

Travel Pro Enhanced (Annual Policy)

Policy Wording

CHUBB®

Benefit Schedule

Benefit		Ultimate	Supreme	Essential	Basic*
1	Accidental Death and Disablement	\$500,000	\$200,000	\$150,000	\$50,000
	- For Child	\$100,000	\$75,000	\$50,000	\$10,000
	- For Adult (over 65 years old)	\$125,000	\$100,000	\$75,000	\$25,000
2	Accidental Death and Disablement due to Natural Disaster	\$750,000	\$300,000	NIL	NIL
	- For Child	\$150,000	\$112,500	NIL	NIL
	- For Adult (over 65 years old)	\$187,500	\$150,000	NIL	NIL
3	Child Education Grant	\$5,000	\$5,000	NIL	NIL
4	Overseas Medical Expenses	\$2,000,000	\$500,000	\$250,000	\$20,000
	- For Child	\$250,000	\$250,000	\$100,000	\$4,000
	- For Adult (over 65 years old)	\$200,000	\$100,000	\$75,000	\$10,000
5	Overseas Traditional Chinese Medicine Expenses	\$750	\$750	\$750	\$300
6	Hospital Visit Overseas	\$10,000	\$5,000	\$3,000	NIL
7	Compassionate Visit Overseas	\$10,000	\$5,000	\$3,000	NIL
8	Return of Minors Child(ren)	\$10,000	\$5,000	\$2,500	NIL
9	Hotel Extension (Sub-limit of up to \$75 per day for meals &/or transportation)	\$1,200	\$1,000	\$800	NIL
10	Overseas Hospital Confinement Benefit (S\$200 per day)	max 200 days	max 150 days	max 100 days	NIL
11	Overseas Hospital Confinement Benefit for ICU (S\$200 per day)	max 40 days	max 20 days	NIL	NIL
12	Continuation of Medical Treatment After Return to Singapore				
	A) If You have been treated by a Doctor Overseas B) If You have not been treated by a Doctor or Chinese Doctor Overseas	\$7,500 \$200	\$5,000 \$200	\$2,500 \$200	NIL NIL
13	Continuation of Traditional Chinese Medicine Treatment After Return to Singapore	\$750	\$750	\$750	NIL
14	Hospital Confinement Benefit In Singapore (S\$200 per day)	max 30 days	max 30 days	max 30 days	NIL
15	Overseas Quarantine Allowance (S\$50 per day)	\$500	\$300	NIL	NIL
16	Quarantine Allowance In Singapore (S\$50 per day)	\$500	\$300	NIL	NIL
17	Chubb Assistance - Emergency Medical Evacuation	Unlimited	Unlimited	Unlimited	\$20,000
	- For Child	\$ 200,000	\$ 100,000	\$ 100,000	\$ 20,000
	- For Adult (over 65 years old)	\$ 200,000	\$ 100,000	\$ 100,000	\$ 20,000
18	Chubb Assistance - Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	\$5,000
19	Chubb Assistance - Direct Repatriation to Home Country	Unlimited	Unlimited	Unlimited	\$5,000
20	Emergency Mobile Phone Charges	Actual Cost	Actual Cost	Actual Cost	Actual Cost
21	Personal Liability	\$2,000,000	\$1,000,000	\$500,000	\$500,000

Benefit		Ultimate	Supreme	Essential	Basic*
22	Legal Expenses	\$150,000	\$75,000	\$25,000	NIL
23	Journey Cancellation	\$20,000	\$10,000	\$5,000	NIL
24	Journey Curtailment	\$20,000	\$10,000	\$5,000	NIL
25	Journey Postponement	\$2,000	\$1,500	\$750	NIL
26	Replacement Traveler	\$1,000	\$500	NIL	NIL
27	Loss of Advance Payment due to Insolvency of Travel Agent	\$5,000	\$3,000	\$1,000	NIL
28	Travel Delay (S\$200 per 6 hours)	\$2,000	\$1,000	\$800	\$400
29	Travel Misconnection (S\$100 per 6 hours)	\$1,000	\$800	\$600	NIL
30	Flight Diversion (S\$100 per 6 hours)	\$1,000	\$1,000	\$1,000	NIL
31	Loss or Damage of Personal Property and Baggage (max S\$500 per article/ S\$1,000 for laptop)	\$8,000	\$5,000	\$3,000	\$1,000
32	Jewelry Coverage	\$750	\$500	NIL	NIL
33	Baggage Delay (S\$200 per 6 hrs)	\$1,200	\$1,000	\$800	\$400
34	Loss of Personal Money and Travel Documents (Max S\$300 for money)	\$5,000	\$3,000	\$2,000	\$500
35	Credit Card Indemnity	\$2,000	\$1,500	\$1,000	NIL
36	Flight Overbooked (S\$100 per 6 hrs)	\$500	\$300	\$200	NIL
37	Hijack (S\$100 per 6 hrs)	\$2,500	\$1,000	\$1,000	NIL
38	Kidnap/Hostage (S\$100 per 6 hrs)	\$10,000	\$5,000	\$3,000	NIL
39	Home Guard	\$10,000	\$5,000	\$5,000	NIL
40	Rental Vehicle Excess	\$1,000	\$1,000	\$500	NIL
41	Pet Care	\$1,000	\$500	Nil	NIL
42	Golf:				
	A) Hole-in-One	\$750	\$500	NIL	NIL
	B) Golf Equipment	\$1,000	\$500	NIL	NIL
	C) Unused Green Fees	\$1,000	\$750	NIL	NIL
43	Loss of Frequent Flyer Points	\$750	\$500	NIL	NIL
44	Terrorism extension	Included	Included	Included	Included
45	24-hr Worldwide Medical Emergency Assistance Hotline	Included	Included	Included	Included
	24-hr Travel Advice Hotline Automatic Extension of Cover	Included	Included	Included	Included

Important Notes:

- *Basic plan is only applicable for Journeys to and from Malaysia, Batam Island and Bintan Island.
- The amounts listed above are the maximum coverage payable for each Benefit.
- All Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1, 2, 3, 10, 11, 14, 15, 16, 28, 29, 30, 33, 36, 37 and 38.
- Maximum of 90 days per Journey for Annual Policy.
- Pre-existing Conditions will not be covered.
- Please refer to the policy wording for the full specifications, conditions and exclusions.

Travel Pro Enhanced (Annual Policy)

Chubb Insurance Singapore Limited (hereinafter called the 'Company') hereby insures the Insured Person(s) named in the Certificate of Insurance if included hereunder, subject to the terms, conditions and exclusions contained herein.

This Policy shall commence on the Effective Date. This Policy shall not be binding on the Company unless the Certificate of Insurance is signed by an authorised representative of the Company.



Authorised Representative of the Company

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Injury means a bodily injury resulting from an Accident which is not an illness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Annual Policy means a Policy issued for the selected plan where You can make an unlimited number of Journeys to the selected Region of travel during the Period of Insurance.

Benefit means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document

which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

Certificate of Insurance means the document which is incorporated and forms part of this Policy We send You which contains details of the cover provided to You by Us.

Child(ren) means Your unmarried dependent child or children [including step or legally adopted child(ren)] who is/are:

- (a) at least forty-five (45) days of age; and
- (b) up to and including eighteen (18) years of age or up to and including twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent on You for maintenance and support.

Chinese Doctor means a legally licensed traditional Chinese medicinal practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. **Chinese Doctor** shall not include You or any of Your relatives unless otherwise approved by Us.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

Confined or Confinement means Confinement in Hospital for at least a Day as a Resident in-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor and for this purpose, **Day of Confinement** shall mean a period for which the Hospital charges for room and board.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Dental Expenses means reasonable and necessary charges incurred as a

result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. **Doctor** shall not include You or any of Your relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities means any sports or sporting activities that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Member means Your Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

Home Country means any country of which You are a citizen or a permanent resident and excludes Singapore.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:-

- (i) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- (ii) provides full-time nursing service by and under the supervision of a staff of nurses;
- (iii) has a staff of one or more Doctors available at all times;
- (iv) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and

Hospital shall not include the following:

- (1) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital;
- (2) a health hydro or nature cure clinic;
- (3) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics.
- (4) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Inception Date means the date when Your Annual Policy first comes into force.

Insured Person(s) means the person(s) named in the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid, as follows:-

Annual Policy

For a "Family" Plan, the "Family" shall comprise:-

- (a) You,
- (b) Your Partner, and
- (c) Your Child(ren).

Child(ren) who is/are below twelve (12) years of age in a "Family" Plan must be accompanied by You or Your Partner for any Journey made during the Period of Insurance.

Journey means a return trip made during the Period of Insurance by You commencing from Singapore to a destination Overseas and back, and shall commence from the time You leave Your home or usual place of employment in Singapore to commence the trip and shall terminate at the time You return to Your home or usual place of employment in Singapore, or the end date of the Period of Insurance, whichever is earlier.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering You absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Main Insured Person means the person named as the Main Insured Person in the Certificate of Insurance.

Manual Work means work which involves You undertaking physical labour or manual operations or active personal participation in any of the following:-

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three meters in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;

but does not mean You undertaking voluntary work for a charitable organisation unless You are receiving remuneration for this work or if it involves construction work and usage of machinery or working more than three (3) meters above the ground.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness.

Mountaineering means the ascent or descent of a mountain ordinarily

necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominated Account means the account designated by You, which is not a Medisave account, to which premiums are to be charged.

Overseas means anywhere outside Singapore, but excluding Cuba.

Partner means spouse or de-facto with whom You have been living permanently with at least three (3) months or more at the time of Accident or Sickness.

Period of Insurance means the period of twelve (12) consecutive months during which the coverage under Your Annual Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits under Section 1; or
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which

occurs within one hundred eighty (180) days of the Accident in which such Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and from which there is no hope of improvement.

Pre-existing Condition means any condition which:-

- a. You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;
- b. medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or
- c. You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

Policy means Your Policy Wording, Benefit Schedule and Certificate of Insurance describing the insurance contract between You and Us.

Policy Wording means this document.

Public Conveyance means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

Region means:-

Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

Region 2: China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia, Timor-Leste and includes Region 1.

Region 3: Rest of the world including Nepal, Tibet, Region 1 and 2 but excluding Cuba.

Return Journey means a return trip made during the Period of Insurance by You commencing from Singapore to a destination Overseas and back, and shall commence from the time You leave Your home or usual place of employment in Singapore to commence the trip and shall terminate at the time You return to Your home or usual place of employment in Singapore, or the end date of the Period of Insurance, whichever is earlier.

Resident In-patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when You are scheduled to depart on a Journey as set out in Your travel ticket.

Singapore Resident means a Singapore Citizen or Singapore Permanent Resident or Valid Work Permit Holder or Valid Employment Pass Holder or Valid Dependant Pass Holder or Valid Long-Term Social Visit Pass Holder or Valid Student Pass Holder on the Effective Date.

Sickness means a sickness or disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Strike means organized industrial action or any temporary stoppage of

work by the concerted action of the Public Conveyance's employees as a result of an industrial or labor dispute.

Traditional Chinese Medicine Expenses means the usual, customary and reasonable expenses for treatments of Accidental Injury or Sickness by a Chinese Doctor.

Travel Companion means a person who has travel bookings to accompany You on a Journey. A Travel Companion must be an Insured Person of a travel insurance policy underwritten by Us for the same Journey.

We, Our, Us means the insurer Chubb Insurance Singapore Limited.

You, Your means the Main Insured Person or the Insured Person(s) named in the Certificate of Insurance.

Part 2 Eligibility

To be eligible for cover under this Policy:-

- (i) You and/or Your Partner must be a Singapore Resident of at least eighteen (18) years of age at the time You apply for this insurance or upon renewal; and
- (ii) Your Child(ren) must be a Singapore Resident, if applicable.

Part 3 Scope And Limits Of Cover And Benefits

Section 1 - Choice Of Plans

The scope of coverage and benefits under this Policy will vary as follows:

GEOGRAPHICAL COVER

- (i) if Region 1 cover has been chosen, only Journeys to countries defined under Region 1 will be covered under this Policy;
- (ii) if Region 2 cover has been chosen, only Journeys to countries defined under Region 2 will be covered under this Policy;
- (iii) if Region 3 cover has been chosen, Journeys to all countries outside Singapore excluding Cuba will be covered under this Policy.

BENEFITS

- (iv) the monetary amounts and limits of Benefits will vary according to whether a "Basic" or "Essential" or "Supreme" or "Ultimate" plan has been chosen.

Section 2- Commencement Of Coverage

Coverage under Section 23, 27 and 43 of Part 7 - Journey Cancellation, Loss of Advance Payment due to Insolvency of Travel Agent and Loss of Frequent Flyer Points respectively, is effective upon the issuance of the Certificate of Insurance or within 30 days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

Coverage under Section 25 of Part 7 - Journey Postponement, insurance is effective upon the issuance of the Certificate of Insurance or within 30 days prior to the Scheduled Departure Date, whichever is later, and shall terminate upon postponement of the Journey.

For all other sections, insurance is effective upon commencement of the Journey.

Section 3 - Limits Of Coverage

1. Your Annual Policy shall terminate on the earliest of the following events:
 - (i) upon the expiry of Period of Insurance; or
 - (ii) when You cease to satisfy any of the eligibility requirements; or
 - (iii) upon Your death.
2. Termination of cover under Your Annual Policy in respect of the Main Insured Person shall automatically terminate cover for all other Insured Person(s).
3. You will only be covered for a maximum of ninety (90) consecutive days for any one Journey, and We shall not be liable in respect of any loss occurring from 12.00 a.m. on the ninety first (91st) day after commencement of any one Journey.

Section 4 - Automatic Policy Extension

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, are prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance at the Doctor's absolute discretion; or
- (b) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
- (c) the scheduled Public Conveyance or Scheduled Flight in which You are travelling is unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or Scheduled Flight or due to grounding of an aircraft as a result of mechanical or structural defect,

the Period of Insurance shall be automatically extended without additional premium up to thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

Part 4 General Exclusions

We will not (under any Sections) pay for claims arising directly or indirectly from:

1. Declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Any nuclear reaction or contamination, ionising rays or radioactivity.
3. Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.

4. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.
5. You participating in:-
 - (a) Extreme Sports and Sporting Activities;
 - (b) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) private white water rafting grade 4 and above;
 - (f) Mountaineering;
 - (g) trekking (including mounting trekking) above 3000 meters; or
 - (h) scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone.
6. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/ or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
7. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
8. Intoxication by alcohol or drugs not prescribed by a Doctor.
9. Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
10. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
11. Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
12. Any Pre-existing Conditions.
13. Any government prohibition, regulation or intervention.
14. Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.
15. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy.
16. You engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
17. Any condition which results from or is a complication of venereal disease.
18. Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to actual or threatened riot, strike or civil commotion, outbreak of disease or unsafe health conditions, or impending natural disasters, to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice.

Part 5 Special Conditions

1. Cancellation

We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We will return promptly the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will apply a short rate refund as follows:-

Cancellation Of Policy	Refund%
Within 2 Months	60%
Within 3 Months	50%
Within 4 Months	40%
Within 5 Months	30%
Within 6 Months	25%
Over 6 Months	0%

There will be no refund if a claim has been made during the Period of Insurance.

Such cancellation shall be without prejudice to any event giving rise to a claim under Your Annual Policy prior to the cancellation date.

2. Addition Of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under Your Annual Policy after the Inception Date of Your Annual Policy and during the Period of Insurance (prior to commencement of the intended Journey) or at the time of renewal of Your Annual Policy.

3. Extension And Expansion Of Coverage

Subject to Our prior approval, You may at any time during the Period of Insurance and prior to the commencement of the intended Journey, obtain an expansion of the geographical coverage from "Region 2" to "Region 3", by notifying Us of the desired change and paying the appropriate additional premium.

An endorsement noting the change in geographical coverage shall be issued to You.

4. Notification Requirement

If You are admitted to hospital, You must advise Chubb Assistance as soon as practically possible.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Inception Date of the Policy. Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Certificate of

Insurance and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Automatic Renewal

Your Annual Policy will be automatically renewed upon actual receipt of full premium by Us before the expiry of the Period of Insurance. Your payment of the full premium before expiry of each Period of Insurance thereafter will result in this Policy being renewed. A renewal certificate will be issued and shall be the evidence of valid cover, unless otherwise notified. We reserve the right to amend the premium, terms and conditions of Your Annual Policy by giving You thirty (30) days' written notice of any change(s) to Your address on file.

4. Conditions Precedent To Liability

Our liability for any Benefit under this Policy is conditional upon:

- (a) the truth of the statements and information as provided to Us by You; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You.

5. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed accordance with the provisions of this Policy.

6. Misrepresentation

This Policy shall be voidable in the

event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

7. Consequences Of Breach Of Duty, Fraud Or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not notify Us.

8. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

9. Claims Procedure

Written notice shall be given to Our Claims Department at 138 Market Street #11-01 CapitaGreen Singapore 048946.

If You, or Your legal representative want to make a claim, You or they must:

- a. complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained

from the police, a carrier or other authorities about the accident, loss or damage; and

(iii) any other documentary evidence required by Us under Your Policy.

- b. provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- c. provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

Failure to notify Us within the time limit prescribed shall not invalidate the claim if it can be shown, to Our satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

10. Payment Of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7, Section 17 - Chubb Assistance - Emergency Medical Evacuation, Section 18 - Chubb Assistance - Repatriation of Mortal Remains and Section 19 - Chubb Assistance - Direct Repatriation to Home Country. The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit.

11. Premium Payment

The premium as stated in the Certificate of Insurance will be charged to Your Nominated

Account fifteen (15) days prior to the expiry of the Period of Insurance of Your renewal policy.

12. Termination For Non-Payment Of Premium

This Policy shall be deemed void from the Inception Date or cancelled from the expiry of each subsequent Period of Insurance if the premium is not paid.

13. Right Of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

14. No Multiple Policies

You can only be covered under one leisure travel insurance policy underwritten by Us for the same Journey.

15. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

16. Other Insurances And Refund Or Reimbursement From Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

17. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

18. Notice Of Trust Or Assignment And Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

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

19. Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning this Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where

there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under this Policy. In no case shall You seek to recover on this Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of this Policy.

20. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore law and subject to the exclusive jurisdiction of the Singapore Courts.

21. Interest

No amounts payable by Us under this Policy shall carry interest.

22. Currency

Premiums and benefits payable under this Policy shall be in Singapore dollars.

23. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

24. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, customer services and to allow Us/Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon

Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

You will write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 to withdraw consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

25. 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 GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

26. Modification

We reserve the right to modify the terms and conditions of Your Policy within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval

shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

PART 7 BENEFITS

We will only pay for one (1) benefit under the respective Sections below:

- (i) Sections 1 or 2
- (ii) Sections 10 or 15
- (iii) Sections 14 or 16
- (iv) Sections 23 or 25 or 26 or 27
- (v) Sections 28 or 29 or 30
- (vi) Sections 29 or 36
- (vii) Sections 31 or 32 or 33 or 42B

Section 1 - Accidental Death And Disablement

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Benefits below and up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 2 - Accidental Death And Disablement Due To Natural Disasters

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury due to Natural Disasters which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Benefits below, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Table Of Benefits

Loss Events	Compensation Payable % of maximum sum insured specified in the Benefit Schedule
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of sight in one eye	50%
Total and Permanent Loss of Lens of one Eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in i) both Ears ii) one Ear	50% 15%

The occurrence of any specific loss for which indemnity is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made in this Section.

No payment will be made for any loss caused by or resulting from Sickness.

Section 3 - Child Education Grant

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 - Accidental Death and Disablement or Section 2 - Accidental Death and Disablement Due to Natural Disaster, and You have surviving Child(ren), We will pay up to the maximum sum insured specified in the Benefit Schedule for each child up to a

maximum of four (4) Child(ren) subject to the terms and conditions of this policy.

Section 4 - Overseas Medical Expenses

If, during the Period of Insurance, while You are on a Journey, You incur Medical Expenses as a direct result of Accidental Injury or Sickness, or Dental Expenses as a direct result of Accidental Injury, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

We have the option of returning You to Singapore, if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. We also have the option of evacuating You to another country. However, if We return You to Singapore, the maximum sum insured under Section 12- Continuation of Medical Treatment After Return to Singapore shall apply. We may also have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity.

ADDITIONAL EXCLUSIONS

We will not pay under Section 4 - Overseas Medical Expenses for any of the following:

1. Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel).
2. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

3. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness.
4. Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.
5. Any expenses incurred in relation to treatment by a Chinese Doctor.

Section 5 - Overseas Traditional Chinese Medicine Expenses

If, during the Period of Insurance, while You are on a Journey, You incur Traditional Chinese Medicine Expenses as a direct result of Accidental Injury or Sickness which has been treated by a Chinese Doctor, We will indemnify You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSION

We will not pay under Section 5 - Overseas Traditional Chinese Medicine Expenses for

1. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 6 - Hospital Visit Overseas

If, during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no adult is with You, We will indemnify You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged,

up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 7 - Compassionate Visit Overseas

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in death under Section 1 - Accidental Death and Disablement or Section 2 - Accidental Death and Disablement Due to Natural Disaster and no adult Family Member is with You, We will indemnify the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend to assist in the final arrangements following Your death, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Section 8 - Return Of Minor Child(ren)

If, during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas and there is no other adult to accompany Your Child(ren) home, We will indemnify You for hotel accommodation and travel (economy air travel) expenses necessarily incurred for one (1) relative or friend residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Section 9 - Hotel Extension

If, during the Period of Insurance, while You are on a Journey, as a direct result of Accidental Injury or Sickness, You are Confined in a Hospital Overseas for more than five (5) consecutive days and Your medical condition forbids evacuation upon the written advice of a

Doctor, We will indemnify one of Your travelling companions to remain behind and take care of You for such additional accommodation expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We will also indemnify Your travelling companion for meals and transportation expenses up to the sub-limit per day specified in the Benefit Schedule.

This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 10 - Overseas Hospital Confinement Benefit

If, during the Period of Insurance, while You are on a Journey, You are necessarily Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to a maximum of the maximum sum insured specified in the Benefit Schedule.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness; and
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 11 - Overseas Hospital Confinement Benefit For ICU

If, during the Period of Insurance, while You are on a Journey, You are necessarily Confined in an Intensive Care Unit (ICU) in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule .

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness; and
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

ADDITIONAL EXCLUSIONS

We will not pay under Section 10 - Overseas Hospital Confinement Benefit and Section 11 - Overseas Hospital Confinement Benefit for ICU for any of the following:

1. any expenses relating to any treatment or aid obtained in Singapore; or
2. any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.

Section 12 - Continuation Of Medical Treatment After Return To Singapore

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and:

- (a) You have been treated by a Doctor Overseas or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical treatment from a Doctor in Singapore up to thirty-one (31) consecutive days from the date of Your return to Singapore, and We will reimburse You up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses and/ or Dental Expenses necessarily incurred in Singapore; or
- (b) You have not been treated by Doctor or Chinese Doctor Overseas, You may seek medical treatment from a Doctor or Chinese Doctor in Singapore within twenty-four (24) consecutive hours from the time of Your return to Singapore, and We will reimburse You for the medical expense incurred within this twenty-four (24) consecutive hours, up to the maximum sum insured specified in the Benefit Schedule based on Your selected plan for Medical Expenses and/ or Dental Expenses and/ or Traditional Chinese Medicine Expenses necessarily incurred in Singapore.

ADDITIONAL EXCLUSIONS

We will not pay under Section 12 - Continuation of Medical Treatment After Return to Singapore for any of the following:

1. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness.
2. Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.
3. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental

Injury or Sickness was first sustained.

Section 13 -Continuation Of Traditional Chinese Medicine Treatment After Return To Singapore

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness, and You have sought medical treatment from a Chinese Doctor Overseas, You may continue to seek medical treatment from a Chinese Doctor in Singapore within thirty-one (31) days from the date of Your return to Singapore, We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSION

We will not pay under Section 13 - Continuation of Traditional Chinese Medicine Treatment After Return to Singapore for

1. Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 14 -Hospital Confinement Benefit In Singapore

If, during the Period of Insurance, while You are on a Journey, and as a result of Accidental Injury or Sickness, You are immediately hospitalised upon return to Singapore, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each Day of Confinement from the first Day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each Day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that

such days do not run consecutively. Provided further that this benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness.
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

Section 15 - Overseas Quarantine Allowance

If, during the Period of Insurance, while You are on a Journey, You are placed under **Quarantine** Overseas by the government or relevant health authority as a result of close contact with confirmed cases of an **Infectious Disease** or in the event You are identified by the relevant health authority as a carrier of the Infectious Disease, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine and up to a maximum sum insured specified in the Benefit Schedule.

For this purpose, each day of Quarantine, shall be counted towards the total number of days of Quarantine, notwithstanding that such Quarantine does not run consecutively.

ADDITIONAL DEFINITIONS

Infectious Disease means any contagious disease which upon outbreak, is classified by World Health Organisation as an epidemic or a pandemic.

Quarantine means compulsory isolation to contain the spread of an Infectious Disease.

Section 16 - Quarantine Allowance In Singapore

If, during the Period of Insurance, while You are on a Journey, and upon return

to Singapore You are immediately placed under Quarantine (as defined in Section 15) by the Ministry of Health as a result of close contact with confirmed cases of an Infectious Disease (as defined in Section 15) or in the event You are identified by the Ministry of Health as a carrier of the Infectious Disease, We will pay You the relevant Benefit up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such Quarantine does not run consecutively.

Section 17 - Chubb Assistance - Emergency Medical Evacuation

If, during the Period of Insurance and while on a Journey, You:

- (i) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (ii) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,

We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of Your evacuation.

ADDITIONAL EXCLUSIONS

We will not pay under Section 17 - Chubb Assistance - Emergency Medical Evacuation for any of the following:

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled trip.
2. Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 17.
3. Any treatment performed or ordered by a person who is not a Doctor.

4. Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore.

Section 18 - Chubb Assistance - Repatriation Of Mortal Remains

If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of a Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore.

We shall pay directly to Chubb Assistance the **Covered Expenses** for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

ADDITIONAL EXCLUSIONS

We will not pay under Section 18 - Chubb Assistance - Repatriation of Mortal Remains for any of the following:

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 19 - Chubb Assistance - Direct Repatriation To Home Country

If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of a Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Your Home Country.

We shall pay directly to Chubb Assistance the **Covered Expenses** for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of Your mortal remains.

ADDITIONAL EXCLUSIONS

We will not pay under Section 19 - Chubb Assistance - Direct Repatriation to Home Country for any of the following:

1. Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 20 - Emergency Mobile Phone Charges

If, during the Period of Insurance, while You are on a Journey, You suffer Accidental Injury or Sickness and incur

charges for personal mobile phone or standard land line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 4 or 5, We will indemnify You in respect of Emergency Mobile Phone Charges up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Charges incurred must be supported by an itemised statement of charges.

ADDITIONAL EXCLUSION

We will not pay under Section 20 - Emergency Mobile Phone Charges for any public telephone charges using an international calling card

Section 21 - Personal Liability

If, during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for:

1. Death or Accidental Injury to any third party; or
2. Accidental **Property Damage** to any third party,

We will indemnify You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

We will not pay under Section 21 - Personal Liability for any of the following:

1. Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee.
2. Property Damage to property

belonging to or held in trust by You, or while in Your custody or control.

3. Any liability assumed under contract.
4. Liability arising out of any wilful, malicious or unlawful act or omission on Your part.
5. Liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals.
6. Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
7. Any criminal proceedings taken against You whether You are actually convicted or not.
8. Liability arising out of the transmission of communicable disease by You.
9. The possession or use of any controlled substance/drugs unless prescribed by a Doctor.
10. Sexual molestation, corporal punishment, physical or mental abuse.
11. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 22 - Legal Expenses

If, during the Period of Insurance, while You are on the Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority, We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

All legal expenses and representation must be approved by Us or Chubb Assistance or an authorised representative of Chubb Assistance.

Section 23 - Journey Cancellation

If, You are forced to cancel any part of Your Journey as the direct and necessary result of any **Specified Cause** occurring within thirty (30) days prior to the Scheduled Departure Date, We will indemnify You in respect of **Cancellation Expenses** up to the maximum sum insured specified in the Certificate of Insurance subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITIONS

Specified Cause means

- (i) You dying or becoming ill or sustaining Accidental Injury rendering You unfit to travel in the opinion of a Doctor;
- (ii) the death, of Your Family Member or Travel Companion, or Accidental Injury or Sickness of such person which the Doctor certified as being life-threatening and which resulted in You cancelling Your trip;
- (iii) compulsory quarantine, subpoena or hijack of You or Travel Companion;
- (iv) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
- (v) Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date;
- (vi) due to Natural Disasters which prevent You from commencing or continuing with the Journey,

where, for paragraphs (i) to (iv), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, for paragraph (v), the event occurs within seven (7) days before the Scheduled Departure Date and for paragraph (vi) the event

occurs within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority.

Cancellation Expenses mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract.

Section 24 - Journey Curtailment

If, during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any **Specified Cause** (as defined in Section 23), We will indemnify You in respect of **Curtailment Expenses** incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITION

Curtailment Expenses means:

- (i) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which have not been and will not be used but become forfeited or payable under contract; and/ or
- (ii) any additional administrative expenses incurred where it is possible to amend the original travel ticket or
- (iii) additional travel expenses (limited to economy class fare) if it is not possible to amend the original travel ticket as confirmed by the carrier/ travel operator and reasonable accommodation expenses resulting from Specified Cause (as defined in Section 23).

Section 25 - Journey Postponement

If, You are forced to postpone Your Journey as the direct and necessary result of any **Specified Cause** (as defined in Section 23) occurring up to thirty (30) days prior to the Scheduled Departure Date, We will indemnify You in respect of **Postponement Expenses** up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL DEFINITION

Postponement Expenses mean the resulting administrative charges incurred to postpone the Journey:-

- a) which full payment was made by You;
- b) for which You are legally liable for; and
- c) which are not recoverable from any other source;
- d) any event leading to airspace restriction or airport closure.

ADDITIONAL EXCLUSIONS

We will not pay under Section 23 - Journey Cancellation, Section 24 - Journey Curtailment and Section 25 - Journey Postponement for any of the following:

1. Any change of plans on Your part or that of any other person to travel;
2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation;
3. Financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements. Any loss that is covered by any

other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

Section 26 - Replacement Traveller

If, You are travelling together with another person and that person is forced to cancel the Journey as the direct and necessary result of any Specified Cause (as defined in Section 23), and another person takes his place and proceeds with the Journey, We will indemnify You for the administrative fees or charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable this other person to take over the place for that Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

ADDITIONAL EXCLUSION

We will not pay for more than one incident of change of traveller.

Section 27 - Loss Of Advance Payment Due To Insolvency Of Travel Agent

If, You are forced to cancel the Journey as the direct and necessary result of financial default (meaning full suspension of operations due to financial circumstances following a filing of bankruptcy) by a registered travel agency in Singapore, We will indemnify You in respect of loss of advance payment for travel and/or accommodation expenses due to insolvency of the travel agent up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Section 28 - Travel Delay

If, during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas and You arrived at the scheduled destination Overseas at least six (6) consecutive hours later from the time specified in the travel itinerary supplied to You due to:

- (a) strike or industrial action;
- (b) adverse weather conditions;
- (c) mechanical breakdown/derangement of the Public Conveyance;
- (d) due to grounding of the Public Conveyance as a result of mechanical or structural defect;
- (e) any event leading to airspace restriction or airport closure;

We will pay You the relevant Benefit for every full six (6) consecutive hours of delay (the delay being calculated from actual arrival time of the Public Conveyance and the scheduled arrival time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and this Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay to You a maximum of \$200 after six (6) hours of departure delay.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.

ADDITIONAL EXCLUSIONS

We will not pay under Section 28 - Travel Delay for any of the following:

1. Your failure to check in according to the itinerary supplied to You.
2. strike or industrial action existing on the date You applied for cover under this Policy.
3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).
4. If We have paid a claim under Section 29 - Travel Misconnection and/or Section 30 - Flight Diversion arising from the same event.

Section 29 - Travel Misconnection

If, during the Period of Insurance, while You are on a Journey, Your confirmed onward travel connection Overseas is missed at the transfer point due to any event leading to airspace restriction or airport closure or due to the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You within six (6) consecutive hours of Your actual arrival time, We will pay You the relevant Benefit for every full six (6) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival time to Your actual departure time) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

ADDITIONAL CONDITION

We will only pay up to the maximum amount specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as

stated in the Certificate of Insurance for the same Journey.

ADDITIONAL EXCLUSION

We will not pay under Section 29 - Travel Misconnection if We have paid a claim under Section 28 - Travel Delay arising from the same event.

Section 30 - Flight Diversion

If, during the Period of Insurance, while You are on a Journey, the aircraft in which You are travelling on is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to adverse weather conditions or any event leading to airspace restriction or airport closure, We will pay You the relevant Benefit for every full six (6) consecutive hours of diversion (the diversion being calculated from the actual arrival time of the aircraft from the scheduled arrival time specified in the itinerary) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum amount specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family stated in the Certificate of Insurance for the same Journey.

ADDITIONAL EXCLUSION

We will not pay under Section 30- Flight Diversion if We have paid a claim under Section 28 - Travel Delay arising from the same event.

Section 31 - Loss Or Damage Of Personal Property And Baggage

If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of **Personal Property and Baggage** due to robbery, theft, burglary or any attempt thereof, We will indemnify You in respect of such

loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to a maximum of five hundred dollars (\$500) for any one article or a pair or a set of articles or up to a maximum of one thousand dollars (\$1,000) for Portable Computers.
- (b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) We will only pay up to the maximum amount specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.
- (f) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under Section 31 - Loss or Damage of Personal Property

and Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

ADDITIONAL DEFINITIONS

Personal Property and Baggage means personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Portable Computers means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Public Place means any place the public has access to.

ADDITIONAL EXCLUSIONS

We will not pay under Section 31 - Loss or Damage of Personal Property and Baggage for any of the following:

1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or

- illegal transportation or trade;
 - 4. loss or damage of property from confiscation or retention by customs or other officials;
 - 5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property;
 - 6. loss or damage of watches and Portable Computers not carried as hand-carried baggage or kept under Your supervision;
 - 7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
 - 8. damage or breakages of fragile or brittle articles;
 - 9. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
 - 10. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained;
 - 11. loss or damage to property left unattended in a Public Place;
 - 12. loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).
- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
 - (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date;
 - (vii) cards; including but not limited to credit card(s), cash card, identity card, Ez-Link card, driving license;
 - (viii) contraband;
 - (ix) business goods or samples/ prototypes or equipment of any kind or any products/components meant for trade;
 - (x) hired or leased equipment;
 - (xi) any consumable and/or any perishable item(s);
 - (xii) computers (including software and accessories) other than Portable Computers;
 - (xiii) Jewellery (as defined in Section 32);
 - (xiv) Golf Equipment (as defined in Section 42B);
 - (xv) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
 - (xvi) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s);
 - (xvii) derangement or breakage of fragile or brittle articles.

Section 32 - Jewellery Coverage

If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your **Jewellery** due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Jewellery mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions

of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

ADDITIONAL CONDITIONS

- (a) All Jewellery must be owned by You and not hired by, loaned or entrusted to You.
- (b) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

ADDITIONAL EXCLUSIONS

We will not pay under Section 32 - Jewellery Coverage for any of the following:

- 1. loss or damage of Jewellery from confiscation or retention by customs or other officials;
- 2. loss or damage of Jewellery as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such Jewellery;
- 3. loss or damage of Jewellery not carried as hand-carried baggage or kept under Your supervision;
- 4. loss or damage of Jewellery whilst in the custody of an airline or other carrier.

Section 33 - Baggage Delay

If, during the Period of Insurance, while You are on a Journey, all Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in luggage is

PROPERTY NOT COVERED

We will not pay for damage to or loss of any of the following:

- (i) animals;
- (ii) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets, except for administrative fees required to reissue tickets

delayed upon returning to Singapore for a minimum of six (6) hours, We will pay You a maximum of two hundred dollars (\$200) for the baggage delay.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

ADDITIONAL CONDITION

We will only pay up to the maximum amount specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey.

Section 34 - Loss Of Personal Money And Travel Documents

If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your **Travel Documents** and **Money** due to robbery, theft or burglary or any attempt thereof, We will indemnify You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to a maximum of three hundred dollars (S\$300) for loss of Money.
- (b) We will only pay up to a maximum of five hundred dollars (S\$500) regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey.
- (c) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) You must take every possible safeguard to ensure the security of Your Travel Documents or Money.

ADDITIONAL DEFINITIONS

Money means coins, bank notes, postal money orders or travellers' cheques.

Travel Documents means documents or identification required for Your Journey including but not limited to passport, visas or travel tickets.

ADDITIONAL EXCLUSIONS

We will not pay under Section 34 - Loss of Personal Money and Travel Documents for any of the following:

1. devaluation of currency or shortage due to errors or omissions during any transactions involving money;
2. loss due to confiscation or detention by customs or any other authority;
3. loss not reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss; or
4. loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

Section 35 - Credit Card Indemnity

If, during the Period of Insurance, while You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will indemnify You for such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).
- (c) The loss must be reported to either

the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 36 - Flight Overbooked

If, during the Period of Insurance, while You are on a Journey, You are denied boarding on a confirmed scheduled flight as stated on Your travel ticket due to over-booking and no alternative transportation is made available to You within six (6) hours of the scheduled departure of such Public Conveyance, We will pay You the relevant Benefit for every full six (6) consecutive hours, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

We will only pay up to the maximum amount specified in the Benefit Schedule regardless of the number of Insured Person(s) for a Family Plan stated in the Certificate of Insurance for the same Journey.

Section 37 - Hijack

If, during the Period of Insurance, while You are on a Journey, You are detained on a Public Conveyance due to it being hijacked, We will pay You the relevant Benefit for each six (6) hours period that the Hijack continues, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) stated in the Certificate of Insurance for the same Journey.
- (b) Any claims under Section 37-Hijack must be accompanied by a police report or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of such Hijack.

ADDITIONAL DEFINITION

Hijack means any seizure or exercise of control by force or violence or threat

of force or violence and with wrongful intent of a Public Conveyance.

Section 38 - Kidnap/Hostage

If, during the Period of Insurance, while You are on a Journey, You are kidnapped or wrongly confined, abducted or restrained by criminal force, We will pay You the relevant Benefit for every six (6) consecutive hours that the kidnap continues, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey.
- (b) The kidnap must be reported to the police having jurisdiction at the place of loss no more than 24 hours after the incident. Any claims under Section 38-Kidnap/Hostage must be accompanied by a police report and We must be satisfied with the contents thereof before being liable to pay the benefit under this Section.

ADDITIONAL EXCLUSION

We will not pay under Section 38 - Kidnap/Hostage for any of the following:

1. Kidnapping by You or Your Family Member whether acting alone or in collusion with others.

Section 39- Home Guard

If, during the Period of Insurance, while You are on a Journey, and your home is vacant, We will indemnify You for loss or damage to **Home Contents** kept in Your place of residence, arising out of any one of the following perils, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy:

- (a) fire, lightning, thunderbolt, subterranean fire;
- (b) explosions;

- (c) aircraft and other aerial devices or articles dropped therefrom;
- (d) impact by:
 - (i) any vehicle, plant, machinery and equipment;
 - (ii) falling trees or branches but not loss or damage caused by falling or lopping of trees by or on the Policyholder's behalf; or
 - (iii) breakage or collapse of television and radio aerials, aerial fittings and masts
- (e) bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains;
- (f) theft, but only if accompanied by forcible and violent breaking into or out of the place of residence, or any attempt thereat;
- (g) riot, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbances;
- (h) malicious act of person(s) other than by a member of Your family or by any person lawfully in the residence.

ADDITIONAL CONDITIONS

- (a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.
- (b) In the event of loss or damage to any Home Contents forming part of a pair or set, Our liability shall not exceed a proportionate part of the value to the pair or set.

ADDITIONAL DEFINITION

Home Contents means all description of household goods, personal effects and possessions of You and Your Family Members.

ADDITIONAL EXCLUSIONS

We will not pay under Section 39 - Home Guard for any of the following:

1. In respect of shortage due to error, omission, exchange or depreciation in value.
2. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your place of residence is unoccupied.
3. Theft during or after the occurrence of a fire.
4. The burning of property through the order of any public authority.
5. Perishable items.

Section 40 - Rental Vehicle Excess

If, during the Period of Insurance, while You are on a Journey, You become legally liable to pay a rental vehicle excess as a result of an Accidental collision involving, or theft of, a rental vehicle whilst in Your control, We will reimburse You for the excess up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

- (a) The rental vehicle must be hired from a licensed rental agency.
- (b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- (c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

ADDITIONAL EXCLUSIONS

We will not pay under Section 40 - Rental Vehicle Excess for any of the following:

1. Loss or damage arising from operation of the rental vehicle in

violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.

2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 41 - Pet Care

If, during the Period of Insurance, while You are on a Journey, You are being prevented from completing the return leg of a Journey as a result of Travel Delay payable under Section 28 or You being Confined in a Hospital Overseas, We will indemnify You the additional cost of putting the pet in a pet's boarding home up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 42A - Hole-In-One

If, during the Period of Insurance, while You are on a Journey, You score a Hole-In-One, We will indemnify You for the **Hospitality Expenses** incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Hospitality Expenses means customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by You.

ADDITIONAL CONDITION

Any claims for indemnity must be accompanied by a copy of the certificate for the Hole-In-One issued by the club and original receipts supporting the Hospitality Expenses.

Section 42B - Golf Equipment

If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your **Golf Equipment** due to robbery, theft, burglary or any attempt thereof, We will indemnify

You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trolley.

ADDITIONAL CONDITIONS

- (a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.
- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such items.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.

ADDITIONAL EXCLUSIONS

We will not pay under Section 42B - Golf Equipment for any of the following:

1. loss or damage occurring during the use of the Golf Equipment;
2. loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
3. loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials;
4. loss or damage as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure the Golf Equipment.

Section 42C - Unused Green Fees

If, during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Sickness, We will indemnify You for any non-refundable,

pre-paid and unused green fees up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Any claims for indemnity must be accompanied by a copy of a medical report from the Doctor substantiating the Accidental Injury or Sickness and confirming Your inability to play golf as a result of such Accidental Injury or Sickness during the period for which the indemnity is being claimed.

Section 43 - Loss Of Frequent Flyer Points

If, You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and the airline ticket (or other travel and/or accommodation expense) is subsequently cancelled as a result of any Specified Cause (as defined in Section 23) and the loss of such points cannot be recovered from any other source, We will indemnify You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.

Section 44 - Terrorism Extension

In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under Section 1 to 43 (except Section 23 - Journey Cancellation) up to the maximum sum insured specified in the Benefit Schedule for the said sections. The terms, conditions and exclusions of this Policy shall apply.

Part 8 Chubb Assistance - Scope Of Services (Tel. No. +65 6836 2922)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses

actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A - Pre-Trip Assistance:

1. Visa Information Services

Chubb Assistance will provide information concerning visa requirements for foreign countries worldwide.

2. Inoculation Information Services

Chubb Assistance will provide information concerning inoculation requirements for foreign countries worldwide.

3. Weather Forecast Information Services

Chubb Assistance will provide information concerning weather and temperatures for foreign countries worldwide.

4. Foreign Exchange Rate Information Services

Chubb Assistance will provide information concerning exchange rates of major currencies against the Singapore dollar.

Section B - Travel Assistance:

1. Embassy Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. Legal Firm Referral

Chubb Assistance will provide the address, telephone number and hours of opening of the nearest appropriate legal firm.

3. Lost Luggage Assistance

Chubb Assistance will assist You who have lost the luggage while travelling outside Singapore by

contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport Assistance

Chubb Assistance will assist You who have lost a passport while travelling outside Singapore by contacting the appropriate authorities involved and providing directions for recovery.

5. Interpreter Referral

Chubb Assistance will assist You by providing the address, telephone number and hours of operating of interpreters worldwide.

6. Emergency Reservation for Airline and Hotel

Chubb Assistance will assist You in an emergency with travel and accommodation booking and ticketing while travelling outside Singapore.

7. Lost Reporting Assistance

Chubb Assistance will provide the relevant advice should You lose Your credit card while travelling outside Singapore.

Section C - Medical Assistance:

1. Telephone Medical Advice

Chubb Assistance will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide You with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

Section D - Medical Arrangements:

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with hospital admission if Your medical condition is of such gravity as to require hospitalisation

2. Monitoring of Medical Condition during Hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies:

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 6, 7, 8 and 9 of Part 7.

2. Arrangement of Emergency Medical Evacuation

Refer to Section 17 of Part 7.

3. Arrangement of Repatriation of Mortal Remains

Refer to Section 18 and 19 of Part 7.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg

Contact Us

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