

Table of Cover

Coverage while **you** are **overseas**, including all **your** trips

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
		Maximum benefit (S\$)					
		Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
Personal accident benefits							
Section 1	Accidental death and permanent disability						
	Limit under individual cover per policy year	150,000		200,000		250,000	
	Limit under family cover per policy year						
	For adult	150,000	525,000	200,000	700,000	250,000	950,000
	For child	75,000		100,000		150,000	
Section 2	Criminal assault						
	Limit under individual cover per policy year	75,000		100,000		125,000	
	Limit under family cover per policy year						
	For adult	75,000	262,500	100,000	350,000	125,000	475,000
	For child	37,500		50,000		75,000	
Medical related benefits							
Section 3	Overseas medical expenses incurred due to injury						
	Overall section limit per policy year	20,000	100,000	20,000	100,000	20,000	100,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per policy year	5,000		5,000		5,000	
Section 4	Overseas medical expenses incurred due to sickness (outpatient medical treatment only)						
	Overall section limit per policy year (\$100 excess per outpatient visit)	5,000	25,000	5,000	25,000	5,000	25,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for continuing medical treatment in Singapore per policy year	1,000		1,000		1,000	
Section 5	Emergency medical evacuation						
	Limit per policy year	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000
Section 6	Sending you home						
	Limit per policy year	Unlimited	1,000,000	Unlimited	1,500,000	Unlimited	2,000,000

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Important note: Maximum benefit (S\$) per insured person also applies to family cover							
Maximum benefit (S\$)							
		Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
Medical related benefits							
Section 7	Hospital visitation						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
Section 8	Compassionate visit						
	Overall section limit per incident	5,000	25,000	7,500	37,500	10,000	50,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
Section 9	Emergency phone charges						
	Limit per incident	100	500	200	1,000	300	1,500
Education fees & ATM assault cover							
Section 10	Sponsor protection						
	Limit per lifetime	15,000	15,000	30,000	30,000	50,000	50,000
Section 11	Study interruptions						
	Limit per lifetime	10,000	10,000	15,000	15,000	20,000	20,000
Section 12	ATM assault						
	Limit per incident	250	1,250	500	2,500	750	3,750
Personal liability & Kidnap and hostage cover							
Section 13	Personal liability						
	Limit per policy year	300,000	300,000	500,000	500,000	1,000,000	1,000,000
Section 14	Kidnap and hostage						
	Overall section limit per incident	3,000	15,000	5,000	25,000	10,000	50,000
	For every 24 hours	100		100		100	
Travel inconvenience benefits							
Section 15	Travel delay						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
Section 16	Baggage delay						
	Overall section limit per incident	1,000	5,000	1,500	7,500	2,000	10,000
	For every 6 hours of delay	50		50		50	
Section 17	Loss or damage of checked-in baggage with a public transport provider						
	Overall section limit per incident	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for each item, set or pair	500		500		500	

Coverage while **you** are **overseas**, including all **your** trips

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
Maximum benefit (S\$)							
	Overseas home and personal home contents protection benefits	Plan 1		Plan 2		Plan 3	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
Section 18	Loss or damage of overseas personal home contents due to natural disaster, fire or theft						
	Overall section limit per policy year	3,000	15,000	4,000	20,000	5,000	25,000
	Sub-limit for laptop	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
Section 19	Alternative accommodation						
	Overall section limit per incident	1,000	2,000	2,000	4,000	3,000	6,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500

Optional coverage (including COVID-19 cover) while **you** are **overseas**, including all **your** trips

Important note: Maximum benefit (S\$) per insured person also applies to family cover							
	Overseas Medical Expenses rider (optional)	ME Starter		Maximum benefit (S\$)		ME Supreme	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
Section 20a	Overseas medical expenses incurred due to sickness and injury						
	Overall section limit per policy year (\$100 excess per outpatient visit due to sickness)	50,000	250,000	100,000	500,000	200,000	1,000,000
	Sub-limit for medical aids and equipment per incident	500		500		500	
	Sub-limit for outpatient medical treatment incurred due to sickness per policy year	5,000		5,000		5,000	
	Sub-limit for continuing medical treatment in Singapore per policy year	5,000		5,000		5,000	
Section 20b	Medical expenses overseas due to COVID-19						
	Overall section limit per event	50,000	250,000	100,000	500,000	200,000	1,000,000
Section 20c	Emergency medical evacuation and sending you home due to COVID-19						
	Overall section limit per event	100,000	300,000	100,000	300,000	100,000	300,000

Optional coverage (including COVID-19 cover) for **your leisure trips**

Important note: Maximum benefit (\$\$) per insured person also applies to family cover							
	Trip Protect rider (optional) Protecting your leisure trips	Maximum benefit (\$\$)					
		Trip Protect Starter		Trip Protect Value		Trip Protect Supreme	
		Per insured person	Per family cover	Per insured person	Per family cover	Per insured person	Per family cover
Section 21a	Theft or damage of personal belongings Overall section limit per leisure trip	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for laptop	1,000		1,000		1,000	
	Sub-limit for mobile phone	300		300		300	
	Sub-limit for each other item, set or pair	500		500		500	
Section 21b	Losing travel documents Overall section limit per leisure trip	500	2,500	750	3,750	1,000	5,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
Section 21c	Rental vehicle excess Limit per leisure trip	3,000	3,000	4,000	4,000	5,000	5,000
Section 21d	Cancelling your trip Limit per leisure trip	1,000	5,000	2,000	10,000	3,000	15,000
Section 21e	Trip disruption Overall section limit per leisure trip	1,000	5,000	2,000	10,000	3,000	15,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500
Section 21f	Unused entertainment ticket Limit per leisure trip	100	500	200	1,000	500	2,500
Section 21g	Missed connections Limit per leisure trip	100	500	200	1,000	500	2,500
Section 21h	Overbooked public transport Limit per leisure trip	100	500	200	1,000	500	2,500
Section 21i	Cancelling your trip due to COVID-19 Limit per leisure trip	2,000	6,000	2,000	6,000	2,000	6,000
Section 21j	Trip disruption due to COVID-19 Limit per leisure trip	1,000	3,000	1,000	3,000	1,000	3,000
	Sub-limit for hotel accommodation expenses per room per day	500	500	500	500	500	500

Section 21k	Overseas quarantine allowance due to COVID-19						
	Limit per leisure trip	1,400	4,200	1,400	4,200	1,400	4,200
	Benefit per day per insured person	100	100	100	100	100	100

Policy Conditions

Overseas Study Protection Plan

Your policy

This is **your** overseas study protection plan insurance **policy** and it contains details of benefits, conditions and exclusions relating to **you**, the **insured person**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have given the **policyholder** a **schedule**.

Any statement, information or declaration the **policyholder** has given on **your** behalf or **you** have given; including any declaration made over the phone, email or the internet at the time of making the application, will form the basis of the contract.

The **schedule**, **table of cover** and any further **endorsements** are all part of this **policy**.

Please keep this document in case **you** need to refer to it.

Who is eligible?

This **policy** is only available to **insured person** who are:

- 1 Between 8 and 65 years of **age**; unless **you** are a child insured under a **family cover**, then **you** must be more than 30 days but less than 25 years of **age** and unemployed throughout the **period of insurance**; and
- 2 Either:
 - a Registered as a full-time or part-time student with an **educational institution** holding a valid student identification card issued by the **educational institution** and holding a Singapore National Registration Identification Card (NRIC) or valid Singapore student pass and residing **overseas** for purpose of study or **student internship**; or
 - b The legal spouse or child(ren) of the student insured under this **policy** and residing **overseas** with the student insured and holds a valid Singapore identification document such as a Singapore National Registration Identification

Card (NRIC), employment pass, work permit, long-term visit pass; and

- 3 Studying or taking part in a **student internship** outside Singapore and outside **your home country**.

Things to remember

- The **policyholder** or **you** must reveal all facts the **policyholder** or **you** know or ought to know which may affect the insurance cover the **policyholder** or **you** are applying for. If not, this **policy** may not be valid.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.

Definitions

Accident or **accidental** means a sudden and unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or damage to or loss of property, whichever applies.

Act of terrorism means an act (which may include using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons will also be considered an **act of terrorism**.

Age means **your** current age at the start of this **policy**.

Assistance company means the company **we** have appointed to provide **you** with various emergency assistance services when **you** are **overseas** or on a **leisure trip**.

Business goods means any merchandise or trade item **you** hold or carry to sell. This includes trade or business exhibits and samples that are not meant for sale or re-sale.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist, bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your** family, partner, business partner, employer, employee or agent.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your** family, partner, business partner, employer, employee or agent.

Criminal assault means a threat, attempt or actual physical attack on **you** for which the attacker is punishable by law. This can include actual or attempted robbery from **you** or any unprovoked physical attacks on **you**. **Criminal assault** is considered an **accident** under this **policy**.

Dental treatment means treatment necessary to restore sound and natural teeth which is made necessary due to an **accident**.

Educational institution means any school, vocational institute, polytechnic, college, university or institute of higher learning which is licensed to provide educational services by trained or qualified teachers and where **you** are registered as a student.

Endorsement means an authorised amendment to this **policy**.

Excess means the amount which **you** must pay when a claim is made.

Family cover means covering a maximum of 2 adults with:

- a** the **insured person** registering as the student; and
 - b** his/her legally married spouse;
- and any number of their children more than 30 days but less than 25 years of **age** named in the **schedule**.

The child(ren) must:

- a** be the biological or legally adopted child of the adult described in paragraph a and b above; and
- b** not be employed (full time or part time) during the term of the **policy**.

Family member or **family members** means **your** parents, brothers and sisters, husband or wife, children, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

General practitioner means any person registered and legally qualified by a medical degree in western medicine and authorised by the medical licensing authority of that

country to provide general medical care. This should cover a variety of medical problems in patients of all ages. This often includes referring patients to an appropriate **specialist**. This person should not be **you, your** family, partner, business partner, employer, employee or agent.

Home country means any country of which **you** or the **insured person** under the **family cover** is a citizen of.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- a** has organised facilities for diagnosis, treatment and major surgery; and
- b** provides nursing services by registered nurses 24 hours a day; and
- c** is under the supervision of one or more **medical practitioners**; and
- d** is not mainly a clinic, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or a similar establishment.

Hospitalised or **hospitalisation** means staying at least 24 hours in a row in a **hospital** as a bed patient on the advice of, and under the regular care and attendance of, a **medical practitioner** and for which the **hospital** made a room and board charge.

Hostage means being held as security by another person by force or against **your** will. This does not apply to children being held hostage by their own parents.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insured person means the individual (or individuals) named in the **schedule** as the person (or people) who is insured under this **policy**.

Jewellery or **valuables** means items made of or containing precious metals and semi-precious or precious stones including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Kidnap means being abducted by force or deception against **your** will for the purpose of getting a ransom. This does not apply to children kidnapped by their own parents.

Known event means riot, strike, civil commotion, **natural disasters** or situations which threaten **your** health or disrupt **your** study, **student internship** or **leisure trip** that were made known to **you** by the transport or

accommodation provider, publicised or reported by the media or through travel advice issued by an authority (local or foreign) before the **policy** or any optional benefit was taken up or before **you** make any changes to **your policy** or before **you** made the booking for **your study, student internship or leisure trip** (whichever is applicable).

Laptop means a laptop computer or a tablet computer including accessories that comes as standard equipment with it.

Legal guardian means the legal guardian as appointed by the court of Singapore or by deed.

Leisure trip means a journey taken during the **period of insurance**:

- a to another country from **your overseas residence**, Singapore or **your home country** (international travel); or
- b to a local destination that is at least 90 kilometres away from **your overseas residence** (domestic travel).

Cover for a **leisure trip** starts when **you** leave **your overseas residence**, Singapore or **your home country**, and ends:

- a when **you** arrive at **your overseas residence**, Singapore or **your home country**; or
- b 90 consecutive days from the start of **your leisure trip**; or
- c at the expiry of the **period of insurance**, whichever is the earliest.

Notwithstanding the above, cover under section 21d – Cancelling your trip starts when **you** have booked and paid for **your leisure trip** and according to the terms stated in section 21d.

For avoidance of doubt, **leisure trip** excludes cover for:

- a temporary relocations (e.g. for studies, internships, student exchange etc.); and
- b travel to places which are part of **your** regular commute; and
- c travel when **you** are in Singapore or **your home country**.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table under section 1) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means medically certified permanent and total loss of hearing as confirmed by **our medical practitioner**.

Losing sight means medically certified total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means medically certified permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. The **medical practitioner** cannot be **you**, **your** family, partner, business partner, employer, employee or agent.

Natural disaster means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as **natural disaster**.

Outpatient medical treatment means outpatient medical treatment which is necessary to treat an **injury** or **sickness**, that is recommended by a **medical practitioner** or a **specialist** and **you** do not need to stay in **hospital**. **Outpatient medical treatment** does not include day surgery.

Overseas means any country other than Singapore.

Overseas residence means the permanent place where **you** live **overseas** while studying or while on a **student internship**. This refers to the unit or apartment of the main building where **you** live and excludes any shared areas which are not provided just for **your** use, or not connected with the main building.

Period of insurance means the period of cover as shown in the **schedule**.

Permanently disabled or **permanent disability** means **you** are suffering from one of the items of disability listed in the scale of compensation table in this **policy**, and which was caused only by an **accident**, as long as:

- a the disability lasts for 12 months in a row from the date of the **accident**; and
- b **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused only by an **accident** that:

- a will in all probability entirely prevent **you** from working in any job for a salary or wage or stop **you** from carrying out any student activities or business whatsoever for the rest of **your** life; and
- b lasts for 12 months in a row from the date of the **accident**; and
- c **our medical practitioner** confirms that it is not going to improve after 12 months.

Personal belongings means any physical and movable item that belongs to **you** and which **you** bring or acquire on **your leisure trip**.

Personal home contents means any physical and movable item that belongs to **you** that are stored and locked in **your overseas residence**.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of **you**, the **schedule**, the **table of cover** and any **endorsements we** have issued under this **policy**.

Policyholder means the person named and who has made the declaration and paid the premium on behalf of the **insured person** as shown in the **schedule**.

Policy year means:

- a For **policies** of at least 12 months:
 - Each 12 month cycle beginning from the **start date** of the **policy**.
- b For **policies** of less than 12 months:
 - The duration of the **period of insurance**.

For avoidance of doubt, a **policy year** will not extend beyond the **period of insurance**.

Pre-existing medical condition means any injury or **sickness** (including any complications which may arise):

- a which **you** knew about before the **start date** of the **policy** or before **your leisure trip** begins (whichever is applicable); or
- b which **you** have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the **start date** of the **policy** or before **your leisure trip** begins (whichever is applicable); or
- c which **you** have been asked to get medical treatment or medical advice for by a **medical practitioner** within 12 months before the **start date** of the **policy** or before **your leisure trip** begins (whichever is applicable).

Unless **you** have fully recovered, the term **pre-existing medical condition** also refers to a medical condition which **you** have made a claim under this **policy**. The **pre-existing medical condition** definition also applies to injury or **sickness** of **your family member**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this policy, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers. This does not include taxis and all other methods of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

Quarantine facility means any dedicated facility appointed by the local authorities overseas to confine, isolate, hold, or treat individuals diagnosed with COVID-19. **Quarantine facility** does not include hotels which are also open to individuals who are not under mandatory quarantine and residences.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes persons and entities such as the **policyholder**, **insured person**, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Rental vehicle means all motor-driven four-wheeled vehicles **you** may rent from a licensed rental agency for the purpose of private use and which is in **your** care or

custody. This excludes vehicles under a hire purchase agreement.

Robbed means the unlawful taking of money **you** withdrew from an automatic teller machine (ATM) from **you** by someone through harm, force or threat of physical **injury**.

Schedule means the document which proves that the **insured person** has the insurance cover, listing, among other things, details of the **insured person**, the **policyholder**, the plan and the **period of insurance** covered under this **policy**.

Sickness means worsening physical health not caused by an **accident**, for which **you** or **your family member** suffer from and for which **you** or they need the care and treatment of a **medical practitioner** during the **period of insurance**.

Specialist means a **medical practitioner** who has the necessary qualifications and expertise to practice as a recognized specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, paediatrics, endocrinology, obstetrics, gynaecology, orthopaedic, optometry and dermatology.

Serious injury or **serious sickness** means the following.

- a** For **you** – an **injury** or **sickness** that needs treatment from a **medical practitioner** and which results in **you** being certified by that **medical practitioner** as being unfit to travel, or continue with **your leisure trip**.
- b** For **your family member** – an **injury** or **sickness** that is life-threatening as confirmed by a **medical practitioner**.

Start date means the date the **period of insurance** starts as set out in the **schedule**.

Student internship means a work experience programme with a company or an organization for **your** education while **you** are still registered as a student in an **educational institution**.

Table of cover means the separate table showing the list of benefits **we** will pay to each of **you** according to **your** plan while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Unattended means when **you** do not watch over, look after or are not in full view of and not in a position to prevent unauthorised interference of **your** belongings.

We, our, us, and **Income** means Income Insurance Limited.

You, your and **yours** means the **insured person** referred to in the **schedule**.

What your policy covers

This **policy** will protect **you** financially for death, **injury**, **sickness**, loss, theft, damage or legal liability during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits and sub-limits of **your** plan as set out in the **table of cover**.

Section 1 – Accidental death and permanent disability

When we pay	What we pay	What we do not pay
<p>A If you are involved in an accident while overseas which causes an injury and only due to this accident you die or become permanently disabled within 12 months from the date of the accident.</p>	<p>1 We will pay you, your estate or your legal personal representative for each accident during the period of insurance, using the scale of compensation table shown below based on the date of the accident.</p> <p>2 We will reduce any compensation due for accidental death or permanent disability by any payment which we have already made under the scale of compensation table for the same accident.</p> <p>3 The most we will pay is up to the limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 If the disability is not listed in the scale of compensation table.</p> <p>2 Extra compensation for any specific item which is part of a greater item due under this policy. For example, we will pay you for losing your upper limb, but we will not pay you again for losing your finger or thumb.</p> <p>3 A disability or death that is caused by sickness. For example, we will not pay a claim if you die from a heart attack or become permanently disabled after suffering a stroke.</p> <p>4 Any physical disability which existed before this policy was taken up.</p>

Scale of compensation table		
Item	Description of disability	Percentage of sum insured as shown under section 1 in the table of cover
a	Accidental death	100%
b	Permanent total disability	100%
c	Losing sight in both eyes	100%
d	Losing two limbs	100%
e	Losing sight in one eye, except perception of light	50%
f	Losing one limb	50%
g	Losing speech	50%
h	Losing hearing in both ears	50%
i	Losing four fingers and a thumb of one hand	50%
j	Losing four fingers of one hand	40%
k	Losing hearing in one ear	20%
l	Losing a thumb - 2 phalanges	25%
l	- 1 phalanx	10%
m	Losing one index finger - 3 phalanges	15%
m	- 2 phalanges	10%
m	- 1 phalanx	5%
n	Losing any other finger - 3 phalanges	10%
n	- 2 phalanges	7%
n	- 1 phalanx	3%

o	Losing metacarpals - First or second - Third, fourth or fifth	3% 2%
p	Losing all toes of one foot	15%
q	Losing a great toe - 2 phalanges - 1 phalanx	5% 3%
r	Loss of any other toe	3%
Third-degree burns		
s	Head - damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
t	Body - damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
- The total of all percentages of the sum insured due under this section for each insured person per policy year will not be more than 100%.		

Section 2 – Criminal assault

When we pay	What we pay	What we do not pay
A If you die or suffer a permanent disability due to a criminal assault while overseas .	<ol style="list-style-type: none"> We will pay up to the limit shown in the table of cover for each policy year using the scale of compensation table shown under section 1 – accidental death and permanent disability. The most we will pay is up to the limit as shown in the table of cover. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Claims resulting from attacks by your relative, your family member, fellow students and staff member of the educational institution, co-worker or any person staying with you at your overseas residence.

Section 3 – Overseas medical expenses incurred due to injury

When we pay	What we pay	What we do not pay
A If you suffer an injury while overseas and need to get medical treatment. You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.	<ol style="list-style-type: none"> We will pay for: <ul style="list-style-type: none"> the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and surface ambulance recommended or requested by a medical practitioner; and the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> Medical treatment that is caused directly or indirectly by any sickness (for example, a heart attack or a stroke) and not by an injury. Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth.

	<p>for you to be treated immediately while overseas, up to 90 days from the date of the first treatment.</p> <p>2 If you were unable to complete treatment overseas and need to receive medical treatment in Singapore, you must do so within seven days of your return. We will pay for your medical expenses up to 90 days from the date of the first treatment overseas, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p>3 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary by a medical practitioner and you have been referred to the specialist by a general practitioner (apart from dental treatment).</p> <p>4 Following your medical treatment, we will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner.</p> <p>5 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>3 Claims arising from medical treatment or expenses in your home country, if your home country is not Singapore.</p> <p>4 Any expenses that you can recover from specific medical insurance covering the same loss or expense.</p> <p>5 Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.</p>
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Section 4 – Overseas medical expenses incurred due to sickness (outpatient medical treatment only)

When we pay	What we pay	What we do not pay
<p>A If you suffer a sickness while overseas and need to get outpatient medical treatment.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for:</p> <ul style="list-style-type: none"> the necessary and reasonable costs of outpatient medical treatment recommended or requested by a medical practitioner; and the necessary and reasonable costs of outpatient medical treatment by a Chinese medicine practitioner or chiropractor; 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The first \$100 for each visit of your outpatient medical treatment.</p> <p>2 Claims for dental treatment.</p> <p>3 Claims arising from outpatient medical treatment or expenses in your home country, if your home country is not Singapore.</p>

	<p>for you to be treated immediately while overseas, up to 90 days from the date of the first treatment.</p> <p>2 If you were unable to complete treatment overseas and need to receive outpatient medical treatment in Singapore, you must do so within seven days of your return. We will pay for your outpatient medical treatment expenses up to 90 days from the date of the first treatment overseas, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p>3 We will also pay for the necessary and reasonable costs of outpatient medical treatment by a specialist, only if the outpatient medical treatment by the specialist is considered necessary by a medical practitioner and you have been referred to the specialist by a general practitioner.</p> <p>4 Following your medical treatment, we will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner.</p> <p>5 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>4 Any expenses that you can recover from specific medical insurance covering the same loss or expense.</p> <p>5 Claims arising from medical treatment that are delayed for more than seven days from the date of incident due to non-medical reasons.</p>
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Section 5 – Emergency medical evacuation

When we pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition because you suffer an injury or sickness while overseas and our assistance company believes it is medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p>	<p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p>
<p>B If you have been sent to a medical facility which is outside Singapore or city of your overseas residence,</p>	<p>2 If you can use your existing return ticket to Singapore, we will only pay for the administrative fees</p>	<p>2 Any expenses to return you to your overseas residence after you have been sent back to Singapore</p>

<p>we will send you back to your overseas residence after you are discharged from the hospital.</p> <p>C After you leave the hospital, we will send you back to Singapore if you need to return for long term recuperation or continued treatment as recommended by a medical practitioner and you cannot continue your overseas study or overseas student internship.</p>	<p>charged by the airline or travel agent for changing your travel date.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>4 The most we will pay is up to the limit as shown in the table of cover.</p> <p>5 You can only claim under either section 5 or 20c for the same event but not under both sections.</p>	<p>for recuperation or treatment.</p>
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Section 6 – Sending you home

When we pay	What we pay	What we do not pay
<p>A If you die after suffering an injury or a sickness while overseas.</p>	<p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country; up to the limit as shown in the table of cover.</p> <p>2 You can only claim under either section 6 or 20c for the same event but not under both sections.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from services not arranged or approved by our assistance company or us.</p>

Section 7 – Hospital visitation

When we pay	What we pay	What we do not pay
<p>A If you have to stay in a hospital for at least five full days in a row while overseas, after suffering an injury or sickness, and no adult family member is in the same country to be with you during your stay in the hospital.</p> <p>B If one of your family members (excluding your legally married spouse or child(ren) under the family cover) living in Singapore or your home country has to stay in a hospital for at least five full days in a row; as confirmed by his/her medical practitioner.</p>	<p>1 For A, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one family member to be with you.</p> <p>2 For B, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for you to return to Singapore or your home country to visit your family member.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition. This applies to conditions suffered by you or your family members.</p> <p>2 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel</p>

	<p>3 This benefit will end after the 14th day of your or your family member's discharge from hospital or after the 30th day from the first day of your or your family member's hospitalisation, whichever comes first.</p> <p>4 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p> <p>5 We will only pay this benefit for one visit per incident.</p>	entertainment or pay-per-view TV programmes.
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Section 8 – Compassionate visit

When we pay	What we pay	What we do not pay
<p>A If you die while overseas, after suffering an injury or sickness and there is no adult family member present to make arrangements for the funeral or to send your body or ashes home.</p> <p>B If one of your family members dies.</p>	<p>1 For A, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) and reasonable hotel accommodation expenses of a standard room for one family member to travel and help in the final arrangements to bring your body or ashes back to Singapore or your home country.</p> <p>2 For B, we will pay for the reasonable round-trip economy-class transport expenses (for air, sea or land travel) for you to attend the funeral.</p> <p>3 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims that result from a pre-existing medical condition. This applies to conditions suffered by you or your family members.</p> <p>2 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p>

Section 9 – Emergency phone charges

When we pay	What we pay	What we do not pay
<p>A If you need to call your credit card company to inform them of:</p> <ul style="list-style-type: none"> • unauthorised or fraudulent use of your credit card; or • loss of your credit card while you are overseas. <p>B If you need to call your family member to make travel arrangements for which you have made a claim which we will pay under section 7 or 8.</p>	<p>1 We will refund you the actual phone charges up to the limit as shown in the table of cover.</p>	<p>Please read our general exclusions listed in part 4 of the general conditions.</p>

<p>C If you need to call our assistance company during a medical emergency while overseas and for which you have made a claim which we will pay under sections 1, 2, 3, 5, 6 or 20c.</p>		
Section 10 – Sponsor protection		
When we pay	What we pay	What we do not pay
<p>A If you are registered as a student with an overseas educational institution and one of your parents or your legal guardian is involved in an accident and only due to this accident he/she dies or suffers permanent total disability within 12 months from the date of the accident.</p>	<ol style="list-style-type: none"> 1 We will pay an education benefit as a form of a subsidy for you to continue with your education; as shown in the table of cover. 2 We will only pay this benefit once in your lifetime. 3 You can only claim under either section 10 or 11 for the same event but not under both sections. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Death or permanent total disability of one of your parents or your legal guardian due to any sickness (for example, a heart attack or a heat stroke) and not due to an injury.
Section 11 – Study interruptions		
When we pay	What we pay	What we do not pay
<p>A If you are unable to continue with your current school-term because:</p> <ul style="list-style-type: none"> • you have to stay in a hospital for more than one month in a row due to an injury or a sickness you suffer while overseas; or • one of your parents or legal guardian dies and you have to return to Singapore or your home country. <p>You must provide copies of the receipt showing payment of your tuition fee, and the rental agreement of your overseas residence together with the receipt showing payment of the prepaid deposit or accommodation expenses.</p>	<ol style="list-style-type: none"> 1 We will refund you the tuition fee that you have paid or have agreed to pay under a contract which you cannot get back for the current school-term. 2 We will refund you the unused rental fees of your overseas residence that you have paid or have agreed to pay under a contract which you cannot get back for your period of study. 3 Before we pay, you must ask for a refund of your tuition fees from your educational institution or any prepaid deposit or accommodation expenses from the landlord or accommodation provider. We will reduce your claim by the amount which has been refunded to you. 4 We will only pay this benefit once in your lifetime. 5 You can claim under either section 10 or 11 for the same event but not under both sections. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims that result from a pre-existing medical condition. This applies to conditions suffered by you or your family members. 2 You must not be renting your overseas residences from your relative, your family member, partner, business partner, employer, employee or agent.

Section 12 – ATM assault

When we pay	What we pay	What we do not pay
<p>A If you are robbed within an hour of cash withdrawal from an ATM while you are overseas.</p> <p>You must show that:</p> <ol style="list-style-type: none"> 1 You have taken all possible steps and taken care to make sure that your money is kept in a secure place with you and not left unattended in a public place; and 2 You have reported the loss to the police where the loss happened, within 3 hours of the event occurring. <p>You must send us a copy of the police report with details of the loss (including the time of loss) and the ATM transaction receipt or bank statement with proof and time of the cash withdrawal.</p>	<p>1 We will pay the amount that was stolen, up to the limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 If you are robbed more than an hour after you have made the cash withdrawal from an ATM while overseas. 2 If you fail to report to the police or relevant authority within 3 hours of the cash withdrawal from an ATM while overseas. 3 You failing to take due care and precautions to make sure that your money is kept in a safe place. 4 Any loss due to exchange rate or loss in value of currencies. 5 Loss of money which was not under your care and custody. 6 Unexplained and mysterious disappearance of your money. 7 Any claim resulting from your deliberate act, failure to act, negligence or carelessness. 8 Any claim resulting from deliberate acts of your relative, family member, fellow students and staff member of the educational institution, co-worker or any person staying with you at your overseas residence. 9 Loss of money occurring within the premise of your overseas residence.

Section 13 – Personal liability

When we pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <ol style="list-style-type: none"> 1 injuring someone while overseas; or 2 damaging or causing loss to someone else's property; while you are overseas. 	<p>1 We will pay:</p> <ul style="list-style-type: none"> • the legal costs and expenses for representing or defending you; and • the amount awarded against you by the court in Singapore; <p>up to the limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act. 2 Any claim for loss of or damage to property in your charge or under your control or which belongs to you. 3 Any claim resulting from legal services we have not approved in advance. 4 Any legal responsibility that comes from an injury or loss or damage to property that you, your relative, your family member, fellow students and staff member of the educational institution, co-worker or any person staying with you at your overseas residence owns, cares for or controls. 5 Any legal responsibility, injury or loss or damage to your relative, your family member or educational institution or employer where you are on a student internship. 6 Any legal responsibility that results from you owning or using weapons, animals, vehicles, aircraft or watercraft. 7 Any legal responsibility that results from or is connected to your study, student internship, trade, business or profession. 8 Any legal responsibility that you have under a contract. 9 Any court judgment which is not delivered by a court within Singapore.

		<p>10 Any court judgment which is being appealed by you or on your behalf.</p> <p>11 Any legal responsibility that results from you passing on a communicable disease to others.</p> <p>12 Any legal responsibility that results from your abuse of controlled drugs.</p> <p>13 Any legal responsibility that results when you are under the influence of drugs or alcohol.</p> <p>14 Any legal responsibility that results from your riding or racing in races or rallies.</p> <p>15 Any legal responsibility that is caused by your involvement in polluting or harming the environment.</p> <p>16 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing you or making an example of you).</p>
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Section 14 – Kidnap and hostage

When we pay	What we pay	What we do not pay
<p>A If you are held hostage after being kidnapped while overseas for at least 24 hours in a row.</p> <p>You must prove that the event has actually happened and we need immediate notice and updates of the incident. The kidnap must be reported to the authorised law-enforcement agency within 24 hours after you are able to contact someone.</p>	<p>1 We will pay you a benefit for each full day (continuous 24 hours), up to the limit as shown in the table of cover.</p> <p>You can only claim under either section 14, 15 or 21g for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from you helping others to commit a crime or your criminal acts.</p> <p>2 Claims arising in your home country, countries in Central or South America, or Africa, or any country in which United Nations armed forces are present and active.</p>

Section 15 – Travel delay

When we pay	What we pay	What we do not pay
<p>A If the public transport you are scheduled to travel on</p> <ul style="list-style-type: none"> • between Singapore and the city of your overseas residence; or • while you are on your leisure trip; <p>is delayed for more than six hours in a row and you are not the cause of the delay.</p> <p>You must get written proof of the delay and the reason for it from the transport operator or their handling agent.</p>	<p>1 For travel delay of more than six hours, we will pay a cash benefit for every full six hours in a row of delay you suffer.</p> <p>If you have onward connecting public transport to your final destination, we will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary.</p> <p>2 The most we will pay is up to the sub limit and limit as shown in the table of cover.</p> <p>3 You can only claim under either section 14, 15, 21d, 21e, 21f, 21g, 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 You failing to get on the public transport according to the time shown in the itinerary supplied to you.</p> <p>2 Claims that result from any delay which you or the public knew about at the time you bought this policy.</p> <p>3 You checking in late to the airport, port or station.</p> <p>4 You being notified by the public transport that the departure time of the public transport has been rescheduled before you check in or before you were issued with a boarding ticket.</p> <p>5 Travels that form part of your regular commute to and from your educational institution or workplace and overseas residence.</p>

Section 16 – Baggage delay

When we pay	What we pay	What we do not pay
<p>A If your checked-in baggage has been delayed, misdirected or temporarily misplaced by any transport operator for more than six hours in a row while you are</p> <ul style="list-style-type: none"> • travelling between Singapore and the city of your overseas residence; or • on your leisure trip. <p>You must get written proof from the transport operator or their handling agent of the period of delay and the reason for the delay.</p>	<p>1 We will pay you a cash benefit for every full six hours in a row of delay worked out between the time you arrived at the final destination and the time you receive your checked-in baggage at this final destination.</p> <p>2 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p> <p>3 You can only claim under either section 16 or 17 for the same event but not under both sections.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claims on the same baggage by more than one insured person.</p>

Section 17 – Loss or damage of checked-in baggage with a public transport provider

When we pay	What we pay	What we do not pay
<p>A If you are</p> <ul style="list-style-type: none"> • travelling between Singapore and the city of your overseas residence; or • on your leisure trip <p>and your checked-in baggage with a public transport provider which you are scheduled to travel with is lost or damaged and you are not the cause of the loss or damage.</p> <p>You must show that you have met the following conditions.</p> <ol style="list-style-type: none"> 1 You have taken all possible steps and been careful to protect the security of your belongings and prevent loss or damage. 2 You have reported the loss to the public transport provider within 24 hours of discovering the loss or damage. You must send us a copy of the written document issued by the public transport provider with details of the loss or damage, together with all relevant receipts or proof of purchase. 3 You must make any claims arising from loss or damage to your baggage to the public transport provider first. We will only make a payment under this policy when we have written or documentary proof that your claim has been denied or rejected by public transport provider. 	<ol style="list-style-type: none"> 1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged baggage. We will take off an amount for wear and tear when we work out the claim. 2 The most we will pay is up to the sub-limit and limit as shown in the table of cover. 3 You can only claim under either section 16, 17 or 21a for the same event but not under more than one section. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any baggage or item that is not checked-in with the public transport provider, or which you bring along onto the cabin, carriage, deck, or passenger compartment. 2 Any baggage or item which you separately checked-in in advance. 3 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process. 4 Items that are confiscated or held by customs or authorities. 5 Claims for motor vehicles (including their accessories). 6 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. 7 Claims for fruits, perishables, consumables and animals. 8 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices. 9 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information,

		<p>software or computer programmes.</p> <p>10 Claims for business goods or equipment of any kind.</p> <p>11 Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p>12 Claims for jewellery or valuables.</p> <p>13 Claims for an identity card, passport, travel pass or tickets and travel documents.</p> <p>14 Claims for any item which does not belong to you.</p> <p>15 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>16 Any claim for laptop and handheld computer devices.</p>
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Section 18 – Loss or damage of overseas personal home contents due to natural disaster, fire or theft

When we pay	What we pay	What we do not pay
<p>A If your personal home contents (for example, laptop, passport or travel documents) stored at your overseas residence are lost or damaged due to a natural disaster, fire or theft.</p> <p>For theft of personal home contents, you must meet the following conditions:</p> <p>1 Visible force and violence must have been used to break into your overseas residence; and</p> <p>2 You must report the theft to the police where the loss or damage has happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss or damage, together with all relevant</p>	<p>1 For personal home contents (excluding passport or travel documents), we will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal home contents. We will deduct an amount for wear and tear when we work out the claim.</p> <p>2 For lost passport or travel documents, we will pay for the administrative fee which you have to pay to get a replacement passport, passport photograph or travel documents.</p> <p>We will also pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which you have to pay for your travel to the overseas consulate or embassy to apply for the replacement of your lost</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from theft by any person legally allowed in your overseas residence.</p> <p>2 If your overseas residence is left unoccupied for more than 90 days in a row at the time of the incident.</p> <p>3 Unexplained and mysterious loss or damage of your personal home contents.</p> <p>4 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from</p>

<p>receipts or proof of purchase.</p>	<p>passport or travel documents (excluding the city of overseas residence).</p> <p>3 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process.</p> <p>5 Claims for loss of, or restoring, lost or damaged information stored in tapes, cards, discs or other storage devices.</p> <p>6 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes.</p> <p>7 Claims for motor vehicles (including their accessories). This does not include personal mobility devices such as bicycles, e-bikes, e-scooters, hover-boards and electric wheelchairs which are kept locked inside your overseas residence.</p> <p>8 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses.</p> <p>9 Claims for fruits, perishables, consumables and animals.</p> <p>10 Claims for business goods or equipment of any kind.</p> <p>11 Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p>12 Claims for an identity card, travel pass or tickets.</p> <p>13 Claims for any item which does not belong to you.</p> <p>14 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p> <p>15 Travel tickets which cannot be used due to changing the travel date.</p>
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Section 19 – Alternative accommodation		
When we pay	What we pay	What we do not pay
<p>A If your overseas residence becomes unsuitable for living as a result of loss or damage caused by fire or natural disaster.</p> <p>You must first pay for the hotel accommodation expenses.</p>	<p>1 We will pay you for the reasonable hotel accommodation expenses of a standard room if you have to stay in a hotel in the city of your overseas residence while your overseas residence is undergoing repair or reinstatement.</p> <p>2 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Claims resulting from hotel accommodation expenses if you stay in a hotel outside the city of your overseas residence.</p>

Overseas Medical Expenses rider (optional)

This Section 20 (a) – (c) shall only apply to you if you have signed up for, and been issued with the optional Overseas Medical Expenses rider.

Section 20a – Overseas medical expenses incurred due to sickness and injury

When we pay	What we pay	What we do not pay
<p>A If you suffer an injury or sickness while overseas and need to get medical treatment.</p> <p>You must provide a written report of your medical condition from your medical practitioner together with original medical bills and receipts.</p>	<p>1 We will pay for:</p> <ul style="list-style-type: none"> • the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and surface ambulance recommended or requested by a medical practitioner; and • the necessary and reasonable costs of treatment by a Chinese medicine practitioner or chiropractor; <p>for you to be treated immediately while overseas, up to 90 days from the date of the first treatment.</p> <p>2 If you were unable to complete treatment overseas and need to receive medical treatment in Singapore, you must do so within seven days of your return. We will pay you for your medical expenses up to 90 days from the date of the first treatment in overseas, or 30 days from the first treatment in Singapore, whichever is earlier.</p> <p>3 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary by a medical practitioner and you have been referred to the specialist by a general practitioner (apart from dental treatment).</p> <p>4 Following your medical treatment, we will pay for the reasonable costs of medical aids and equipment that are considered medically necessary for your recovery and mobility if recommended by your medical practitioner.</p> <p>5 The most we will pay is up to the sub-limit and limit as shown in the</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The first \$100 for each visit of your outpatient medical treatment due to sickness.</p> <p>2 Claims for dental treatment as a result of tooth or gum or oral diseases, or from normal wearing of your teeth.</p> <p>3 Claims arising in your home country, if your home country is not Singapore.</p> <p>4 Any expenses that you can recover from specific medical insurance covering the same loss or expense.</p> <p>5 Claims arising from medical treatment that are delayed for more than seven days due to non-medical reasons.</p>

table of cover.		
Section 20b – Medical expenses overseas due to COVID-19		
When we pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by a medical practitioner and need to get medical treatment for COVID-19 while overseas.</p> <p>B If you suffer from COVID-19 vaccine complications and need to get medical treatment while overseas, if they happen within 30 days starting from the date of your last dose.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Overseas Medical Expenses rider but you must furnish it to us at the time you submit the claim.</p> <p>If you are overseas on the start date of the Overseas Medical Expenses rider, you will only be covered for COVID-19 after 14 days from the start date of the Overseas Medical Expenses rider.</p>	<p>1 We will pay for the necessary and reasonable costs of emergency medical, surgical, hospital, dental treatment and surface ambulance recommended or requested by a medical practitioner for you to be treated while overseas, up to a period of 90 days from the date of the first treatment or up to the limit shown in the table of cover, whichever comes first.</p> <p>2 We will also pay for the necessary and reasonable costs of medical treatment by a specialist, only if the specialist medical treatment is considered necessary by a medical practitioner and you have been referred to the specialist by a general practitioner (apart from dental treatment).</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 20a, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests, which do not form part of the treatment or diagnosis.</p> <p>2 Any medical expenses incurred for COVID-19 treatment in Singapore or your home country.</p> <p>3 Any medical expenses incurred for COVID-19 vaccine complications where the vaccine or vaccination is not approved by government authorities where you are taking the vaccination, or the World Health Organization (WHO) at the time of vaccination.</p>
Section 20c – Emergency medical evacuation and sending you home due to COVID-19		
When we pay	What we pay	What we do not pay
<p>A If you are in a life-threatening condition due to COVID-19 or its vaccine complications (if they happen within 30 days starting from the date of your last dose) while overseas and our assistance company believes it be medically necessary to move you to the nearest medical facility for treatment (whether overseas or in Singapore).</p> <p>B If you have been sent to a medical facility which is outside</p>	<p>For A, B and C:</p> <p>1 We will pay for the necessary expenses our assistance company spends when they use air ambulance, surface ambulance, regular air transport, railroad, land or sea transport or any other appropriate method to move you to the medical facility for treatment.</p> <p>2 If you can use your existing return ticket to Singapore, we will only pay</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Sections 5 and 6, we will also not pay for the following or for loss or liability directly or indirectly caused by the following:</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR)</p>

<p>Singapore or city of your overseas residence, we will send you back to your overseas residence after you are discharged from the hospital.</p> <p>C After you leave the hospital, we will send you back to Singapore if you need to return for long term recuperation or continued treatment as recommended by a medical practitioner and you cannot continue your overseas study or overseas student internship.</p> <p>D If you die due to COVID-19 while overseas.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Overseas Medical Expenses rider but you must furnish it to us at the time you submit the claim.</p> <p>If you are overseas on the start date of the Overseas Medical Expenses rider, you will only be covered for COVID-19 after 14 days from the start date of the Overseas Medical Expenses rider.</p>	<p>for the administrative fees charged by the airline or travel agent for changing your travel dates or destinations.</p> <p>3 All decisions on the most appropriate method of transport and the destination to move you to will be made by our assistance company. The decision will be based only on the medical necessity and the severity of your medical condition.</p> <p>For D:</p> <p>1 We will pay for the necessary expenses our assistance company spends to return your body to Singapore or to your home country.</p> <p>For A, B, C and D:</p> <p>1 You can only claim under either section 5, 6 or 20c for the same event but not under more than one section.</p> <p>2 The most we will pay is up to the limit as shown in the table of cover.</p>	<p>test, rostered routine tests, pre-departure tests and post-arrival tests, which do not form part of the treatment or diagnosis.</p> <p>2 Any expenses incurred for COVID-19 vaccine complications where the vaccine or vaccination is not approved by government authorities where you are taking the vaccination, or the World Health Organization (WHO) at the time of vaccination.</p>
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Trip Protect rider (optional)

This section 21 (a)-(k) shall only apply to you if you have signed up for and been issued with the optional Trip Protect rider.

Section 21a – Theft or damage of personal belongings

When we pay	What we pay	What we do not pay
<p>A If your personal belongings; including jewellery or valuables; are stolen or damaged while you are on a leisure trip.</p> <p>You must show that you have met the following conditions.</p> <ol style="list-style-type: none"> 1 You have taken all possible steps and been careful to protect the security of your personal belongings; including jewellery and prevent loss or damage. 2 You must report the theft to the police within 24 hours of discovering it. You must send us a copy of the police report with the details of the loss or damage, together with all relevant receipts or proof of purchase. 3 For lost or damaged personal belongings which you purchased at the same time during your leisure trip, we must have the original receipts of the items. 4 For loss or damaged jewellery or valuables, we must have certified copies of valuation. 	<ol style="list-style-type: none"> 1 We will decide whether to replace, repair or pay a cash equivalent for your lost or damaged personal belongings. We will deduct an amount for wear and tear when we work out the claim. 2 We will pay up to 50% of the overall section limit for loss or damage of your personal belongings being left unattended in a motor vehicle belonging to you or rented by you and used during your leisure trip, provided that your personal belongings were securely locked in the boot and evidence of force must have been used to gain entry to such vehicle. 3 The most we will pay is up to the sub-limit and limit as shown in the table of cover. 4 You can only claim under either section 17 or 21a for the same event but not under both sections. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Unexplained and mysterious loss or damage of your personal belongings. 2 Claims for wear and tear (this also includes scratches, discolouration, rust, corrosion, stains, tears or dents to the surface of the item which does not affect how it works), claims arising from atmospheric or climatic conditions, gradual deterioration, pests and insects or damage caused during the repair process. 3 Claims for loss of, or restoring lost or damaged information stored in tapes, cards, discs or other storage devices. 4 Any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes. 5 Claims for motorized vehicles (including their accessories). 6 Claims for fragile items, antiques, artefacts, manuscripts, paintings, musical instruments, dentures, fur and contact or corneal lenses. 7 Claims for fruits, perishables, consumables and animals. 8 Claims for business goods or equipment of any kind.

		<p>9 Claims for money, securities, stamps, debit or credit cards, cash cards, ATM card, bonds and coupons.</p> <p>10 Claims for an identity card, passport, travel pass or tickets and travel documents.</p> <p>11 Claims for any item which does not belong to you.</p> <p>12 Any claim resulting from your personal belongings being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p> <p>13 Any claim resulting from deliberate acts of anyone you have invited to join you at any time during your leisure trip.</p>
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Section 21b – Losing travel documents

When we pay	What we pay	What we do not pay
<p>A If your passport or travel documents are lost while you are on a leisure trip.</p> <p>You must show that you have taken all possible steps and been careful to make sure that your passport and travel documents are kept in a secure place and they are not left unattended in a public place.</p> <p>B You must report the loss to the police or relevant authority where the loss happened within 24 hours of discovering it. You must send us a copy of the police report or other written document issued by the relevant authority with details of the loss.</p> <p>You must make claims arising from losing your passport or travel documents while in the custody and care of the transport or accommodation provider to the service provider first and we will</p>	<p>1 We will pay for reasonable economy-class transport (air, sea or land travel) and reasonable accommodation expenses of a standard room which you have to pay for your travel to the overseas consulate or embassy to apply for the replacement of your lost passport or travel documents (excluding the city of overseas residence).</p> <p>2 We will also pay for the administrative fee which you have to pay to get a replacement passport, passport photograph or travel documents.</p> <p>3 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Travel tickets which cannot be used due to changing the travel date.</p> <p>2 If you fail to report the loss to the police or relevant authority within 24 hours of the discovery.</p> <p>3 You failing to take due care and precautions to make sure that your passport and travel documents are kept in a safe place.</p> <p>4 Unexplained and mysterious disappearance of your passport or travel documents.</p> <p>5 Any claim resulting from your deliberate act, failure to act, negligence or carelessness.</p>

<p>reduce your claim by the amount the transport or accommodation provider has refunded you.</p> <p>We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>6 Any claim resulting from your item being lost when left unattended in a public place and which is not in the custody of an authorised party (including but not limited to transport and accommodation providers such as airline, train, ferry, hotels and resorts).</p> <p>7 Expenses or charges for food and beverages, local and international phone calls, laundry and hotel entertainment or pay-per-view TV programmes.</p> <p>8 Any claim resulting from deliberate acts of anyone you have invited to join you at any time during your leisure trip.</p>
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Section 21c – Rental vehicle excess

When we pay	What we pay	What we do not pay
<p>A If there is a loss or damage to your rental vehicle due to an accident while you are on a leisure trip.</p> <p>You must show that you have met the following conditions.</p> <p>1 That the rental vehicle is rented from a licensed rental agency and you were either a named driver or co-driver of the vehicle. You must provide copies of the vehicle rental agreement, the receipt showing payment of the rental excess or deductible and any reports to do with the accident or the lost or damaged rental vehicle.</p> <p>2 You must have arranged comprehensive motor insurance when hiring the vehicle so that the policy will pay for the loss or damage of the vehicle.</p>	<p>1 We will pay for the excess or deductible which you become legally responsible for, up to the limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claim for loss or damage to the rental vehicle while it is not in your custody and control.</p> <p>2 Any claim for loss or damage to the vehicle which happens outside the vehicle rental period or outside the period of insurance.</p> <p>3 Any claim arising from breaking the vehicle rental agreement or laws, rules and regulation of the country where the vehicle is rented or driven.</p> <p>4 Any claim for loss or damage to the vehicle if, at the time of the accident, you were not licensed to drive the vehicle or you were taking part in or practising for speed or time trials of any kind.</p> <p>5 Any claim for loss or damage arising from wear and tear, gradual deterioration, and</p>

		damage suffered in any repair process.
Section 21d – Cancelling your trip		
When we pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and are forced to cancel your leisure trip, if they happen within 30 days before your leisure trip starts.</p> <p>1 Death, serious sickness or serious injury that:</p> <ul style="list-style-type: none"> • you suffer; or • your family member suffers, which results in you having to cancel your leisure trip in order to visit your family member. <p>This benefit must be included in your policy three days (or earlier) from the day your leisure trip starts unless the event is only accidental in nature.</p> <p>2 Government authorities stopping you from travelling because you are suffering from an infectious disease.</p> <p>3 A sudden riot, strike or civil commotion breakout at the destination you plan to travel to, or where you currently are which prevents you from travelling directly to the planned destination.</p> <p>4 Natural disasters at the destination you plan to travel to, or where you currently are which prevents you from travelling directly to the planned destination.</p> <p>5 Serious damage to your overseas residence due to a fire or natural disaster.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent’s cancellation fee).</p> <p>2 You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>3 The most we will pay is up to the limit as shown in the table of cover.</p> <p>4 You can only claim under either section 15, 21d, 21e, 21f, 21g, 21h, 21i or 21j for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to cancel your leisure trip.</p> <p>2 Prepaid or non-refundable expenses for unused excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges in Singapore or the city of your overseas residence not related to transport or accommodation.</p> <p>3 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for the leisure trip in part or in full.</p> <p>4 You choosing not to travel when an event listed in A2 to A4 has not taken place.</p> <p>5 If you choose not to travel because of sickness or injury to your family member which is not a serious sickness or serious injury.</p> <p>6 Claims that result from any known event.</p> <p>7 Claims that result from a pre-existing medical condition suffered by you or your family member.</p> <p>8 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational</p>

<p>cancel your leisure trip, if any of the following happens at any time before your leisure trip starts.</p> <ol style="list-style-type: none"> 1 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. 2 If you have to appear in court as a witness during your leisure trip and you were not aware of this when you included this benefit in your policy. 		<p>requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
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Section 21e – Trip disruption

When we pay	What we pay	What we do not pay
<p>A If your leisure trip is disrupted due to any of the reasons listed below and you are forced to change any part of your itinerary.</p> <ol style="list-style-type: none"> 1 Serious sickness or serious injury suffered by you. You must provide a written report of your medical condition from the general practitioner or medical practitioner confirming the serious sickness or serious injury you suffered. 2 A sudden riot, strike or civil commotion at the destination you are in or plan to travel to. 3 Natural disasters which happen at the destination you are in or plan to travel to. 4 If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces airplanes to be grounded. 	<ol style="list-style-type: none"> 1 We will pay for extra economy-class transport expenses (air, sea or land travel) and accommodation expenses of a standard room so you can continue with your original scheduled leisure trip. 2 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options. 3 The most we will pay is up to the sub-limit and limit as shown in the table of cover. 4 You can only claim under either section 15, 21d, 21e, 21f, 21g, 21h, 21i or 21j for the same event but not under more than one section. 	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 You choosing not to continue with the rest of the leisure trip when an event listed in A2 to A3 has not taken place before or during your leisure trip. 2 Extra expenses to extend your leisure trip beyond what was originally scheduled, unless medically necessary and asked for in writing by the medical practitioner. 3 Extra costs that result from you upgrading to a better class or category of transport or accommodation from that in your original itinerary. For example, changing flight from budget airline to commercial airline. 4 Any extra costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to change your leisure trip.

<p>B We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the transport or accommodation provider.</p>		<p>5 Prepaid or non-refundable expenses for unused excursions, tours, seminars, courses, theatre shows, theme parks, sporting events, concerts and any other charges not related to transport or accommodation.</p> <p>6 The part of the leisure trip which you have consumed before changing your leisure trip.</p> <p>7 Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the leisure trip.</p> <p>8 Claims that result from any known event.</p> <p>9 Claims that result from a pre-existing medical condition suffered by you or your family member.</p> <p>10 The cost of your unused portion of the original transport ticket back to the city of your overseas residence which you have already paid for.</p> <p>11 Claims that result from flights being cancelled due to any fault on the part of the airline such as aircrew rotation, rescheduled flights or operational requirements, or mechanical breakdown of the airplane in which you have a pre-booked flight.</p>
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Section 21f – Unused entertainment ticket

When we pay	What we pay	What we do not pay
<p>A If you are prevented from using your prepaid entertainment ticket while you are on a leisure trip due to the reasons listed below and if they happen on the day of the entertainment event or on the date of expiry of the entertainment ticket, whichever is later:</p> <p>1 Your serious sickness or serious injury resulting in</p>	<p>1 We will pay for the unused entertainment ticket expenses that you have paid or have agreed to pay under a contract and which you cannot get back.</p> <p>2 You must ask for a refund of any prepaid expenses from the entertainment provider or booking agency first. We will reduce your claim by the amount</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 You choosing not to use the entertainment ticket when an event listed in A2 or B has not taken place.</p>

<p>your hospitalization. You must provide a written report of your medical condition from the general practitioner or medical practitioner confirming the serious sickness or serious injury you suffered.</p> <p>2 A sudden riot, strike or civil commotion breakout at the destination you plan to travel to.</p> <p>B If you are prevented from using your prepaid entertainment ticket while on a leisure trip due to natural disasters which happen at the destination where the entertainment event is held; if they happen within 7 days before the day of the entertainment event or the date of expiry of the entertainment ticket, whichever is later.</p> <p>C If you are prevented from using your prepaid entertainment ticket while on a leisure trip because your leisure trip is cancelled or disrupted for which we will pay a claim under section 21d or 21e.</p> <p>We will only pay your claim after you have provided us with written or documentary proof that your claim has been denied, rejected or partially paid by the entertainment provider or booking agency.</p>	<p>the entertainment provider has refunded you.</p> <p>3 The most we will pay is up to the limit as shown in in the table of cover.</p> <p>4 You can only claim under either section 15, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>2 If you choose not to use the entertainment ticket because of sickness or injury to you or your family member which is not a serious sickness or serious injury.</p> <p>3 Claims that result from any known event.</p>
Section 21g – Missed connections		
When we pay	What we pay	What we do not pay
<p>A If you miss your travel connection while you are on a leisure trip; and because of a delay in the arrival of the scheduled public transport which you took (where you have received a confirmed reservation on) and there is no other travel arrangement made available to you within six hours of the scheduled departure of your onward travel connection.</p>	<p>1 We will pay you the cash benefit as shown in the table of cover.</p> <p>2 We will only pay this benefit once for each leisure trip.</p> <p>3 You can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Travels that form part of your regular commute.</p>

<p>B You must get written proof of your missed connection from the transport operator (flight, rail, coach or ferry with fixed itinerary) or their handling agents.</p>		
Section 21h – Overbooked public transport		
When we pay	What we pay	What we do not pay
<p>A If you are not allowed to get on a form of public transport for which you have previously received confirmation on for your leisure trip because it was overbooked and no compensation or no other transport was made available to you within six hours of the scheduled departure time.</p> <p>B You must get written proof of being denied boarding from the transport operator of the public transport (whichever applies) or their handling agents.</p>	<p>1 We will pay you the cash benefit as shown in the table of cover.</p> <p>2 We will only pay this benefit once for each leisure trip.</p> <p>3 You can only claim under either section 15, 21d, 21e, 21f, 21g or 21h for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Travels that form part of your regular commute.</p>
Section 21i – Cancelling your trip due to COVID-19		
When we pay	What we pay	What we do not pay
<p>A If you are prevented from travelling due to the reasons listed below and are forced to cancel your leisure trip, if they happen within 30 days before your leisure trip starts.</p> <p>1 If you or your travelling companion are diagnosed with and tested positive for COVID-19 by a government approved test provider and are certified unfit to travel by a medical practitioner.</p> <p>2 If your family member in Singapore is suffering from COVID-19 which is a serious sickness, or dies due to COVID-19.</p> <p>B If you are prevented from travelling due to the reasons listed below and are forced to cancel your leisure trip, if it coincides with the start date of your leisure trip.</p> <p>1 If you or your travelling companion are denied boarding</p>	<p>1 We will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent’s cancellation fee).</p> <p>2 You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>3 The most we will pay is up to the limit as shown in the table of cover.</p> <p>4 You can only claim under either section 15, 21d, 21e, 21f, 21g, 21h, 21i or 21j for the same event but not under more than one section.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 21d, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the leisure trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests.</p> <p>2 Any claims as a result of border closures, government advisories, or your disinclination to travel.</p> <p>3 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to you cancelling your leisure trip, the issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase of this policy or leisure trip.</p>

<p>by the transport operator on the departure date of your leisure trip due to a failed temperature check or presence of COVID-19 symptoms, and are subsequently diagnosed with and tested positive for COVID-19 by a government approved test provider or a medical practitioner.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Trip Protect rider but you must furnish it to us at the time you submit the claim.</p> <p>If you are overseas on the start date of the Trip Protect rider, you will only be covered for COVID-19 after 14 days from the start date of the Trip Protect rider.</p>		<p>4 Additional costs due to delay in informing the transport or accommodation provider of cancellation.</p>
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Section 21j – Trip disruption due to COVID-19

When we pay	What we pay	What we do not pay
<p>A If your leisure trip is disrupted due to the reasons listed below and you are forced to change any part of your itinerary.</p> <p>1 You are diagnosed with and tested positive for COVID-19 by an approved test provider or medical practitioner during your leisure trip and are certified unfit to travel by a medical practitioner.</p> <p>2 Your travelling companion is diagnosed with and tested positive for COVID-19 by an approved test provider or medical practitioner during your leisure trip and are certified unfit to travel by a medical practitioner.</p> <p>You must provide documentation from a medical practitioner, local</p>	<p>For A1:</p> <p>1 We will pay for extra economy-class transport (air, sea or land travel) or the administrative fees to change your economy-class transport (air, sea or land travel) ticket, and accommodation of a standard room for you to continue with your original scheduled leisure trip, or extend your leisure trip beyond what was originally scheduled for the duration required in writing by a medical practitioner, the local authorities or airline.</p> <p>For A2:</p> <p>2 We will pay for extra economy-class transport (air, sea or land travel) or the administrative fees to change your economy-class transport (air, sea or land travel) ticket, and accommodation of a</p>	<p>Besides the general exclusions listed in part 4 of the general conditions and the specific exclusions listed in Section 21e, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claim during the period of your leisure trip extension if you extend your leisure trip after your travelling companion is diagnosed with COVID-19.</p> <p>2 Any expenses incurred for mandatory COVID-19 diagnostic tests that you are required to take for the leisure trip, such as Antigen Rapid Test (ART), Polymerase Chain Reaction (PCR) test, rostered routine tests, pre-departure tests and post-arrival tests.</p> <p>3 Border closures, government advisories, or your disinclination to travel.</p>

<p>authorities or the airline to show that you are forced to change your original itinerary.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Trip Protect rider but you must furnish it to us at the time you submit the claim.</p> <p>If you are overseas on the start date of the Trip Protect rider, you will only be covered for COVID-19 after 14 days from the start date of the Trip Protect rider.</p>	<p>standard room for you to continue with your original scheduled leisure trip.</p> <p>For A1 and A2:</p> <p>3 If you can use your existing return ticket, or your existing accommodation booking, we will only pay for the administrative fees charged by the airline, accommodation provider or travel agent for changing your travel dates or destinations.</p> <p>4 You must ask for a refund of prepaid expenses from the transport or accommodation provider first. We will reduce your claim by the amount the transport or accommodation provider has refunded you. Refunds from the transport or accommodation provider include, but are not limited to, cash, vouchers, credits and re-booking options.</p> <p>5 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p> <p>6 You can only claim under either section 15, 21d, 21e, 21f, 21g, 21h, 21i or 21j for the same event but not under more than one section.</p>	<p>4 Any claims as a result of COVID-19 diagnosis or possible exposure which may lead to issuance of Quarantine Order, Stay-Home Notice or Leave of Absence which you knew about at the point of purchase or change of this policy or leisure trip.</p> <p>5 Additional costs due to delay in informing the transport or accommodation provider of change.</p> <p>6 Accommodation expenses incurred by you during the period of quarantine if you are placed under mandatory quarantine in a quarantine facility and Section 21k responds.</p>
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Section 21k – Overseas quarantine allowance due to COVID-19

When we pay	What we pay	What we do not pay
<p>A If you are diagnosed with and tested positive for COVID-19 by an approved test provider or a medical practitioner during your leisure trip and are placed under mandatory quarantine in a quarantine facility while overseas.</p> <p>You must provide a written confirmation from the local authorities on the nature and period of quarantine.</p> <p>You must fulfil all vaccination, pre-departure tests and post-arrival tests</p>	<p>1 We will pay the benefit for each complete 24-hour period of quarantine, up to the maximum period of 14 days.</p> <p>2 The most we will pay is up to the sub-limit and limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 4 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claims where the period of quarantine is not within the duration of your original scheduled leisure trip (e.g., the period which you extend your leisure trip).</p> <p>2 Any claims where quarantine orders are mandated by the local authorities for all travellers arriving in the country or for all travellers</p>

<p>requirements (if any) imposed by the destination country or transport operator at the time your trip is booked. You need not submit the test result or proof of vaccination at the time you sign up for the Trip Protect rider but you must furnish it to us at the time you submit the claim.</p> <p>If you are overseas on the start date of the Trip Protect rider, you will only be covered for COVID-19 after 14 days from the start date of the Trip Protect rider.</p>		<p>from a particular country or region of origin.</p> <p>3 Any additional cost incurred due to quarantine.</p> <p>4 Any claims if you stay in a residence belonging to you, your friends, your family members, or anyone related to you.</p> <p>5 Any claims incurred during the period of quarantine if Section 20b (where applicable) responds.</p> <p>6 Any claims incurred during the period of quarantine if Section 21e responds.</p>
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General conditions which apply to the whole policy

1 Cover

For section 1 – Accidental death and permanent disability, **your** cover starts at the later of:

- a the time when **you** leave the place **you** usually live in Singapore to start **your** travel to commence or continue **your** course of **overseas** study; or
- b three hours before the **start date** shown on **your** **schedule**.

Cover ends at the earliest of:

- a **your** arrival at the place that **you** usually live in Singapore;
- b three hours after **you** return to Singapore; or
- c three hours after the end of the period shown on **your** **schedule**.

2 Terrorism extension

The **policy** is extended to cover **you** against events which occur as a result of **act of terrorism**. We will pay up to the overall section limits or sub-limits shown in the **table of cover** of **your** plan. The terms, conditions, limits, exclusions and qualifications of this **policy** apply.

3 Worldwide 24-hour emergency assistance

We have arranged with **our assistance company** to give **you** various 24-hour emergency assistance services. The services they provide include medical advice, referral to doctors, **specialists**, hospitals, lawyers and interpreters, arrangement for bail bonds, travel help if **you** have lost **your** passport, embassy referral, emergency medical evacuation, sending home **your** body or ashes, providing doctors and medicine, compassionate visits, and **hospital** deposit guarantees.

You must pay for the costs and expenses of these services except for emergency medical evacuation, sending a body or ashes home, hospital visitation and compassionate visit; if they are covered under sections 5, 6, 7, 8 and 20c of **your** plan as shown in the **table of cover**.

4 General Exclusions

This **policy** does not cover claims for loss or liability directly or indirectly caused by or arising from the following.

- a **You** living **overseas** or travelling on a **leisure trip** against medical advice or for the purpose of getting medical treatment.
- b **You** travelling against a travel advisory issued by any public authority.
- c **You** deliberately injuring yourself, committing suicide or attempted suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life).
- d The effect or influence of alcohol or drugs.
- e Pregnancy, childbirth, abortion, miscarriage or all complications arising from these conditions.
- f Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression.
- g Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- h **Pre-existing medical conditions** or physical problems that existed before the **start date** of the **policy** or start of **your leisure trip** (whichever is applicable).
- i **Your** physical disabilities.
- j Claims for treatment of an optional nature, for example, plastic surgery or cosmetic surgery which is not medically necessary.
- k Claims for nursing care that is not provided by the **hospital**.
- l Claims for routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**.
- m Any treatment which is not considered medically necessary by the **medical practitioner**.
- n Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatments relating to infertility.
- o Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- p Taking part in any kind of speed contest or racing (other than on foot).
- q An **accident** while **you** are driving or riding on a motor race track.
- r Taking part in any professional sports or in any sports which **you** could receive any form of prize money, donation, sponsorship, award or certificate of any kind.

- s** **You** taking part in the following activities.
- i. Any sports or activity which is against the advice of a **medical practitioner** or against the health and safety rules given by the activity operator.
 - ii. Scuba diving unless it is for leisure purposes and:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor.
 - the maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres.
 - iii. Mountaineering or outdoor rock climbing, except rock climbing on man-made walls.
 - iv. Trekking, unless it is done for leisure purposes and **you** are trekking below 4,000 metres, and as long as the trekking **you** are taking part in is:
 - in a place which is open to the general public without restriction;
 - organized by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and **you** wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
 - v. Expeditions (unless on a recreational or leisure tour organized by a recognized and licensed commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or
 - to Antarctica or similar remote places.
 - vi. Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. This includes, but is not limited to, hunting, caving, potholing, paragliding or parachuting, hang-gliding, skydiving, abseiling, aerobatics, BASE jumping, cave diving, free flying, ice climbing and wingsuit flying.
- t** Taking part in any naval, military or air forces services or training or taking part in operations of an offensive nature planned or carried out by the civil or military authorities.
- u** The consequences of war, riot (except where the claim for loss or liability is directly caused by or arising from a sudden riot, strike or civil commotion at the destination **you** are in or plan to travel to as described in sections 21d, 21e, 21f), revolution or any similar event.
 - v** Radioactivity, or damage from any nuclear fuel, material or waste.
 - w** Breaking government regulation or **you** failing to take reasonable precautions to avoid a claim under this **policy** after receiving a warning through the media of any intended strike, riot or civil commotion.
 - x** **You** failing to take reasonable precautions to protect **your** property or to avoid **injury** or minimize claims under this **policy**.
 - y** **You** living in or travelling to or through Afghanistan, Iraq, Liberia, Sudan or Syria.
 - z** Being employed on merchant vessels, taking part in manual or dangerous work or using machinery or tools or taking part in any offshore work (for example on an oil rig), testing of any kind of conveyance, mining, aerial photography or handling explosives, professional divers or people who are working outdoor at the heights above 15 meters, unless **we** agree in writing or it is required by **your educational institution**.
 - aa** Any **known event** unless the claim is expressly covered under section 20b, section 20c, Section 21i, Section 21j and Section 21k (where applicable).
 - bb** An item being lost or damaged when left **unattended** in any **public place** or which is not in the custody of an authorised person including transport and accommodation providers such as the airline, train, ferry, hotel and resort.
 - cc** Claims which are covered by other insurance or which would be paid for by the carrier, hotel, tour operator, travel agency or other providers.
 - dd** **Your** deliberate act, failure to act, negligence or carelessness.
 - ee** Expenses or charges for food and beverages, local and international phone calls (apart from phone charges which are due under section 9), laundry and hotel entertainment or pay-per-view TV programmes.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

5 Changing your plan

If no changes have been made to the plan of this **policy** and we have not paid out any claim under this **policy** during the period of insurance, the **policyholder** may write and ask to upgrade, downgrade or include optional benefits to the plan for **our** approval, but removal of optional benefits from **your** plan will not be allowed. For sections 21a to 21k, only **leisure trips** that start after the Trip Protect rider has been included in **your policy** will be covered.

6 Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before:

- a the start of this **policy**; or
- b the start date of next policy year, if this **policy** is renewed (only applicable to **policy** with 12 month **period of insurance**).

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid and renewed and **we** will not pay any benefits.

7 Renewal

We will only renew **your policy** if it has a **period of insurance** of 12 months. When **your policy** is renewed, **we** will issue the new policy terms and conditions for the next **policy year** before the start date of the next **policy year**.

The renewal policy will only start if the premium is received by **us** or the intermediary before the premium due date.

8 Cancellation and refund

- a If **we** cancel the **policy**
 - i. **We** can cancel this **policy** by giving the **policyholder** seven days' notice by post to the **policyholder's** last-known address. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.
 - ii. **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However,

your application will depend on **us** accepting it and on **your** latest physical or medical conditions.

- b If the **policyholder** cancels the **policy**
 - i. The **policyholder** may cancel this **policy** by calling **us** or writing to **us** and cancellation will be effective from the date **we** receive the notice of cancellation.
 - ii. **We** will work out and refund the premium as follows if no claim has been made under this **policy**.

Period of insurance (in days) still left to run	85% of the premium paid
Original period of insurance of this policy	^x

- iii. **We** will not refund any premium if a claim has been made under this **policy**.
- iv. **We** will not refund any premium below \$37.80 @ 8% GST in 2023 and \$38.15 @ 9% GST in 2024.

If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

9 Paying benefits

We will pay the benefits listed in this **policy** only if **you** have:

- a met general condition 6; and
- b given **us** satisfactory proof of the claim.

We will pay all benefits shown in the **table of cover** of **your** plan to the **policyholder** except if:

- a **you** die as described in sections 1 and 2 (in this case, **we** will pay **your** legal personal representative if **you** are also the **policyholder**);
- b **you** are evacuated as the result of a medical emergency or sent home as described in sections 5, 6 and 20c in which case **we** will pay **our assistance company** the expenses they pay in transporting **you**; or
- c **you** suffer a claim for personal liability as described in section 13, in which case **we** will pay the person **you** are legally responsible to.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** or the **policyholder** under this **policy** for the claim.

Despite anything **we** have stated to the contrary, **we** will not pay any claim if the laws of Singapore or of **your home country** prevent **us** from doing so.

10 Misrepresentation

We will treat this **policy** as void if **you** or the **policyholder** misrepresents or misdescribes any information which may affect **our** decision to accept the application.

11 Fraud

You or the **policyholder** must not act in a fraudulent way. We will take the action shown below if **you** or the **policyholder** or anyone acting for **you**:

- a makes a claim under this **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b makes a statement to support a claim knowing the statement to be false in any way;
- c sends **us** a document to support a claim knowing the document to be forged or false in any way; or
- d makes a claim for any loss or damage caused by **your** deliberate act or with **your** knowledge.

We can do any or all of the following.

- a We will not pay the claim.
- b We will not pay any other claim which has been or will be made under this **policy**.
- c We may declare this **policy** invalid.
- d We can recover from **you** or the **policyholder** the amount of any claim we have already paid under this **policy**.
- e We will not refund the premium.
- f We may not allow **you** or the **policyholder** to buy other policies from **us**.
- g We may report **you** or the **policyholder** to the police.
- h We may cancel this **policy**.

12 Reasonable care

You must take all reasonable precautions to avoid **injury, sickness, loss, theft or damage** and take all practical steps to protect **your** property from loss and damage and to recover the property lost or stolen.

13 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have any other insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** share. (This does not apply to section 1 – accidental death and permanent disability, section 2 – criminal assault, section 10 – sponsor protection, section 14 – kidnap and hostage, section 15 – travel delay, section 16 – baggage delay, section 21g – missed connections and section 21h – overbooked public transport).

14 Taking over the policyholder’s or your rights

We can take over any rights to defend or settle any claim and to take proceedings in the **policyholder's** or **your** name to enforce their, **your** or **our** rights against any other person.

15 Claims conditions

- a **You** must be medically fit to reside **overseas** or travel and not be aware of any circumstances which may lead to **your overseas** studies or travel being cancelled or disrupted. If not, **we** may not pay the claim.
- b **You** must tell **us** as soon as possible and in any case within 30 days following any **injury, sickness, incident, event, or discovery of any loss, theft or damage** which may give rise to a claim under this **policy**.
- c If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- d **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.
- e **We** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- f If **you** lose **your** items while **overseas** and they are payable by **us** as described under section 17, 18 or 21a, **we** will apply the reduction factor as shown in the table below when **we** pay **your** claim.

Baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
Less than or equal to 1 year	0%	50% of same model (or closest but not better) available in the market,
More than 1 year and less than or equal to 2 years	10%	

Baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
More than 2 years and less than or equal to 3 years	20%	up to \$100 per item for each set or pair and up to \$500 in total. 50% of same model (or closest but not better) available in the market, for each laptop or mobile phone.
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	
Watches, jewellery or valuables	0%	

- g If **your** items are damaged and payable by **us** as described under section 17, 18 or 21a **we** will apply the following reduction factor when **we** pay **your** claim.

With proof of damaged baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
Less than or equal to 1 year	0%	50%
More than 1 year and less than or equal to 2 years	10%	
More than 2 years and less	20%	

With proof of damaged baggage and personal belongings (not including watches, jewellery or valuables)	Reduction factor to be applied to the value of item	
	With receipt or credit card statement	Without receipt or credit card statement
than or equal to 3 years		
More than 3 years and less than or equal to 4 years	30%	
More than 4 years and less than or equal to 5 years	40%	
More than 5 years	50%	

- h **We** may request for the damaged property to be sent to **us** and the cost involved will be borne by **you**. If **we** pay a claim for the property and it is then recovered or it has a salvage value, it will become **our** property.

16 What you need to provide when you send us your claim

- a The **policyholder**, **you** or **your** legal representatives must supply all information, reports, original invoices and receipts, proof of ownership, evidence, medical certificates, documents (such as a translation of a foreign-language document into English), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to reimburse the **policyholder** or **you** any expense which **you** cannot provide original receipts or invoices for.
- b The **policyholder** or **you** must give **us your** travel booking form, invoice, e-ticket confirmation, boarding pass and photocopy of passport as part of **your** claim to prove **your** travel.

17 Ending the policy

This **policy** will end immediately when:

- a **we** have paid 100% of the benefit limit under section 1 – accidental death and permanent disability and/or section 2 – criminal assault;

- b** we cancel this **policy** under general conditions 6, 8(a) or 11;
- c** the **policyholder** cancels this **policy** under general condition 8(b);
- d** **you** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to cover;
- e** **you** or the **policyholder** does not provide all facts **you** or they know or ought to know which may affect this **policy** before entering into this **policy**.

18 Excluding third party rights

A party who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

19 Currency and interest

All dollar amounts shown in this **policy** and **schedule**, and **table of cover** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

20 Governing law

Singapore law will apply to this **policy**.

21 Dealing with disputes

If the **policyholder** is not satisfied with **our** final decision on **your** claim, the **policyholder** shall refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

22 Prohibited persons

If **you** or any **relevant person** is found to be a **prohibited person**:

- **we** are entitled not to accept **your** application; and
- if any **policy** is issued, **we** are entitled to end the **policy**, not pay any benefit or not allow any transaction to be carried out under the **policy**. **We** will not refund any unutilised premium when the **policy** is ended.

Our decision in every respect of the above will be final.

The **policyholder** or **you** will need to inform **us** immediately if there is any change in any **relevant person's** identity, status or identity documents.

23 Feedback procedure

The information below is not legally binding and is just for **your** information.

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:

www.income.com.sg/enquiry

Our promise to you

We will:

- Acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.

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 Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)