or more **Activities of Daily Living** (with or without the use of medical aids) without another person assisting him or her every single time;
 - Under the regular and personal care of a **Medical Practitioner** approved by **Us**;
 - Following the advice of the same **Medical Practitioner** and taking all reasonable measures to rehabilitate; and
 - Incapacitated to such an extent that, after considering all relevant medical and other evidence, a **Medical Practitioner** approved by **Us** professionally considers him or her unlikely able to perform three or more **Activities of Daily Living** (with or without the use of medical aids) without another person assisting him or her every single time for the remainder of his or her lifetime.
- For the purpose of this section, **“Activities of Daily Living”** refers to the following:
 - Washing: the ability to wash oneself in the bathtub or shower (including independently getting in and out of the bath or shower);
 - Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs, or other surgical appliances;
 - Transferring: the ability to move from a bed to an upright chair or wheelchair, and vice versa;
 - Mobility: the ability to move from one room to another across level surfaces, from room to room on level surfaces (does not include walking up or down any staircases);

- Continence: the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene; and
- Feeding: the ability to feed oneself once food has been prepared and made available.

20. MEDICAL EXPENSES INCURRED OVERSEAS

You can claim this benefit if, **You** incur **Medically Necessary** medical expenses solely and directly because **You** suffer an unexpected **Illness** or **Injury** while **You** are overseas on **Your Trip**.

What **We** will pay:

We will reimburse **You** for **Medically Necessary** medical expenses, up to the limit stated in the Table of Benefits. This includes the reasonable cost of ambulance transportation, treatment by a **Medical Specialist** (but only upon referral by a **Medical Practitioner** or in the event of an emergency), and mobility aids, and medical equipment to assist **Your** recovery.

What is not covered:

Dental treatment claims resulting solely and directly from an **Accident**, but which are not classified as **Medically Necessary**.

21. MEDICAL EXPENSES INCURRED IN SINGAPORE

You can claim this benefit if, after **You** return to Singapore, **You** incur **Medically Necessary** medical expenses for treatment solely and directly because **You** suffered an unexpected **Illness** or **Injury** while **You** were overseas on **Your Trip**.

If **You** did not seek medical treatment for the **Illness** or **Injury** while overseas, **You** must seek medical treatment within 48 hours of **Your** return to Singapore to be eligible for this benefit.

What **We** will pay:

We will reimburse **Medically Necessary** medical expenses related to **Your Illness** or **Injury** that **You** incur within 30 days of **Your** return to Singapore, up to the limit stated in the Table of Benefits. This includes the reasonable cost of ambulance transportation, treatment by a **Medical Specialist** (but only upon referral by a **Medical Practitioner** or in the event of an emergency), and mobility aids, and medical equipment to assist **Your** recovery.

You should note that:

- If **You** sought medical treatment for **Your Illness** or **Injury** while overseas, **You** must provide a copy of the written report from the treating Medical Practitioner and submit along with **Your** original medical bills and receipts.
- If **Your** expenses under this section is covered by another insurance policy, **We** will only be responsible for payment of claims that are not paid by the other insurance company.

What is not covered:

Dental treatment claims resulting solely and directly from an **Accident**, but which are not classified as **Medically Necessary**.

22. CHINESE MEDICINE PRACTITIONER, PHYSIOTHERAPIST AND CHIROPRACTOR EXPENSES

You can claim this benefit if, while **You** are overseas or after **Your** return to Singapore, **You** receive treatment by a Chinese Medicine Practitioner, Physiotherapist and/or Chiropractor solely and directly because **You** suffer an unexpected **Illness** or **Injury** while **You** are overseas on **Your Trip**.

If **You** did not receive treatment for the **Illness** or **Injury** while **You** were overseas, **You** must seek treatment from a Chinese Medicine Practitioner, Physiotherapist and/or Chiropractor within 48 hours of **Your** return to Singapore to claim under this benefit.

What **We** will pay:

We will reimburse reasonable and necessary Chinese Medicine Practitioner, Physiotherapist and/or Chiropractor expenses related to **Your Illness or Injury** that **You** incur while overseas or after **You** return to Singapore, up to the limit stated in the Table of Benefits, or when 30 days have passed since **You** returned to Singapore – whichever comes first.

You should note that:

- If **Your** expenses under this section is covered by another insurance policy, **We** will only be responsible for payment of claims that are not paid by the other insurance company.
- “Chinese Medicine Practitioner” refers to a legally licensed herbalist, acupuncturist or bone-setter registered to practise within the scope of his or her licence under the laws of the country where he or she operates.
- “Chiropractor” refers to a legally licensed practitioner in chiropractic medicine registered to practise within the scope of his or her licence under the laws of the country where he/she operates.
- “Physiotherapist” refers to a legally licensed practitioner in physiotherapy registered to practise within the scope of his or her licence under the laws of the country where he/she operates.
- For the purposes of this **Policy**, an **Interested Party** is excluded from being a Chinese Medicine Practitioner, Chiropractor or Physiotherapist.

23. DAILY HOSPITAL CASH WHILE OVERSEAS

You can claim this benefit if **You** are **Confined to Hospital** while overseas solely and directly because **You** suffer an unexpected **Illness or Injury** while **You** are on **Your Trip**.

What **We** will pay:

For each continuous 24-hour period **You** are **Confined to Hospital**, **We** will pay the daily cash amount stated in the Table of Benefits. The daily cash amount payable doubles while **You** are **Confined** in an Intensive Care Unit or involuntary quarantined because **You** have contracted an infectious disease.

We will pay up to the maximum number of days of **Confinement** stated in the Table of Benefits.

“Intensive Care Unit” refers to a class of rooms within a **Hospital** designated for the treatment of in-patients who are acutely ill or in critical conditions. These rooms:

- Have additional services and equipment provided on a 24-hour operating basis, including full facilities for resuscitating critically ill in-patients;
- Are equipped for continuous monitoring of critically ill in-patients’ vital functions; and
- Have different charges from non-Intensive-Care-Unit rooms and typically cost more per night.

You should note that:

Unless **We** agree otherwise, payment will be made after **Your Confinement** has ended.

24. DAILY HOSPITAL CASH WHILE IN SINGAPORE

You can claim this benefit if, after **You** return to Singapore, **You** are **Confined to Hospital** solely and directly because **You** suffered an unexpected **Illness or Injury** while **You** were overseas on **Your Trip**.

What **We** will pay:

For each continuous 24-hour period **You** are **Confined to Hospital**, **We** will pay the daily cash amount stated in the Table of Benefits. The daily cash amount payable doubles while **You** are **Confined** in an Intensive Care Unit or involuntary quarantine because **You** have contracted an infectious disease. **We** will pay up to the maximum number of days of **Confinement** stated in the Table of Benefits.

You should note that:

Unless **We** agree otherwise, payment will be made after **Your Confinement** has ended.

25. AUTOMATIC POLICY EXTENSION

For this benefit, this **Policy's Period of Insurance** will automatically be extended free of charge if **You** return to Singapore is delayed by a **Serious Public Event**, **You** are **Confined** in an overseas **Hospital** on the recommendation of a **Medical Practitioner**, or government authorities did not allow **You** to travel because **You** have contracted an infectious disease. The maximum number of days that **We** will extend **Your Policy** is stated in the Table of Benefits.

26. EMERGENCY PHONE CHARGES

You can claim this benefit if:

- **You** call **Our** Emergency Assistance to engage one of their services which are covered under this **Policy**; or
- **You** suffer a **Serious Illness** or **Injury** during **Your Trip** and, in sourcing support and advice, **You** call the police, medical facilities, consulates or **Your Family Members** in Singapore.

What **We** will pay:

We will reimburse phone charges that **You** incur, up to the limit stated in the Table of Benefits.

You should note that:

You must provide copies of official receipts or invoices confirming the phone charges that have been paid.

27. HOSPITALISATION VISIT

You can claim this benefit if **You** are **Confined** to **Hospital** for at least five continuous days solely and directly from an unexpected **Illness** or **Injury** while **You** are overseas on **Your Trip**, and a **Medical Practitioner** assesses that it is medically inappropriate for **You** to return to Singapore for further treatment and no adult **Family Member** is with **You**.

What **We** will pay:

We will reimburse **You** the reasonable return economy-class transport and hotel accommodation expenses to allow one **Family Member** to travel and be with **You** until a **Medical Practitioner** confirms **You** are fit to continue **Your Trip**, or **Your** return to Singapore, or up to 30 days of **Your Confinement** (whichever is earlier). **We** will reimburse **You** up to the limit stated in the Table of Benefits.

You should note that:

If **You** are **Confined** to **Hospital** and subsequently die, **You** can only claim under either Hospitalisation Visit, Child Companion or Compassionate Travel benefit, **We** will pay only under one of these benefits that gives **You** the highest payout.

28. CHILD COMPANION

You can claim this benefit if, while travelling overseas with one or more **Child(ren)** and no other adults, **You** are **Confined to Hospital** for at least five continuous days solely and directly from an unexpected **Illness** or **Injury** and a **Medical Practitioner** assesses that it is medically inappropriate for **You** to return to Singapore for further treatment.

What **We** will pay:

We will reimburse **You** the reasonable return economy-class transport and hotel accommodation expenses to allow one **Family Member** to travel to be with **You** and accompany the **Child(ren)** back to Singapore. **We** will reimburse **You** up to the limit stated in the Table of Benefits.

You should note that:

If **You** are **Confined** to **Hospital** and subsequently die, **You** can only claim under either Hospitalisation Visit, Child Companion or Compassionate Travel benefit, **We** will pay only under one of these benefits that gives **You** the highest payout.

29. COMPASSIONATE TRAVEL

This benefit can be claimed if **You** die solely and directly from an unexpected **Illness** or **Injury** while **You** are overseas on **Your Trip**, and no adult **Family Member** is present to help arrange for **Your** body's return to Singapore or **Your Home Country**.

What **We** will pay:

We will reimburse the reasonable return economy-class transport and hotel accommodation expenses to allow one **Family Member** to travel and assist in arranging **Your** body's return to Singapore or to **Your Home Country**, up to the limit stated in the Table of Benefits.

You should note that:

If **You** are **Confined** to **Hospital** and subsequently die, **You** can only claim under either Hospitalisation Visit, Child Companion or Compassionate Travel benefit, **We** will pay only under one of these benefits that gives **You** the highest payout.

30. FULL TERRORISM COVER

We will pay the benefits provided by this **Policy** for claims that result directly from any Act of Terrorism during **Your Trip**, subject to the limits and conditions for each benefit.

Act of Terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear.

Optional Benefits

31. CAR RENTAL EXCESS COVER

You can claim this benefit if this **Policy** includes this benefit (as shown in the Table of Benefits) and **You** become legally responsible for paying an excess (or deductible or similar condition) resulting from **Accidental** loss or damage to a rental car from a licensed rental agency during **Your Trip**, provided:

- **You** are either a named driver or co-driver of the rental car and **Your** licence allows **You** to legally drive the rental car in that country;
- The **Accidental** loss or damage happens while **You** are the one driving;
- **You** make sure the rental car has comprehensive motor insurance that will pay for vehicle loss or damage throughout the rental period; and
- **You** follow all the rental agreement's requirements, along with the laws, rules, and regulations of any country **You** drive the rental car in.

What **We** will pay:

We will pay for the excess **You** become legally responsible for, up to the limit stated in the Table of Benefits.

You should note that:

- **You** must provide copies of **Your** car rental agreement, original receipts proving **You** have paid for rental excess, along with any reports related to the rental car's loss or damage.
- **We** will only pay one claim for the insured rental car under this or any other policies while being rented by **You**.

32. SPORTS EQUIPMENT PROTECTOR

You can claim this benefit if **Your** Sports Equipment is stolen or **Accidentally** damaged during **Your Trip**, while in **Your** custody, except when being used in the course of practice or play.

What **We** will pay:

We will compensate **You**, up to the limit stated in the Table of Benefits for:

- Up to S\$100 a day toward the cost of hiring replacement equipment if **Your** Sports Equipment is stolen or damaged;
- Lost or damaged Sports Equipment, after **We** assess them for fair market value at the time of loss and taking into consideration wear, tear and depreciation. **We** will use the scale below as a guide for determining the items' fair market value:
 - Items that **You** buy while on **Your Trip**, 100% of the purchase price (provided that **You** provide documents confirming the item's purchase);
 - Items that are up to one year old, 70% of the purchase price (provided that **You** provide documents confirming the item's purchase);
 - Items that are up to two years old, 50% of the purchase price (provided that **You** provide documents confirming the item's purchase);
 - Items that are over three years old, 20% of the purchase price; (provided that **You** provide documents confirming the item's purchase); or
 - If there is no receipt provided to confirm the proof of purchase of the damaged or stolen item **We** will pay up to the amount of S\$50 per item or pair or set of items and up to a maximum of 5 items or 5 pairs or sets of items.

You should note that:

- **We** will decide whether to replace, repair or pay a cash equivalent for **Your** lost or damaged items. If **We** assess an item as being beyond economical repair, it will be treated as lost and ownership of these items will be transferred to **Us** from **You**.
- **We** will not pay more than the original purchase price of any lost or damaged item.
- When determining the claim limits for this benefit, **We** will consider each pair or set of items as one item only. For example, a pair of skis will be considered one item, even if **You** bought each one separately.
- Lost or damaged Sports Equipment claimable under this benefit must have been in **Your** possession or supervised care, properly secured in a locked facility or in the care of an authorised party (including transport and accommodation providers). If none of these can be proven, **We** have the right to decline **Your** claim.
- **You** must take all reasonable measures to find any lost items. **You** must report any stolen item to the police or a relevant authority in the country where the loss occurs, within 24 hours of discovering the theft.
- **You** must obtain and show **Us** the written report from the police or relevant authority in the country where the loss occurs that states **You** filed a report with them.

For the purpose of this section, "Sports Equipment" includes golf clubs, diving gear, skis (boards and poles), snowboards, wakeboard, bicycling and fishing tackle equipment as well as any specialist apparel intrinsic to diving, skiing and snowboarding. **We** will also cover any other equipment **We** have agreed to in writing before **Your Trip** started.

33. PET CARE

You can claim this benefit if **Your** scheduled return to Singapore is delayed for six continuous hours or longer because the public transport **You** are scheduled to travel in is delayed and **You** are not the cause of the delay. This includes delays if **You** are compulsorily allocated to another departure time because **Your** transport is overbooked.

What **We** will pay:

We will compensate **You** per six-hour period that **You** are delayed in reaching Singapore to offset additional costs incurred in extending **Your** pet's stay in a pet hotel. **We** calculate the length of the delay based on number of hours between **Your** original scheduled arrival and **Your** actual arrival time in Singapore. The amount that **You** will receive for this benefit is stated in the Table of Benefits.

34. HOME CONTENTS COVER

You can claim this benefit if there is loss or damage to **Your** Home Contents within **Your Home** due solely and directly to a fire or burglary during **Your Trip**.

What We will pay:

We will compensate **You**, up to the limit stated in the Table of Benefits, for lost or damaged items, after **We** assess them for fair market value at the time of loss and taking into consideration wear, tear and depreciation. **We** will use the scale below as a guide for determining the items' fair market value:

- Items that are up to one year old, 70% of the purchase price (provided that **You** provide documents confirming the item's purchase);
- Items that are up to two years old, 50% of the purchase price (provided that **You** provide documents confirming the item's purchase); or
- Items that are over three years old, 20% of the purchase price (provided that **You** provide documents confirming the item's purchase).

You should note that:

- **We** will decide whether to replace, repair or pay a cash equivalent for **Your** lost or damaged items. If **We** assess an item as being beyond economical repair, it will be treated as lost and ownership of these items will be transferred to **Us** from **You**.
- **We** will not pay more than the original purchase price of any lost or damaged item.
- If **Your Home** is covered by another insurance policy, **We** will only be responsible for payment of claims that are not paid by the other insurance company.

For the purpose of this section, "Home Contents" means all household furniture and furnishing, domestic electronic appliances and personal belongings, owned by **You**, in **Your Home**, excluding cash and traveller's cheque.

What is not covered:

Loss or damage of business goods or equipment of any kind, motor vehicles and any accessories, and information stored on electronic storage devices.

When Benefits Are Not Payable ("General Exclusions")

This section outlines scenarios that this **Policy** does not insure against. If **We** refuse a claim because of one or more of the below scenarios or as a result of a breach of this **Policy**, and **You** disagree with **Our** decision, **You** are responsible for proving that **We** are legally responsible for that claim. **Our** subsequent payment of the claim will not affect **Our** ability to refuse a claim under any of the other scenarios. These General Exclusions apply to the whole **Policy**.

35. GENERAL EXCLUSIONS

We are not legally responsible for claims that are directly or indirectly caused by, or result from the following:

- **You** are medically unfit for travel, travelling against a **Medical Practitioner's** professional advice, or travelling for the purpose of seeking medical advice, care, or treatment (even if this is not the sole purpose of **Your Trip**);
- Wilful participation by **You**, **Your Travel Companion**, or a **Family Member** in any acts that are illegal and/or unlawful in the country **You** are in;
- Failure or negligence by **You**, **Your Travel Companion**, or a **Family Member** to take reasonable and necessary precautions to protect property, avoid **Injury**, **Illness** or any **Serious Public Event** following warnings through general mass media, including government websites, news channel and social media sites and minimise claims under this **Policy**;
- Events which occur or were known before **Your Policy** commenced;
- **Pre-existing Medical Conditions** (including mental, psychological or psychiatric disorders);
- Examination, retention, confiscation and/or destruction by customs or other officials;
- Normal wear and tear, or gradual deterioration and damage suffered in any cleaning or repair process;

- Incidental expenses or charges incurred apart from those explicitly listed within a benefit. Examples include hotel minibars, entertainment, food, beverages, laundry etc.;
- **You** participate in recreational and sports activities as a professional or to receive a financial reward or incentive;
- Hiking or trekking above 3,000m sea level;
- The consequences of war, riot, revolution or any similar event are not covered if **You** are travelling to a country that is already going through these events prior **Your** visit. However, if **You** are already present in a country and there is an outbreak of such an event then **You** will be covered for up to 60 days from the date of outbreak of the event;
- Claims which are covered by other insurance or which would be paid for by the transportation, accommodation provider, tour operator, travel agency or other providers;
- Any sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related **Illness** including acquired immunity deficiency syndrome (AIDS) or any variations of this however they are caused;
- Pregnancy, childbirth, miscarriage, abortion or any complications arising from these conditions; unless otherwise stated; or
- Any consequential or indirect loss of any kind.

Claiming For Your Benefits

36. HOW TO CLAIM

To make a claim, please call **Our** Emergency Assistance at **+65-6322-2072** or alternatively go to **www.fwd.com.sg** to access **Our** claims portal.

You must inform **Us** as soon as possible and no later than 30 days of an incident which may result in a claim under this **Policy**. **You** must lodge **Your** claim using **Our** standard forms and provide **Us** with any information and assistance that **We** need to process **Your** claim, including attending court to give evidence.

At **Your** own expense, **You** must provide all documentation **We** request to assess **Your** claim. This includes but is not limited to:

- Medical reports and evidence;
- Original invoices and receipts;
- Proof of ownership;
- Police, airline, transport and accommodation reports;
- **Trip** invoices, ticket confirmation, boarding passes, photocopy of passport and visas; and
- Accurate English translations (confirmed by oath if necessary) of any documents if **We** require.

We have the right to reject claims if **You** cannot provide the necessary documentation that **We** request.

At **Our** expense, **We** may ask any **Insured Person** to be medically examined (including a post-mortem examination) when there is a claim for **Injury** or **Illness**.

37. THINGS TO KNOW

We reserve the right to lodge a report with the Singapore or local police if **You** submit a dishonest, intentionally exaggerated, or fraudulent claim. **You** must return any amount in excess of what **You** are not covered for under this **Policy** and that **We** have paid on **Your** behalf.

We pay all property claims based on the value of the items at the time of loss or damage which means **You** will not get back the full purchase price. If **We** pay for any property loss or replacement of, it becomes **Our** property. **You** must keep any property which is damaged and send it to **Us** if **We** request. **You** will need to pay for any postage or transportation costs.

If **You** become aware of any legal action against **You**, **You** must inform **Us** immediately. **You** should also promptly forward every communication that **You** receive relating to the action. **You** must inform **Us** before communicating to any third party (including the police) apart from **Us**. **You** or any person acting for **You**, must not negotiate, admit or reject any claim without **Our** prior written approval.

We can take over any rights to defend or settle any claim and to take proceedings in **Your** name to enforce **You** or **Our** rights against any other person. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, in **Your** name, to recover any payment **We** have made under this **Policy** to anyone else.

Customer Care Process

38. IF YOU HAVE A CONCERN

Please contact the Customer Care Team at **+65-6820-8888** or **www.fwd.com.sg** if **You** have any concern over any matter relating to this **Policy**, or are not pleased with how **Your** claim was handled. Here are **Your** options and how **We** will respond to **Your** concerns:

We will acknowledge receipt of **Your** feedback within three working days while **We** look into the matter. **We** may contact **You** for further information if required within seven working days. **We** will provide **You** with a full reply within 14 working days. If **You** are not satisfied with how **Your** feedback has been handled, **You** can write to:

The Chief Executive Officer
FWD Singapore Pte. Ltd.
6 Temasek Boulevard,
#18-01 Suntec Tower Four,
Singapore 038986

We will respond to **Your** letter within three working days of receipt. If **We** cannot reach a mutually acceptable agreement, **We** will refer **You** to the Financial Industry Disputes Resolution Centre (FIDReC), an independent dispute resolution centre involving financial industry.

FIDReC's address is:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road,
#15-01 City House,
Singapore 068877
Tel: +65-6327-8878
Fax: +65-6327-8488, +65-6327-1089
Email: info@fidrec.com.sg
Web: www.fidrec.com.sg

Please remember to quote **Your** policy number in any communication with **Us** or FIDReC.

39. MEDIATION AND ARBITRATION

If necessary, **We** will offer to settle the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules. Any dispute must have been referred to Financial Industry Disputes Resolution Centre Ltd (FIDReC) as above. If **You** agree to take part in the mediation, both **You** and **We** will participate in good faith and agree to keep the terms of any settlement reached.

If **You** choose to not participate in mediation or if mediation fails, the dispute will be referred to and finally resolved by arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time.

Cancelling This Policy

40. CANCELLING THIS POLICY

You are unable to cancel a Single Trip Policy after **Your** Coverage Start Date. **You** will receive no refund under a Single Trip Policy if **You** have made a claim even if before Coverage Start Date.

You may cancel an Annual Trip Policy if no benefits are payable on **Your Policy**. **We** will refund the portion of premium **You** paid in accordance with the following. **We** will not pay any refund any amounts less than S\$25.

Complete months remaining on Your Policy	11	10	9	8	7	6	5	4	3	2	1	0
Refund of premium payable	75%	65%	55%	45%	35%	30%	25%	20%	15%	10%	5%	0%

41. OUR CANCELLATION RIGHTS

We have the right to cancel this **Policy** at any time by giving **You** seven days’ written notice. If **We** cancel this **Policy**, **We** will send that notice to **Your** last-known postal address and refund 100% of the pro-rata premium for the unexpired period through **Your** original premium payment mode. The cancellation will not prejudice any claim originating prior to cancellation.

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 this **Policy** is automatic and no further action is needed from **You**.

For more information on the types of benefits that are covered under the scheme as well as the limits of coverage where applicable, please contact **Us** or visit the General Insurance Association (www.gia.org.sg) or SDIC websites (www.sdic.org.sg).