

# COVID-19 Enhanced Travel Benefits insurance Policy wording



**This is your contract for your insurance policy.**

Read it to understand all the benefits as well as the important terms and conditions that apply to your insurance cover. Don't worry, we've made it as easy to read as possible.

**If you need help, call our hotline: +65 6820 8888**



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# About your policy

Thank you for choosing FWD Singapore Pte. Ltd. We're pleased to protect you so that you can focus on living life to the fullest.

## Easy to read

We're here to change the way you feel about insurance - starting with this document. We've made it easy to read, so you can understand your benefits and what you are covered for.



We highlight important information like this.  
Read these carefully.

## Words with special meaning

Some words in this policy wording have special meaning.

Child(ren)	Policy
Endorsement	Serious public event
Family member	Travel companion
Hospital	Travel insurance summary
Medically necessary	Trip
Medical practitioner	We, us, and our
Natural disaster	You, and your
Period of insurance	

## Who can buy this policy

You can buy this policy if:

- you are at least 16 years old; and
- you hold a valid Singapore identification document.

We accept the following identification documents:

- Singapore National Registration Identification Card (NRIC);
- employment pass;
- S pass;
- work permit;
- long-term visit pass; or
- student pass.

## You have declared that all of the following are true at the point of purchasing this policy

- You are a resident of Singapore possessing a valid FIN or NRIC;
- At the point of purchasing this policy, you have not, in the last 14 days, been tested positive for COVID-19 or shown any COVID-19 Symptoms. "COVID-19 Symptoms" mean any of the following symptoms: cough, smell/taste impairment, fever, breathing difficulties, body aches, headaches, fatigue, sore throat, diarrhoea and/or runny nose;
- You have never been refused when buying/renewing any insurance policy of a similar nature or type, nor have you had any insurance policy of a similar nature or type cancelled/voided by your insurer;
- (only applicable when policyholder is under 16 years old) You are the parent or guardian of the applicant and give consent to the applicant to enter into this insurance contract;
- At the time of booking of your trip and before you purchase this travel policy, the Singapore authorities, WHO (World Health Organisation) or local authorities of the country you are travelling to have not issued any travel advisory or notice warning against non-essential travel for reasons related to COVID-19;
- You have booked/will only book trips to countries that, (a) are permitted for travel by local government authorities and which the Ministry of Foreign Affairs has not advised against travelling to, and/or (b) are under any permitted travel arrangements currently in place, or that will be in place during your period of travel; and
- No material fact has been withheld and to the best of your knowledge, the information furnished is true and complete. You understand that, otherwise, we have the right to either decline your claims or cancel the policy and treat it as never having existed.



## About your policy

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### No cover for travel to certain countries

We will not pay any benefit if it is connected to travel to, within and/or transit through any of the specified countries below.

#### Specified countries not covered under your policy

Afghanistan	Somalia
Belarus	South Sudan
Cuba	Sudan
Democratic Republic of Congo	Syria
Iran	Yemen
Libya	The territories of Crimea including Sevastopol,
Liberia	Donetsk, Luhansk,
North Korea	Zaporizhzhia and Kherson

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### Your policy

Your policy is a contract of insurance between you and us. It is made up of the documents listed below.

- This policy wording
- Your travel insurance summary
- Any endorsement to your policy

Do read your policy carefully so you'll know exactly what you're covered for, and how to make a claim.



## Quick summary of your benefits

### Your benefits at a glance

The table of benefits below shows you the maximum benefit limits that are payable to you per policy per trip.

Protecting your travel plans	Benefit limit
<b>Trip cancellation and loss of deposit</b> If you have to cancel your entire trip originating from Singapore due to COVID-19	S\$5,000
<b>Trip disruption</b> If your trip is disrupted while you are on your trip due to COVID-19	S\$5,000

Protecting you and your health	Benefit limit
<b>Overseas hospital cash</b> Receive hospital cash if you are hospitalised due to COVID-19	S\$100 per day up to 14 consecutive days
<b>Overseas quarantine allowance</b> If you have to be quarantined due to COVID-19	S\$50 per day up to 14 consecutive days
<b>Hospital cash while in Singapore</b> Receive hospital cash if you are hospitalised due to COVID-19	S\$100 per day up to 14 consecutive days
<b>Medical expenses</b> Medical treatment costs incurred in Singapore and/or overseas due to COVID-19	S\$200,000
<b>Emergency medical evacuation &amp; repatriation</b> Transportation due to life-threatening condition caused by COVID-19	S\$200,000
<b>Automatic policy extension</b> Extended policy cover in some situations	21 days



# What you're covered for

In this section, we explain what insurance benefits you are covered for, and any specific exclusions or conditions that apply to those benefits. You can refer to your travel insurance summary for details of the maximum benefit limits that are payable to you per policy per trip. General exclusions also apply - please refer to the next section.

## Protecting your travel plans

Your policy provides benefits that protect your travel plans before your trip starts, and during your trip.

### Trip cancellation and loss of deposit

We will pay you the transportation and accommodation costs you have paid in advance, which you can't get back, under this benefit if you have to cancel the entire trip originating from Singapore due to the following reasons:

- you or your travel companion is diagnosed with COVID-19 within 30 days before your scheduled departure date;
- your family member in Singapore is diagnosed with COVID-19 or dies due to COVID-19 within 30 days before your scheduled departure date;
- you or your travel companion is not allowed to board the transport on your scheduled departure date due to a failed temperature check or if either of you has shown COVID-19 symptoms, and is subsequently diagnosed with COVID-19; or
- you or your travel companion is/are required to self-isolate at a permitted location, as directed or encouraged by the Singapore Ministry of Health, which location may be your registered place of residence, in a government restructured hospital, or in a community care facility in Singapore.

#### What you should know

You can only claim one of the following benefits for the same event.

- Trip cancellation and loss of deposit.
- Trip disruption.

We will pay the benefit that gives the highest benefit amount.

### Not covered

We won't pay for the following:

- any claims for Trip cancellation and loss of deposit benefit if you buy your policy less than 72 hours before your scheduled departure date.
- any amounts or compensation for customer loyalty points.

- any amounts that you can get back from the service providers.
- any mandatory COVID-19 diagnostic tests that you are required to take for your trip, such as pre-departure tests and post-arrival tests.

### Trip disruption

We will pay you the additional transportation and accommodation costs which you can't get back under this benefit, if your trip is disrupted while you are overseas and you are forced to change your itinerary due to the following reasons:

- you or your travel companion is diagnosed with COVID-19 and is certified medically unfit to travel by a medical practitioner;
- your family member in Singapore is diagnosed with COVID-19 or dies due to COVID-19;
- you or your travel companion is not allowed to board the transport on your scheduled return date due to a failed temperature check or either of you has shown COVID-19 symptoms, and is subsequently diagnosed with COVID-19; or
- you or your travel companion has/have to be in self-isolation as required by the foreign government authorities due to you or your travel companion being in close contact with someone diagnosed with COVID-19.

#### What you should know

You can only claim one of the following benefits for the same event.

- Trip cancellation and loss of deposit.
- Trip disruption.

We will pay the benefit that gives the highest benefit amount.

### Not covered

We won't pay for the following:

- any additional accommodation and miscellaneous expenses you incur to extend your trip longer than you originally planned.
- any amounts or compensation for customer loyalty points.



- any expenses to upgrade you to a better class or category of transport or accommodation compared to your original itinerary. This means, for example, changing your flight from a budget airline to a full-service airline.
- any mandatory COVID-19 diagnostic tests that you are required to take for your trip, such as pre-departure tests and post-arrival tests.

## Protecting you and your health

Your policy provides benefits that protect you and your health during your trip, and after your return.

### Overseas hospital cash

We will pay this benefit for every continuous 24-hour period that you are confined to an overseas hospital because you are diagnosed with and receiving treatment for COVID-19, up to a maximum period of 14 consecutive days.

#### What you should know

You can only claim one of the following benefits for the same event.

- Overseas hospital cash.
- Overseas quarantine allowance.

We will pay the benefit that gives the highest benefit amount.

### Overseas quarantine allowance

If you are diagnosed with and receiving treatment for COVID-19 during your trip and are placed under mandatory quarantine in a hotel, in a community care facility, or any other quarantine facilities as designated by the foreign government authorities, we will pay this benefit for every continuous 24-hour period of quarantine, up to a maximum period of 14 consecutive days.

#### What you should know

You can only claim one of the following benefits for the same event.

- Overseas hospital cash.
- Overseas quarantine allowance.

We will pay the benefit that gives the highest benefit amount.

### Hospital cash while in Singapore

If you are confined to a hospital in Singapore within 14 days of your return to Singapore because you are diagnosed with COVID-19, we will pay this benefit for every continuous 24-hour period that you are confined to a hospital in Singapore to receive treatment for COVID-19, up to a maximum period of 14 consecutive days.

### Medical expenses

We will pay this benefit, if you are diagnosed with and must receive medically necessary treatment for COVID-19 while overseas on a trip or within 14 days of your return to Singapore.

#### What we pay

We will reimburse costs you pay for medically necessary treatment for COVID-19. This includes subsequent Antigen Rapid Test (ART) self-test kits purchased solely for monitoring the progress of your recovery from COVID-19. The quantity of ART self-test kits purchased should not exceed what is reasonably expected for this purpose.

### Not covered

We won't pay for the following:

- any medical expenses incurred that a medical practitioner does not deem to be medically necessary.
- any mandatory COVID-19 diagnostic tests that you are required to take for your trip, such as pre-departure tests and post-arrival tests, regardless of the test result.
- any COVID-19 ART self-test kits purchased in excess of what is regarded as reasonably necessary for the purpose of monitoring your recovery from COVID-19.





## What you're covered for

### Emergency medical evacuation & repatriation



To claim this benefit, you (or someone on your behalf) must call our emergency assistance line at **+65 6322 2072**.

We will decide 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.

You can claim this benefit if you are diagnosed with COVID-19 while overseas on a trip, receive all necessary approval from the relevant health or government authorities to be medically evacuated or repatriated, and:

- we believe it is medically necessary to move you to a medical facility in Singapore or overseas; or
- you need to return to Singapore for continued treatment for your COVID-19-related medical conditions after having been moved to an overseas medical facility for treatment; or
- you die while overseas.

#### What we pay

- We will arrange and pay for an air ambulance, surface ambulance, regular air transport, railroad, land or sea transport, or any other appropriate method to move you to a medical facility for treatment; and
- If you die, we will arrange and pay for your body to be returned to Singapore (or your home country chosen by your legal representative), if permitted by the relevant health or government authorities.
- We will also pay any reasonable costs charged by an overseas mortician or undertaker to prepare the body for transport in accordance with any applicable health and safety regulations, such as:
  - embalment;
  - cremation; and
  - a basic casket or urn.

### Automatic policy extension

We will automatically extend the period of insurance for this policy by up to 21 days free of charge if:

- you are prevented from travel by a government because you have been diagnosed with COVID-19.
- you or your travel companion has/have to be in self-isolation as required by the foreign government authorities due to you or your travel companion being in close contact with someone diagnosed with COVID-19.





# General exclusions

These general exclusions outline scenarios that this policy does not cover, and apply to the whole policy unless stated otherwise.

We won't pay for claims that are, directly or indirectly, caused by or result from the following:

Travel while medically unfit	<ul style="list-style-type: none"><li>Travelling against a medical practitioner's professional advice that you are medically unfit to travel;</li><li>Travelling for the purpose of seeking medical advice, care, or treatment. It does not matter if seeking medical advice, care, or treatment was not the only purpose of the trip.</li></ul>
Unlawful acts	You or your family member or your travel companion wilfully participating in any act that is unlawful in the country you, or they, are in.
Travel against travel advisory	You travelling to a destination in violation of a travel ban/advisory issued by the government of your home country or by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel).
Failing to protect yourself	<p>You or a family member or your travel companion failing to take reasonable and necessary precautions to:</p> <ul style="list-style-type: none"><li>avoid illness;</li><li>avoid a serious public event (where there has been ample warnings from general mass media, including government websites, news channel and social media sites); and</li><li>minimise claims under this policy.</li></ul>
Events that happen before you book or take up cover	<p>Any event that:</p> <ul style="list-style-type: none"><li>happens before;</li><li>you or a family member or your travel companion knew or ought to have known about before; or</li><li>is made known to you or a family member or travel companion by the transport or accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the policy was taken up, or changed,</li></ul> <p>your policy is purchased or your trip is booked (whichever is later).</p>
Pre-existing medical conditions	<p>Any allergy, physical condition or illness (including any direct or indirect complications, which may arise) where:</p> <ul style="list-style-type: none"><li>signs or symptoms were present which you were aware of or should reasonably have been aware of; or</li><li>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.</li></ul> <p>In relation to the Trip cancellation and loss of deposit benefit, 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 applies to you, your family member and your travel companion.</p>
Claims covered by other insurance or service providers	<p>If any:</p> <ul style="list-style-type: none"><li>claim is covered by another insurance held by you; or</li><li>loss can be claimed from a transportation provider, accommodation provider, tour operator, travel agency, or other service provider.</li></ul>



# Making a claim

Need to make a claim? Read this section to find out how.

Filling a travel claim online at [fwd.com.sg](http://fwd.com.sg)

01



Go to [www.fwd.com.sg](http://www.fwd.com.sg)  
to access our claims portal

02

**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. You must provide us with any information and assistance that we need to process your claim, including attending court to give evidence.

03

**At your own expense, you must provide all documentation, we request for to assess your claim.** This includes but is not limited to:

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

04



Upon submission, you will receive a claim acknowledgement

05



We will review your claim

06



Once approved, we'll arrange the payment



## Your responsibilities

When you make a claim, you have certain responsibilities. If you don't meet these responsibilities, we may not pay your claim in full, or we may decide not to pay the claim at all.

We reserve the right to lodge a report with the Singapore police or foreign authorities if you submit a dishonest, intentionally exaggerated or fraudulent claim.

### Tell us within 30 days

Claims need to be made within 30 days of the incident that is being claimed for.

### Filling in your claim form

We will provide the forms that need to be filled-in to make a claim.

### Cooperate with us

When making a claim, you need to provide us with any information and help that we need to process the claim, even after we have already paid the claim. We have the right to refuse to pay a claim, if we aren't given the information or help we ask for. This may include any of the following:

- Attending court to give evidence if there is a dispute.
- Undergoing a medical examination, or allowing a post-mortem examination (at our expense) for claims arising from injury or illness.
- Being interviewed by us and/or our third party service provider or representatives.
- Providing a declaration that you will not claim against another individual, company or insurer.
- Providing (at no cost to us), copies of any documents we request for, such as:
  - medical reports or other information about any medical condition and treatment;
  - original invoices and receipts;
  - airline, transport, and accommodation reports;
  - trip invoices, ticket confirmation, boarding passes, and copies of passports and visas; and
  - accurate English translations (confirmed by oath if necessary) of any documents.

## If you receive payment from other sources

We will reduce the benefit limit for this policy by any amount you receive (or are entitled to receive) from any other person or source. This includes refunds, reimbursement, or compensation amounts paid from the following:

- Other insurance policies.
- Transport providers.
- Accommodation providers.
- Employment benefits.
- Government schemes.

## Things to know

### Costs of preparing your claim

We are not responsible for any of the costs of filling-in any form or getting any documents, such as death or other certificates.

We will pay if we need our approved medical practitioner to examine you if needed to assess a claim. This includes post-mortem examinations.

### You must act honestly and truthfully

You must act honestly and truthfully. This means that you or anyone acting for you, must not do any of the following:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way.
- Make a false statement to us.
- Knowingly send us a forged or false document.
- Make a claim for any loss or damage caused by a deliberate act by you or caused with your permission or knowledge.

### How we deal with fraud

We treat fraud very seriously. If you act fraudulently, 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 any other policy from us.
- We may report you to the police or other foreign authorities.



## Making a claim

### We only pay reasonable and customary costs

Where we pay for items and services for you or under a benefit, we will only pay the amount that we believe is reasonable and customary for that item or service.

### If you have more than one travel policy with FWD

If you have more than one travel policy with us that covers the same benefit, you will only be able to claim benefits from one policy. If the benefit amounts are different under your different policies, we will pay the highest benefit amount.



# Starting or ending your policy

This section explains when your policy starts and ends, and what you'll receive if you cancel it.

## When your policy starts

Your insurance cover starts for any trip that:

- starts and ends in Singapore; and
- begins within the period of insurance (unless we tell you a different date).

Some benefits can be claimed:

- before your trip starts;
- during your trip; or
- after your trip.

### Cover before your trip starts

You are covered for this benefit from the date your trip is booked (see the benefit description for important details) or 30 days before your trip starts, whichever is later.

- Trip cancellation and loss of deposit

### Cover during your trip

Your cover for these benefits starts the moment you arrive at your destination.

- Trip disruption
- Overseas hospital cash
- Overseas quarantine allowance
- Medical expenses
- Emergency medical evacuation & repatriation

### Cover after your trip

You can claim these benefits within 14 days after you return to Singapore from your trip.

- Medical expenses
- Hospital cash while in Singapore

## This policy does not start in some situations

This policy (and cover) will not start in the following situations:

- you buy a policy with the incorrect covered geographical area;
- you buy a policy with a coverage start date that begins after you would have departed from Singapore;
- you buy a policy after you have departed from Singapore; or
- your period of insurance does not coincide with the departure and arrival date of your original trip itinerary.

If any of the above happens, we won't pay any claims. We will refund any premium you have paid, less any administrative expenses incurred by us.

## When your policy ends

Your policy (and cover) ends on the earliest of the following dates:

- the coverage end date;
- 14 days after your return to Singapore;
- 90 days after your trip started (if you have an annual trip plan); or
- the date your policy is cancelled by other terms and conditions of this policy.



## Starting or ending your policy

### Your right to cancel

You can cancel your policy any time before the policy starts and we will refund any premium you have paid, less any administrative expenses incurred by us.

You cannot cancel or shorten a single trip policy after the cover has started or if you have made a claim.

#### Cancelling an annual trip policy

We will refund a part of your premium as shown in the following table:

Complete months remaining for policy	11	10	9	8	7	6	5	4	3	2	1	0
How much premium is refunded	75%	65%	55%	45%	35%	30%	25%	20%	15%	10%	5%	0%

However, we will not refund anything if there are any benefits payable under your policy or if the premium refund amount is less than S\$25.

### Our right to cancel

We may cancel your policy by giving you 7 days' notice in writing.

If we cancel your policy, we will send the notice to the postal address we received from you. We will refund the pro-rata premium you have paid for any period after the date we cancel.

You will still be able to claim a benefit for an event that happened before we cancelled the policy.



# Important things to know

In this section, we explain the important legal rights and obligations under your policy.

## The information you give us needs to be correct and complete

### Read all parts of your policy to make sure they are correct

Your policy is based on the information you gave us during the application process, as the information given helped us to decide if you were eligible for the policy, and how much you needed to pay. It is, therefore, important that the information provided is correct, and you were truthful and accurate with all of the information you provided.

You should let us know immediately if the information you gave us during the application was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you gave us changes after your policy is active.

### You need to provide correct and complete information

Under Section 23(5) of the Insurance Act 1966, we must tell you that you have a duty to provide correct and complete information. For the information to be complete, you need to tell us:

- everything you know; and
- everything you could reasonably be expected to know;

that is relevant to our decision to insure you.

If we later find out that any information is incorrect, or incomplete, we may do any of the following:

- Not pay your claim.
- Change your insurance by charging a different premium.
- Cancel your policy and treat it as if it had never been taken out.



If you need to change your information, or if you have any questions, please contact us at +65 6820 8888 or [contact.sg@fwd.com](mailto:contact.sg@fwd.com).

## This is a Singapore insurance contract

Your policy is a contract of insurance between you and us, and is governed by the laws of the Republic of Singapore. Under this contract of insurance, we agree to provide the benefits and protection based on the terms and conditions set out in your policy, and you agree to keep to those terms and conditions.

### All amounts are in Singapore dollars

All amounts payable by you or from us in relation to this policy will be in Singapore dollars. We will convert any eligible expenses you incur overseas 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 incur.

### No benefits are paid if they are illegal

We will not pay any benefit under this policy if paying that benefit is illegal in Singapore under its economic and trade sanctions.

## No rights for others under the policy

You and we are the only parties to your policy. 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.

## Policy owners' protection scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you.

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





# How to reach us

In this section, we explain your options if you have a query or a problem with your policy.

## If you have questions



### Chat with Faith, our friendly chatbot

Need help? Chat with Faith and she can help you anytime of the day.



### Write to us

You can also email us at [contact.sg@fwd.com](mailto:contact.sg@fwd.com).



### Call us

Alternatively, you can call us at **+65 6820 8888** if you prefer to speak to our customer service team.

## How to resolve a concern or complaint

We want to resolve any concerns or complaints you may have as quickly as possible. You should follow the steps below to resolve your concern.

<b>Step 1</b>  Talk to us	<p>The first thing you should do is talk to one of our consultants about your concerns or complaints. Call our hotline at <b>+65 6820 8888</b> (9am to 10pm – Mondays to Fridays, 9am to 1pm - Saturdays (excluding public holidays)). The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager.</p> <p>The consultant will try to resolve your complaints or concerns as soon as possible.</p>
<b>Step 2</b>  Call or write to our Customer Engagement Department	<p>If you feel that your complaint has not been resolved, you can write to:</p> <p><b>FWD Singapore Pte. Ltd.</b> <b>6 Temasek Boulevard, #18-01 Suntec Tower 4,</b> <b>Singapore 038986</b> <b>Tel: +65 6820 8888</b> <b>Email: <a href="mailto:contact.sg@fwd.com">contact.sg@fwd.com</a></b> <b>Website: <a href="http://www.fwd.com.sg">www.fwd.com.sg</a></b></p> <p>We will respond to your complaint within 3 working days of us receiving it.</p>

<p><b>Step 3</b></p> <p>Seek an external review from the Financial Industry Disputes Resolution Centre (FIDReC)</p>	<p>If we cannot arrive at a mutual agreement, you may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge your concerns or complaints by post, online, or in-person. The FIDReC's details are:</p> <p><b>Financial Industry Disputes Resolution Centre</b>  <b>36 Robinson Road</b>  <b>#15-01 City House</b>  <b>Singapore 068877</b>  <b>Tel: +65 6327 8878</b>  <b>Email: <a href="mailto:info@fidrec.com.sg">info@fidrec.com.sg</a></b>  <b>Website: <a href="http://www.fidrec.com.sg">www.fidrec.com.sg</a></b></p> <p>You need to remember to quote your policy number in any communication with us or with FIDReC.</p>
<p><b>Step 4</b></p> <p>Mediation and arbitration</p>	<p>Any unresolved dispute must first be referred to FIDReC as above. If the sum involved in the dispute is outside the jurisdiction of FIDReC, you agree to resolve the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules.</p> <p>If you agree to take part in the mediation, you and we will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached.</p> <p>If you choose not to take part in mediation or if mediation fails, the dispute will be referred to arbitration in Singapore according to the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time. The outcome of the arbitration will be final.</p>



# Important words and phrases

The list below explains the meanings of important words and phrases shown in your certificate.

<b>Child(ren)</b>	Who is/are 21 years of age or younger or up to 25 years of age if they are still studying full-time on the coverage start date.
<b>Endorsement</b>	An extra document attached to your policy that outlines any adjustments that we make to your policy.
<b>Family member</b>	Your spouse 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.
<b>Hospital</b>	Refers to a facility that meets all of the following requirements: <ul style="list-style-type: none"><li>▪ licensed as a hospital under the laws of the country where it operates;</li><li>▪ has registered nurses and at least one medical practitioner stationed all times;</li><li>▪ is operated mainly to diagnose and treat injuries or illnesses on an in-patient basis;</li><li>▪ has organised facilities for X-ray and major surgery; and</li><li>▪ 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).</li></ul>
<b>Medically necessary</b>	The medical service, procedure or supply is necessary according to a medical practitioner to treat COVID-19 and COVID-19-related medical conditions. Also, that medical service, procedure, or supply is: <ul style="list-style-type: none"><li>▪ necessary because your medical condition will be negatively affected without it;</li><li>▪ widely accepted within the medical profession in Singapore, or the country of treatment, as being effective, appropriate and essential to treat the illness stated above based on recognised medical standards of the specialty involved;</li><li>▪ not for cosmetic or aesthetic purposes;</li><li>▪ not elective, preventative or screening in nature;</li><li>▪ not for your personal convenience or comfort, or for you to make a profit; and</li><li>▪ not experimental, unless it is widely recognised by the medical profession in Singapore as having the potential to become part of conventional western medicine.</li></ul>
<b>Medical practitioner</b>	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, in the region they practice.
<b>Natural disaster</b>	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.
<b>Period of insurance</b>	The period of time between the coverage start date and coverage end date (both inclusive) as shown in the travel insurance summary.



<b>Policy</b>	<p>The contract of insurance between you and us. It is made up of the documents listed below. We will provide them to you in electronic form.</p> <ul style="list-style-type: none"> <li>▪ This policy wording</li> <li>▪ Your travel insurance summary</li> <li>▪ Any endorsement to your policy</li> </ul>
<b>Serious public event</b>	<p>Means:</p> <ul style="list-style-type: none"> <li>▪ a natural disaster;</li> <li>▪ an epidemic or pandemic (other than COVID-19) declared by the World Health Organisation or the Singapore government;</li> <li>▪ a major industrial accident;</li> <li>▪ an unexpected riot or civil commotion;</li> <li>▪ any event that leads to mass cancellation of public transport to/from/around a location;</li> <li>▪ a terrorist activity;</li> <li>▪ a war or revolution; or</li> <li>▪ an event that causes the Singapore government or the government at the planned travel destination to warn against non-essential travel to the country.</li> </ul>
<b>Travel companion</b>	A person with a travel reservation or confirmation to accompany you on your trip.
<b>Travel insurance summary</b>	<p>The document attached to your policy. The summary shows important information about your policy, including the following:</p> <ul style="list-style-type: none"> <li>▪ policy number;</li> <li>▪ policyholder and insured's details;</li> <li>▪ plan name;</li> <li>▪ geographical area;</li> <li>▪ the period of insurance;</li> <li>▪ your premium details;</li> <li>▪ the optional benefits that you paid additional premium for.</li> </ul>
<b>Trip</b>	A pre-scheduled journey from Singapore to an overseas destination, which is covered under this policy, and which takes place during the period of insurance, that ends back in Singapore.
<b>We, us, and our</b>	FWD Singapore Pte. Ltd. the issuer of your policy.
<b>You, and your</b>	Any person covered under this policy.