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# Travel Insurance Contract

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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
<b>Emergency medical evacuation &amp; repatriation</b>	Unlimited	Unlimited	Unlimited
<b>Trip cancellation and loss of deposit</b>	S\$7,500	S\$10,000	S\$15,000
-overall limit for family plan	S\$18,750	S\$25,000	S\$37,500
<b>Trip postponement</b>	S\$500	S\$1,000	S\$1,500
<b>Trip cut short</b>	S\$5,000	S\$10,000	S\$15,000
-overall limit for family plan	S\$12,500	S\$25,000	S\$37,500
<b>Trip diversion</b> (S\$100 for every six hours diverted overseas)	S\$500	S\$1,000	S\$1,500
<b>Travel delay</b> (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
<b>Missed connections</b> (S\$100 for every six hours you are stranded)	S\$300	S\$500	S\$500
<b>Trip disruption</b>	\$1,000	\$2,000	\$3,000
<b>Insolvency protection</b>	S\$1,000	S\$3,000	S\$5,000
<b>Baggage delay</b> (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
<b>Theft of or damage to your personal belongings</b>	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/1 tablet	S\$1,000	S\$1,000	S\$1,000
-sub-limit for 1 mobile phone	S\$300	S\$500	S\$500
-sub-limit for jewellery in total	S\$300	S\$500	S\$500
-sub-limit for all other items (per item)	S\$300	S\$500	S\$500
<b>Loss of passport, travel documents &amp; theft of money</b>	S\$300	S\$600	S\$1,000
-sub-limit for theft of money	S\$300	S\$300	S\$300
<b>Fraudulent personal credit card usage</b>	S\$300	S\$600	S\$1,000
<b>Personal liability while on your trip</b>	S\$500,000	S\$750,000	S\$1,000,000
<b>Personal accident</b>			
-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
<b>Medical expenses incurred overseas</b>			
-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
-limit for dental expenses (caused by Accident)	\$2,000	\$5,000	\$5,000
<b>Medical expenses incurred in Singapore</b>			
-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
-limit for dental expenses (caused by Accident)	\$2,000	\$5,000	\$5,000
<b>Chinese medicine practitioner, physiotherapist and chiropractor expenses (capped at S\$50 per visit)</b>	S\$300	S\$500	S\$500
<b>Daily hospital cash while overseas</b> (capped at S\$200 per day)	S\$5,000	S\$8,000	S\$10,000
<b>Daily hospital cash while in Singapore</b> (capped at S\$100 per day) <b>Note: daily income amount doubled if hospitalised in intensive care or in quarantine</b>	S\$1,000	S\$1,200	S\$1,500
<b>Automatic policy extension</b>	7 days	14 days	21 days
<b>Emergency phone charges</b>	S\$200	S\$300	S\$400
<b>Hospitalisation visit</b>	S\$5,000	S\$7,500	S\$10,000
<b>Child companion</b>	S\$5,000	S\$7,500	S\$10,000
<b>Compassionate travel</b>	S\$5,000	S\$7,500	S\$10,000
<b>Car rental excess cover</b>	Not applicable	S\$500	S\$1,000
<b>Optional Rider</b>			
Car rental excess cover	S\$300	Not applicable	Not applicable
Pet care (S\$50 per six hour period of delay)	S\$150	S\$150	S\$150
Sports equipment protector (up to S\$100 per day for rental replacements)	S\$2,000	S\$2,000	S\$2,000
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**” or “**Your**” 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 occurring during the **Period of Insurance** that is the only cause of damage or **Injury** to a person, or his or her property’s external appearance.

“**Child**” or “**Children**” refers to anyone who is/are 21 years old or younger, or up to 25 years old if they are still 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.

“**Family Plan**” refers to a plan eligible to 1 adult or 2 adults who are legally married to each other and any of his/her/their **Child(ren)**, who must be his/her/their legal dependants.

“**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 (i) during the **Period of Insurance**, or (ii) within 30 or fewer days before **Your** scheduled departure date (if claiming for Pre-Trip benefits);
- Was not caused by an **Accident**; and
- Needs a **Medical Practitioner’s** care and/or treatment.

“**Injury**” refers to damage or harm caused to a person’s body by an **Accident** (i) during the **Period of Insurance**, or (ii) within 30 or fewer days before **Your** scheduled departure date (if claiming for Pre-Trip benefits).

“**Insured Person**” refers to the person or people covered by this insurance Policy.

“**Interested Party**” is:

- **You**, the **Policyholder** (if different), a **Family Member** or a **Travel Companion**; or
- a company, 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**.

“**Jewellery**” refer to objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, watches (excluding smart watches and fitness trackers), lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver or precious or semi-precious stones.

“**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.

“**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 to 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.

“**Mobility Aids**” refers to items such as crutches, wheelchair, or walker and does not include prosthesis.

“**Natural Disaster**” refers to any event or force of nature that has catastrophic financial or environmental consequences, or loss of human life, such as an earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane. 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. **Natural Disaster** must happen at **Your** planned destination.

“**Period of Insurance**” refers to the period between the coverage start date and coverage end date of your Policy (both dates inclusive) stated in the Travel Insurance Summary.

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

“**Pre-existing Medical Condition**” refers to any allergy, physical condition or illness (including any direct or indirect complications, which may arise) where:

- Signs or symptoms were present which **You** were aware of or should reasonably have been aware of; 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**.

For an Annual Plan, any medical condition for which a claim has been made for a previous trip will be deemed a **Pre-existing Medical Condition** for any future trips.

In relation to Trip Cancellation and Loss of Deposit and Trip Postponement, any new medical condition that first starts or occurs or is contracted 30 or fewer days before **Your** scheduled departure date will not be considered as a **Pre-existing Medical Condition**. This definition applies to **You, Your Family Member** or **Your Travel Companion**.

“**Serious Injury or Serious 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 that must happen at/to **Your** planned destination:

- 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 Singapore government or the government at **Your** planned destination 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, which takes place during the **Period of Insurance**, that ends back in Singapore.

## General Provisions

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### 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 (Cap. 53B) 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](http://www.fwd.com.sg) or contact **Us** at **+65-6820-8888** or [contact.sg@fwd.com](mailto:contact.sg@fwd.com) if **You** have any questions.

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.

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

#### Sport activities

**You** are insured under this Policy when participating in 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 or training as a professional or receiving a financial reward or incentive.

#### Fit to Travel

At the time of effecting this insurance, **You** must be medically fit to travel and must not be aware of any circumstances which could lead to cancellation or disruption of the trip, otherwise any claim which arises will not be payable.

#### Compensation by third party

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.

#### Duplication of FWD Travel Insurance

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. **We** will pay from the Policy providing **You** the highest benefit level for any given benefit.

#### Overall limits for Family and Group Policy

**Your** Travel Insurance Summary states whether this Policy is a **Family Plan**. Specific benefit limits apply to some of the benefits provided by **Family Plan**. These limits are stated in the Table of Benefits. For Group Plans, benefit amounts and limits will apply separately for each **Insured Person**.

#### Excluded countries

Afghanistan, Cuba, Democratic Republic of Congo, Iran, Libya, Liberia, North Korea, Somalia, South Sudan, Sudan, Syria, Yemen, and countries which the Ministry of Foreign Affairs of Singapore advises against travelling to or recommends to postpone.

### 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 be at least 16 years old and 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).

### 5. WHEN INSURANCE COVER BEGINS AND ENDS

Insurance cover under this Policy applies for **Trip**, that starts and ends in Singapore, and begins within the **Period of Insurance** (unless otherwise agreed by **Us** in writing).

Insurance cover start for the following benefits:

(i) Pre-Trip benefits

Trip Cancellation and Loss of Deposit, Trip Postponement and Insolvency Protection benefit start from the date **Your Trip** is booked or 30 days before **Your Trip** starts, whichever is later.

If **You** purchase this policy (Single or Annual Plan) or book **Your Trip** less than three days before **Your Trip** is scheduled to start, these benefits are not available, unless arising from **Your** death or the death of **Your** Travel Companion or **Your** Family Member.

(ii) During-Trip benefits

All other benefits (except Post-Trip benefits) starts three hours before **Your** scheduled departure time.

(iii) Post-Trip benefits

If **You** did not seek medical treatment overseas, **You** are eligible for Medical Expenses Incurred in Singapore and Chinese Medicine Practitioner, Physiotherapist and Chiropractor expenses, provided **You** sought such medical treatment within 48 hours of **Your** return to Singapore.

Insurance cover end on the earlier of the following:

- (i) This Policy's coverage end date;
- (ii) The earlier of either three hours after **You** pass through Singapore Immigration or **Your** arrival at **Your Home** or workplace;
- (iii) 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
- (iv) Termination triggered by any other terms and conditions of this Policy.

Insurance cover is invalid if **You** purchase this Policy:

- (i) with an incorrect covered geographical area;
- (ii) with a coverage start date that begins after **You** have departed from Singapore; or
- (iii) after **You** have departed from Singapore.

In such circumstances, as the Policy is invalid, no claim will be payable. **We** will refund the premium paid by the **Policyholder** who purchased this Policy.



## Policy Benefits

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### 6. EMERGENCY MEDICAL EVACUATION & REPATRIATION

**You** can claim this benefit if:

- **You** have a life-threatening medical condition because **You** suffered 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.
- All decisions on the most appropriate method of transport and the destination to move **You** to will be made by **Our** Emergency Assistance. The decision will be based only on the medical necessity and the severity of **Your** medical condition.
- 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).
- Any expenses for service that is not arranged or approved by **Our** Emergency Assistance or **Us**.

## 7. TRIP CANCELLATION AND LOSS OF DEPOSIT

**You** can claim this benefit if **You** cancel **Your Trip** or change a **Travel Companion** due to the occurrence of any of the following events, and if such event takes place 30 or fewer days before **Your** scheduled departure date:

- **You** or a **Travel Companion** suffers a **Serious Injury** or **Serious Illness**, is not allowed by government authorities to travel because he or she contracted an infectious disease, or dies;
- A **Family Member** suffers a **Serious Injury** or **Serious 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 which prevent **You** from beginning the scheduled journey;
- **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** onward flight is cancelled by the airline due to airport, runway or airspace closure or poor weather conditions, which forces airplanes to be grounded, and as a result, **You** or **Your Travel Companion** have to cancel **Your Trip**.

### What We will pay:

**We** will reimburse any irrecoverable expenses paid in advance to a travel agent (include cancellation fee) and/or for transport (air, sea or land) and/or accommodation, up to the limit stated in the Table of Benefits.

### You should note that:

- If **You** choose to travel despite knowledge of a **Serious Injury** or **Serious Illness**, **You** will not be covered for any claims that result from the **Serious Injury** or **Serious Illness**.
- In the event that **You** have to cancel **Your Trip**, **You** must immediately inform **Us** and **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**.
- You can only claim under either Trip Cancellation and Loss of Deposit, Trip Postponement or Insolvency Protection for the same event. **We** will pay under the benefit that gives **You** the highest pay-out.

### 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** or **Your Family Member**.
- 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 the occurrence of any of the following events, and if such event takes place 30 or fewer days before **Your** scheduled departure date:

- **You** or a **Travel Companion** suffers a **Serious Injury** or **Serious Illness**, is not allowed by government authorities to travel because he or she contracted an infectious disease, or dies;
- A **Family Member** suffers a **Serious Injury** or **Serious 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 which prevent **You** from beginning the scheduled journey; 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** to a date which is not later than 180 days from **Your** original scheduled departure date, 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; or
- 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 **Us** and **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** or **Your Family Member**.
- 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 **Your Family Member** or **Travel Companion** suffers a **Serious Injury** or **Serious Illness** or dies. For **Serious Injury** or **Serious Illness**, **You** or **Your Travel Companion** must provide a written report of your medical condition from a **Medical Practitioner** confirming the **Serious Injury** or **Serious Illness** suffered by **You** or **Your Travel Companion**;
- 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 on-board 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 because of **Your** return to Singapore; or
- Cancellation fees charged by **Your** travel agent, transport provider, accommodation provider, or tour operator; or
- 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, Trip Disruption, or Insolvency Protection for the same event. **We** will pay under the benefit that gives **You** the highest pay-out.
- **You** must ask for a refund of prepaid expenses from the transport or accommodation provider first. **We** will reduce **Your** claim by the amount the transport or accommodation provider has refunded **You**.
- **We** will only pay **Your** claim after **You** have provided **Us** with written or documentary proof that **Your** claim has been denied, rejected or partially refunded by the transport or accommodation provider.

### 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 **You** are diverted to another destination whilst traveling on **Your** scheduled public transport and **You** are not the cause of the diversion.

## 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.

## 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 for benefit 10, 11, 12:

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

**You** should note that for benefit 10, 11, 12:

- **You** must have checked in to the public transport in accordance to the original itinerary supplied to **You**.
- **You** must provide **Us** with copies of written proof from the public transport operator or their handling agents stating the number of hours of travel disruption along with the reason.
- **You** can only claim under either Trip Diversion, Travel Delay or Missed Connections for the same event. **We** will pay under the benefit that gives **You** the highest pay-out.

What is not covered for benefit 10, 11, 12:

Any claim where **You** or **Your Family Member** or **Travel Companion** are the cause of the travel disruption.

## 13. TRIP DISRUPTION

**You** can claim this benefit if **Your Trip** is disrupted while **You** are in Singapore or overseas and **You** are forced to change any part of **Your** scheduled itinerary due to **Serious Public Event** or **Serious Illness** or **Serious Injury** or **Your** onward flight is cancelled by the airline due to airport, runway or airspace closure or poor weather conditions, which forces airplanes to be grounded.

What **We** will pay:

- Expenses for same class or category of transport (air, sea or land) and/or accommodation for a standard room **You** have to bear to change any part of **Your** itinerary to continue **Your Trip**; or
- Cancellation fees charged by **Your** travel agent, transport provider, accommodation provider or tour operator; or
- 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:

- **You** must ask for a refund of prepaid expenses from the transport or accommodation provider first. **We** will reduce **Your** claim by the amount the transport or accommodation provider has refunded **You**.
- **We** will only pay **Your** claim after **You** have provided **Us** with written or documentary proof that **Your** claim has been denied, rejected or partially refunded by the transport or accommodation provider.
- **You** must provide a written report of **Your** medical condition from the **Medical Practitioner** confirming the **Serious Illness** or **Serious Injury**.
- **You** can only claim under either Trip Cancellation or Loss of Deposit, Trip Postponement, Trip Cut Short, Travel Delay, or Trip Disruption for the same event. **We** will pay under the benefit that gives **You** the highest pay-out.

What is not covered:

- Additional expenses to extend **Your Trip** beyond what was originally scheduled.
- Compensation for any air miles, holiday points, membership or credit card redemption **You** used to pay for the **Trip** in full or in part.
- Additional costs that result in **You** upgrading to a better class or category of transport or accommodation from that in **Your** original itinerary. For example, changing flight from a budget airline to a full-service airline.

## 14. INSOLVENCY PROTECTION

**You** can claim this benefit if **Your Trip** is cancelled unavoidably before **Your** scheduled departure date or **Your Trip** is disrupted when you are overseas 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 (i) is under investigation on a charge related to a fraudulent or dishonest act, or (ii) has, or is suspected to have, illegally ran away with monies belonging to the business.

### What We will pay:

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

- Flight, accommodation, concerts and tours costs **You** have already paid but cannot get back or are legally responsible for paying as a result of the Insolvency; or
- Cancellation fees charged by **Your** travel agent, transport provider, accommodation provider, or tour operator; or
- Expenses for same class or category of transport (air, sea or land) and /or accommodation for a standard room **You** have to bear as a result of the Insolvency to continue **Your Trip**.

### You should note that:

- This Policy will automatically terminate when this benefit becomes payable 30 days before **Your Trip** if as a result of cancelling your entire **Trip** 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 Cancellation and Loss of Deposit, Trip Postponement or Insolvency Protection for the same event. **We** will pay under the benefit that gives **You** the highest pay-out.

### What is not covered:

Any claim before **Your** scheduled departure date if **You** bought **Your** Policy less than three days before **Your Trip** is scheduled to start.

## 15. BAGGAGE DELAY

**You** can claim this benefit if **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by any public 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 maximum amount that **You** may 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 provider or their handling agents stating **Your** name, date, time (including delayed duration) and 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 nor to multiple claimants associated with the same baggage.

## 16. 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 <b>We</b> cover	What <b>We</b> pay upon Proof of Purchase	What <b>We</b> pay without Proof of Purchase
Mobile phone	$[(24 - \text{Age of the item in months}) / 24 \text{ months}] \times$ Price of the item as per Proof of Purchase or Telco trade-in value or S\$50, whichever is higher, up to the sub-limit stated in the Table of Benefits	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
Laptop, tablet 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, up to the sub-limit stated in the Table of Benefits	
Personal belongings including baggage	$[(60 - \text{Age of the item in months}) / 60 \text{ months}] \times$ Price of the item as per Proof of Purchase or S\$50, whichever is higher, up to the sub-limit stated in the Table of Benefits	
<b>Jewellery</b>	100% based on Proof of Purchase, up to the sub-limit stated in the Table of Benefits	

**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 (except for **Jewellery**).

### **You** should note that:

- Items such as Laptop, tablet, mobile phone and **Jewellery** must be carried by you and not checked in with the public transport provider or left in a vehicle.
- Stolen or damaged items (except the above) must be 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 transport 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 refunded 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.
- **We** will compensate only one **Insured Person** affected from sharing the same baggage.
- 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:
  - **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” refer to itemised receipts and invoices.

What is not covered:

- Any of the following: animals; perishables and consumables (e.g. food, skincare products, perfume, contact lenses, toiletries etc...); information stored on electronic storage devices such as an electronic book; motorised vehicles of any form (including accessories); musical instruments (including its accessories and/or casing); unauthorised phone charges after the phone is lost, items that does not belong to **You**, sport equipment and items which are business related goods or equipment.
- Travellers’ card, credit value loaded cards, prepaid debit cards, prepaid gift cards, transportation cards such as credit value in EZ Link card and like cards.
- Unexplained loss or mysterious disappearance of **Your** baggage and/or personal belongings.
- Loss or damage caused by wear and tear or gradual deterioration.

## 17. 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 costs for transport or hotel accommodation (standard room), 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.
- Money must be carried by **You** and not checked in with any public transport provider or left in a vehicle.
- **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 refunded 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.



## 18. 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 any unauthorised charges or 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 discovery.
- **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.

## 19. 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 proceedings, 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.

## 20. 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 **Total and 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 <b>Injury</b> 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);
  - Contenance: 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.

## 21. 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 (including dental treatment caused by or arising from an **Accident** only), up to the limit stated in the Table of Benefits or up to a period of 30 days from the date of the first treatment, whichever comes first. This includes the reasonable cost of ambulance transportation, treatment by a **Medical Specialist** (but only upon referral by a general practitioner or in the event of an emergency), and **Mobility Aids**, and medical equipment to assist **Your** recovery.

## 22. 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:

If **You** seek medical treatment at any of our panel clinics listed in the FWD Flyer mobile app and by activating the eCard, **We** will provide cashless treatment without **You** paying for the treatment cost. For more details about FWD Flyer mobile app, please refer to ‘How to Claim’ section.

**We** will reimburse **Medically Necessary** medical expenses (including dental treatment caused by or arising from an **Accident** only) 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 general practitioner or in the event of an emergency), and **Mobility Aids**, and medical equipment to assist **Your** recovery.

### **You** should note that for benefit 21, 22:

- If **You** sought medical treatment for **Your Illness** or **Injury** while overseas, **You** must provide a copy of the written report, including the diagnosis and the medical condition, from the treating **Medical Practitioner** and submit it 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.
- In relation to dental treatment, a licensed or registered dentist in the country in which he or she operates will be considered as a **Medical Practitioner**.
- For the purposes of this Policy, an **Interested Party** is excluded from being a **Medical Specialist** or **Medical Practitioner**.

### What is not covered for benefit 21, 22:

- Any dental treatment, unless caused by an **Accident** and the dental treatment must be classified as **Medically Necessary**.
- Any dental treatment due to tooth or gum or oral diseases, or from normal wearing of **Your** teeth.
- Any dental expenses related to non-natural teeth such as dental dentures, bridges, implants and crowns.

## 23. 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**.

What **We** will pay:

**We** will reimburse reasonable and necessary Chinese Medicine Practitioner, Physiotherapist and/or Chiropractor expenses related to **Your Illness** or **Injury**, up to the limit stated in the Table of Benefits, that **You** first incur:

- (i) while overseas, or
- (ii) within 48 hours after **You** return to Singapore,

whichever of the two is applicable, and this benefit will continue to extend for 30 days from the date of **Your** return to Singapore.

**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.
- **You** must provide a copy of the written report, including the diagnosis and the medical condition, from the treating practitioner and submit along with **Your** original medical bills and receipts.

## 24. 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 limit 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.

## 25. DAILY HOSPITAL CASH WHILE IN SINGAPORE

**You** can claim this benefit if, after **You** return to Singapore, **You** are **Confined to Hospital** within 30 days of **Your** return to Singapore, solely and directly because **You** suffered an unexpected **Illness** or **Injury** while **You** were overseas on **Your Trip**, up to the limit stated in the Table of Benefits.

### 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 limit stated in the Table of Benefits.

The same definition of “Intensive Care Unit” stated in benefit 24 applies.

### You should note that:

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

## 26. AUTOMATIC POLICY EXTENSION

For this benefit, this Policy’s **Period of Insurance** will automatically be extended free of charge if **Your** return to Singapore is delayed by a **Serious Public Event**, **You** are **Confined** in an overseas **Hospital** on the advice 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.

## 27. EMERGENCY PHONE CHARGES

**You** can claim this benefit if:

- **You** call **Our** Emergency Assistance to engage medical assistance or loss of travel documents 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.

### What is not covered:

Any call that is not related to medical assistance or loss of travel documents.

## 28. 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**.

## 29. 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.

## 30. 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 for benefit 28, 29, 30:

- **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**.
- **We** will stop paying this benefit when a **Medical Practitioner** confirms **You** are fit to continue **Your Trip** or 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 for benefit 28, 29, 30:

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 under the benefit that gives **You** the highest pay-out.

## 31. 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

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### 32. 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 overseas 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;
- **You** follow all the rental agreement's requirements, along with the laws, rules, and regulations of any country **You** drive the rental car in; and
- The rental car must be collected overseas in **Your** planned destination.

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**.

### 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 maximum amount that **You** may receive for this benefit is stated in the Table of Benefit.

### 34. 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. **You** can also claim this benefit if **Your** Sports Equipment 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**, up to the limit stated in the Table of Benefits for:

- Up to S\$100 a day toward the cost of hiring replacement equipment; and
- Stolen 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:

Age of Sports Equipment	What we will pay upon Proof of Purchase	What we will pay without Proof of Purchase
Bought while on <b>Your Trip</b>	100% of purchase price	Up to 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.
1 year old	70% of purchase price	
2 years old	50% of purchase price	
3 years old	20% of purchase price	

**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 for 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.
- Stolen 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.



## 35. 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).
- 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 if no proof of 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 cover. If **We** refuse a claim because of one or more of the exclusions below scenarios, and **You** disagree with **Our** decision, **You** are responsible for proving that **We** are legally responsible for that claim. **Our** payment of a claim will not affect **Our** ability to refuse a subsequent claim under any of the other exclusions. These General Exclusions apply to the whole Policy unless specified otherwise in this Policy.

### 36. 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, Your Travel Companion**, or the relevant **Family Member** is in;
- **You, Your Travel Companion**, or a **Family Member** committed suicide or attempted suicide or intentional self-injury while sane or insane;
- Failure or negligence by **You, Your Travel Companion**, or a **Family Member** to take reasonable and necessary precautions to protect property, or avoid **Injury** or **Illness** and minimise claims under this Policy;
- Failure or negligence by **You, Your Travel Companion**, or a **Family Member** to take reasonable and necessary precautions to avoid a **Serious Public Event** following warning(s) 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 Trip** commenced;
- **Pre-existing Medical Conditions**;
- Any mental, psychological or psychiatric disorder;
- 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** train or participate in 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 to **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 provider, 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;
- Any loss, injury or damage due to the effect or influence of alcohol, drugs or other substance abuse; or
- Any consequential or indirect loss of any kind.

## Claiming For Your Benefits

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### 37. HOW TO CLAIM

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

You can download FWD Flyer mobile app on App Store or Google Play. FWD Flyer mobile app gives you quick access to emergency assistance contacts, submit travel claims, activate e-Card for cashless general practitioner treatment at our panel clinics, find the nearest clinics based on your current location and view your previous medical claim details.

Instruction to activating your eCard:

- Go to My Account tab and click on eCard
- Key-in date of return to Singapore
- Mention if you have seen a doctor during your **Trip**
- Upload a photo of your boarding pass

**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**.

### 38. THINGS TO KNOW

#### Fraudulent claim

**You** must act honestly and truthfully. This means that **You**, or anyone acting for **You**, must not:

- Make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any way;
- Make a statement to support a claim knowing the statement to be false in any way;
- Send us a document to support a claim knowing the document to be forged or false in any way; or
- Make a claim for any loss or damage caused by **Your** deliberate act or with your permission or knowledge.

**We** may do any or all of the following:

- **We** will not pay the claim.
- **We** will not pay any other claim which has been or will be made under the Policy.
- **We** may declare the Policy invalid.
- **We** can recover from **You** the amount of any claim **We** have already paid under the Policy.
- **We** will not refund the premium.
- **We** may not allow **You** to buy other policies from us.
- **We** may report **You** to the police.

#### Personal belongings claim

**We** pay all personal belongings 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 loss or replacement of the items, it becomes **Our** property. **You** must keep any items which is damaged and send it to **Us** if **We** request. **You** will need to pay for any postage or transportation costs.

#### Legal action by third party

If **You** become aware of any legal action against **You**, **You** must inform **Us** immediately. **You** should also promptly forward to **Us** 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 **Your** 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

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### 39. 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 for the 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.

### 40. MEDIATION AND ARBITRATION

Any dispute must first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) as above. If necessary, **We** will offer to settle the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules. 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

### 41. 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 this occurs before **Your** 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 table:

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%

**We** will not refund any amounts less than S\$25.

### 42. 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](http://www.gia.org.sg)) or SDIC websites ([www.sdic.org.sg](http://www.sdic.org.sg)).