

POLICY WORDING

This policy wording serves to disclose the terms & conditions of the travel insurance policy underwritten by Tokio Marine Insurance Singapore Ltd with assistance services provided by Mondial Assistance.

To understand this policy's significant features, benefits and risks, we advise that you read the following:

- **Table of Benefits** outlines the maximum amounts payable and applicable sub limits for each policy benefit
- **Important Matters** contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalisation or medical evacuation
- **Policy Definitions** defines words with special meanings
- **Policy Benefits** sets out what "We will pay" as well as what "We will not pay" for each area of coverage
- **General Exclusions** that are applicable to all Sections
- **Claims** sets out certain obligations that you and we have, which may determine the outcome of your claims settlement

INTRODUCTION

You have the option to choose from any of our plans:

- **Basic Plan**
- **Value Plan**
- **Premier Plan**
- **Annual Plan**

Basic Plan, Value Plan, and Premier Plan are offered with single trip coverage, which provides cover for one

journey only to the geographical area you have selected, up to a maximum of 90 days.

The Annual Plan is offered with multi-trip annual coverage, which provides cover for all journeys made during the year to destinations under the Worldwide 1 geographical area, up to a maximum of 90 days per journey.

You may also have the option to choose from Individual coverage or Family coverage.

- **Individual** coverage provides cover for you and the persons travelling with you as covered in your certificate of insurance.
- **Family** coverage provides cover for you and the members of your family who travel with you on your journey.

Under the Family coverage option, insured persons may comprise of a maximum of two adults who need not be related, and who are named as insured persons in the certificate of insurance; and up to three (3) dependants of either of the two adults mentioned in the certificate of insurance. All insured persons must depart from and return to Singapore together to be eligible for Family coverage.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in which your destination is located as indicated below.

- **ASEAN Region** means Brunei Darussalam, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, and Vietnam.
- **Asia-Pacific Region** means ASEAN, Australia, Bangladesh, Bhutan, China, Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, Nepal, New Zealand,

Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations.

- **Worldwide 2** means ASEAN, Asia-Pacific, and the rest of the world excluding the United States of America and Canada.
- **Worldwide 1** means anywhere in the world, including the United States of America and Canada.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

CONTACT US

For any General Enquiries call +65 6222 3342
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: MHinsure-sales@mondial-assistance.com.sg

For Claims Enquiries call +65 6222 3350
Mon – Fri, 09:00 – 17:30 (Singapore Time)
E-mail: MHinsure-claims@mondial-assistance.com.sg

For 24 hour Emergency Assistance call +65 6222 3350
(Reverse call for those outside Singapore)

TABLE OF BENEFITS

MAXIMUM AMOUNT PAYABLE PER PERSON		Basic Plan	Value Plan	Premier Plan and Annual Plan
1	Emergency Medical and Dental Expenses	SGD 50,000	SGD 250,000	SGD 500,000
	Insured Person (aged 70 years and above)	SGD 20,000	SGD 100,000	SGD 200,000
	Insured Dependant in a Family Plan	SGD 20,000	SGD 100,000	SGD 200,000
	Emergency Dental Expenses	SGD 500	SGD 500	SGD 500
2	Hospital Confinement Benefit	SGD 5,000	SGD 10,000	SGD 30,000
	Benefit paid for each complete day of hospitalization	SGD 100	SGD 200	SGD 200
3	Emergency Medical Assistance, Evacuation, or Repatriation	SGD 100,000	SGD 500,000	SGD 1,000,000
4	Emergency Travel and Accommodation Expenses	SGD 2,500	SGD 5,000	SGD 10,000
5	Accidental Death and Permanent Disablement	SGD 25,000	SGD 40,000	SGD 40,000
	Insured Person (aged 70 years and above)	SGD 10,000	SGD 16,000	SGD 16,000
	Insured Dependant in a Family Plan	SGD 10,000	SGD 16,000	SGD 16,000
6	Repatriation of Mortal Remains	SGD 15,000	SGD 30,000	SGD 100,000
7	Loss or Damage to Luggage and Personal Effects	SGD 1,500	SGD 3,000	SGD 5,000
	Sublimit pays per article, or pair or set of articles	SGD 300	SGD 500	SGD 500
	Sublimit pays per article, or pair or set of articles for personal computer, (video) camera, or golf equipment	-	SGD 1,000	SGD 1,000
8	Luggage Delay	-	SGD 600	SGD 1,000
	Benefit paid for each complete 12 hours of delay	-	SGD 200	SGD 200
9	Loss of Travel Documents	-	SGD 3,000	SGD 7,500
10	Theft of Cash	-	SGD 300	SGD 300
11	Travel Delay	SGD 1,000	SGD 1,000	SGD 1,000
	Benefit paid for each complete 12 hours of delay	SGD 100	SGD 100	SGD 100
12	Travel Misconnection	-	SGD 200	SGD 300
13	Trip Cancellation	SGD 2,500	SGD 5,000	SGD 10,000
14	Trip Curtailment / Interruption	SGD 2,500	SGD 5,000	SGD 10,000
15	Personal Liability	SGD 250,000	SGD 500,000	SGD 1,000,000

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with us. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

WHO CAN PURCHASE THIS POLICY?

Coverage is available to residents of Singapore whose journey starts in Singapore.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Tokio Marine Insurance Singapore Ltd. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

Mondial Assistance (Asia) Pte Ltd has been appointed by the insurer to act as agent and to arrange the policy and provide general advice and other services on our behalf.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know.
- Give us honest and complete answers.
- Disclose any information that is relevant to our

decision whether to accept the risk of the insurance and if so, on what terms.

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, non-disclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for the Trip Cancellation benefit commences 30 days prior to your scheduled departure, and expires at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the departure date set out on your certificate of insurance, and expires on the expiry date set out on your certificate of insurance, or upon your return to Singapore, whichever is earlier.

Under the Annual Plan, the maximum period of cover will be 90 consecutive days from the date you depart from your home in Singapore. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of a policy endorsement.

POLICY CANCELLATION

If you decide that you do not want this policy, you may cancel this policy, however any premiums that have been paid are completely non refundable.

POLICY EXTENSION

Your period of cover will automatically extend for up to a maximum 30 days from the policy expiry date without payment of any additional premium if you are delayed in your return by a claimable event, or if the carrier you are travelling on, or the carrier that has accepted your fare or luggage, is delayed.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this because extension may incur additional premiums.

We will not extend cover beyond the maximum term of cover. In no event will single trip coverage exceed 90 consecutive days from the departure date to the date of return to Singapore. In no event will coverage under the Annual Plan exceed 90 consecutive days from the departure date to the date of return to Singapore.

PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical conditions are not covered under this policy (see General Exclusions). The term “Pre-existing medical condition” has a special meaning and is defined in the Policy Definitions section.

ASSISTANCE AND HOSPITALISATION

Mondial Assistance is a worldwide travel assistance service company whose subsidiary company is Mondial Assistance (Asia) PTE. Limited of 143 Cecil street #13-01 GB Building, Singapore 069542 and has been appointed by us to administer all emergency assistance services and benefits of this insurance. You may contact them in an emergency 24 hours a day, 7 days a week.

If you are hospitalised, you or a member of your travelling party, must contact Mondial Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed SGD 2,000 you must contact Mondial Assistance.

CHOOSING A MEDICAL PRACTITIONER

You are free to choose your own medical practitioner or we can appoint an approved medical practitioner to see you. You must, however, advise us of your admittance to hospital or your intended early return to Singapore based on medical advice. To guarantee cover you must follow set instructions from Mondial Assistance.

If you do not get the medical treatment you expect, we can assist you but we are not liable for anything that results from that advice.

JURISDICTION AND CHOICE OF LAW

This insurance policy document is subjected and interpreted in accordance to the laws of the Republic of Singapore.

POLICY DEFINITIONS

Some words used in this Policy Wording have special meaning. When these words are used, they have the meaning defined below:

“accident/ accidental/ accidentally” means an unexpected, unintended, unforeseeable event causing injury, disablement, or death.

“arises or arising” means directly or indirectly arising or in any way connected with.

“carrier” means any bus, coach, ferry, ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“certificate of insurance” means the document we give you which confirms that we have issued a policy to you and sets out the details of your policy.

“dependant” means your unmarried children or grandchildren that are not in full time employment, who are under the age of 18 (or under 23 years old if still studying full-time in a recognised institution of higher learning) and who are travelling with you on the journey.

“depreciation” means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

“emergency” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“epidemic” means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

“home” means the place where you normally reside in Singapore.

“hospital” means an established hospital registered under any legislation that applies to it, that provides inpatient medical care.

“injure”, “injured” or “injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens on or after the departure date and before the expiry date as listed on your certificate of insurance, which occurs independently and does not result from any illness, sickness or other bodily disease.

“insured person” means the person(s) whose name(s) are set out on your certificate of insurance.

“journey” or “trip” means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Singapore, or when your policy expires, whichever is sooner.

“locked storage compartment” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of an automobile, which is not your carrier.

“luggage and personal effects” means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, golfing equipment, photographic and

video equipment or lap-top computers, electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

"medical practitioner" means a qualified doctor of medicine or dentist registered in the place where you received the services/ treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

"overseas" means a country outside of Singapore.

"pair or set of articles" means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

1. A camera, lenses (attached or not), tripod and accessories;
2. A matched or unmatched set of golf clubs, golf bag and buggy (golf equipment);or
3. A matching pair of earrings

"pandemic" means a form of an epidemic that extends throughout an entire continent or even the entire human race.

"permanent disability" means you have lost either: all sight in one or both eyes, the loss of hearing or speech, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

"personal computer" means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

"pre-existing medical condition" means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;
6. Pregnancy

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependant(s) or any other person.

"policy holder" means the individual who the policy has been issued to, as stated in the certificate of insurance.

"public place" means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

"reasonable" means:

1. For medical or dental expenses: the standard level of care given in the country you are in;
2. For other expenses: the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us; or
3. The actions that a reasonable person could be expected to take in a given scenario, as determined by us.

"relative" means any of the following who are resident in Singapore: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

"sick", "sickness" or "illness" means a medical condition that is not an injury or not a pre-existing medical condition which first occurs during your period of cover.

"terrorism" means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

"total disablement" means injury of a permanent nature which solely and directly totally disables and prevents you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

"travelling companion(s)" means a person/ person(s) who made travel arrangements with you for at least 75% of your journey.

"unsupervised" means leaving your luggage and personal effects:

1. With a person you did not know prior to commencing your journey; or
2. Where it can be taken without your knowledge, or;
3. At such a distance from you that you are unable to prevent it being taken.

"valuables" means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

"we", "our" and "us" means the insurer of your policy, Tokio Marine Insurance Singapore Ltd, or its agent Mondial Assistance (Asia) Pte Ltd.

"you" and "your" means the person(s) whose name(s) are set out on your certificate of insurance, your travelling companion(s), and your dependant(s).

POLICY BENEFITS

1. Emergency Medical and Dental Expenses

1.1

We will reimburse the reasonable medical or hospital expenses you incur until you return to Singapore, if you become sick or injure yourself overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return to Singapore for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- d) In the case of emergency dental treatment due to an injury, the treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.2

We will not pay for losses:

- a) When you have not notified us as soon as possible of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist, unless approved by us.
- c) If you do not take our reasonable advice or that of any assistance company we appoint.

- d) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- e) For damage to dentures, dental prostheses, bridges or crowns.
- f) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- g) Incurred within Singapore.
- h) Any treatment that can reasonably be delayed until your return to Singapore.

You must check General Exclusions for other reasons why we will not pay.

2. Hospital Confinement Benefit

2.1

We will reimburse you for each day you are hospitalised as an in-patient for more than 24 continuous hours in an overseas hospital due to an injury or sickness sustained while overseas.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.2

We will not pay:

- a) If your hospital stay is less than 24 continuous hours in an overseas hospital.
- b) If you cannot claim under Policy Benefit 1, Emergency Medical and Dental Expenses.

You must check General Exclusions for other reasons why we will not pay.

3. Emergency Medical Assistance, Evacuation, or Repatriation

3.1

We will arrange for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which need to be passed on to your family, relatives or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency overseas hospitalisation.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your medical repatriation back to Singapore if you are sick or injured overseas, with appropriate medical supervision.
- f) If you require travel assistance including:
 - Rescheduling travel arrangements as a result of an emergency,
 - Referral for legal advice arising out of an incident during your journey,
 - Contacting the issuer when passports or travel documents are lost,
 - Arranging translator/interpreter assistance in an emergency, and/or
 - Arranging overnight hotel accommodation following flight delay or travel misconnection, the experienced Mondial Assistance team will help you.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.2

We will not pay:

- a) If you decline to promptly follow the medical advice we have obtained, nor will we be responsible for subsequent medical, hospital or evacuation expenses.
- b) Relating to medical evacuation from Singapore to

an overseas country.

- c) Expenses incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.

You must check General Exclusions for other reasons why we will not pay.

CONDITIONS OF PROVIDING ASSISTANCE

By using Mondial Assistance, you accept that solely Mondial Assistance makes decisions and organisation of the appropriate and necessary assistance measures.

- a) Mondial Assistance's decisions are taken solely in your medical interest.
- b) Mondial Assistance doctors contact the local medical facilities and, if needed, your usual doctor to collect information allowing Mondial Assistance to take the decisions best suited to your health condition.
- c) Any refusal on your part to comply in part or in full with the decisions taken by Mondial Assistance means you exempt us from any liability concerning the consequences of such an initiative and you will then lose all rights under this policy from the point you refused to comply with the decisions taken by Mondial Assistance.
- d) Mondial Assistance is entitled to the right to decide the means of evacuation and repatriation and the final destination according to your health condition and the treatment needed by you.
- e) The means of evacuation and repatriation assistance are based on Mondial Assistance's opinion of your medical condition and will include the arrangement of necessary transportation vehicles, necessary medical escorts and any other medically necessary items, at the discretion of Mondial Assistance. Necessary transportation vehicles can be air ambulance, road ambulance, commercial airline, railway or any other appropriate means.

- f) Expenses incurred in the repatriation of mortal remains include service and material fees for embalming, preservation, cremation, delivery and cinerary casket.
- g) Mondial Assurances interventions are carried out under the national and international laws and regulations. Mondial Assistance services are subject to the required authorizations by the relevant authorities.
- h) Mondial Assistance and the Insurer cannot be held liable for delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, restrictions to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any other Act of God.
- i) You must transfer ownership of any transport tickets to Mondial Assistance and you must undertake to send the unused transport tickets back to Mondial Assistance or reimburse Mondial Assistance with the amount recovered from the organization having issued the transport tickets.
- j) Mondial Assistance reserves the right to amend or upgrade the transport tickets in order to deliver the assistance detailed under this section. Any benefits will be transferred to us. Mondial Assistance at its option will deduct the value of the unused transportation ticket from any claim amount payable to you.

4. Emergency Travel and Accommodation Expenses

4.1

We will pay for the additional, reasonable accommodation and / or travel expenses if an emergency situation occurs to you, your travelling companion, or a relative:

- a) If you are in hospital overseas suffering from a life threatening or other serious injury or sickness, or

are evacuated for medical reasons, then we will pay the reasonable accommodation and travel expenses of your travelling companion or a relative to travel to you, stay near you or escort you on the written advice of a medical advisor confirming that it is required.

- b) If your travelling companion cannot continue their journey while overseas because of an injury or sickness which needs emergency treatment and a medical advisor certifies in writing that your travelling companion is unfit to travel, we will pay your reasonable additional accommodation and travel expenses for you to remain with your travelling companion for a reasonable period of time.
- c) If your relative or dependant residing in Singapore dies while you are overseas, we will pay your reasonable additional accommodation and travel expenses for you to return to Singapore.

If you do not have a return ticket to Singapore then we will reduce the amount that we will pay by the price of the fare to Singapore.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.2

We will not pay expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) If you do not first attempt utilise prepaid travel arrangements.
- c) Relating to the death, injury or sickness of any person who resides outside of Singapore.

You must check General Exclusions for other reasons why we will not pay.

5. Accidental Death and Permanent Disablement

5.1

We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay a portion of the Maximum Amount Payable outlined in the Table of Benefits, according to the below Schedule of Compensation.

Schedule of Compensation	
1. Accidental death	100%
2. Permanent total disablement	100%
3. Permanent loss or lost use of:	
a) all limbs	
b) two limbs	100%
c) one limb	75%
	50%
4. Permanent total loss of sight in:	
a) both eyes	100%
b) one eye	50%
5. Permanent total loss of speech	75%
6. Permanent total loss of hearing in:	
c) both ears	75%
d) one ear	15%

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

5.2

We will not pay:

- a) For accidents or disablements caused by any reason other than injury.
- b) For accidents incurred in Singapore.
- c) For accidents incurred while travelling on an aircraft, unless it is a fixed wing aircraft operated

by a commercial airline company, and is operating between two commercial airports.

You must check General Exclusions for other reasons why we will not pay.

6. Repatriation of Mortal Remains

6.1

We will arrange and pay for the approved, reasonable cost of either an overseas funeral or cremation or for the reasonable costs of repatriating your remains back to Singapore if you die as a result of an injury or a sickness during your journey overseas.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

6.2

We will not pay expenses:

- a) Relating to funeral services or cremation or bringing your remains back to Singapore unless it has been first approved by us.
- b) For the transportation of your remains to any country other than Singapore.

You must check General Exclusions for other reasons why we will not pay.

7. Loss or Damage to Luggage and Personal Effects

7.1

We will pay the repair cost, or replacement value, less depreciation, of luggage and personal effects which are stolen, accidentally damaged or permanently lost.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your

- items, as agreed upon by us on a case by case basis.
- b) We also have the option to repair or replace the luggage and personal effects instead of paying you.
 - c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
 - d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.
 - e) Luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most we will pay if your luggage and personal effects are stolen from the locked storage compartment of an unoccupied vehicle is SGD 250 for each item and SGD 1,000 in total for all stolen items.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

7.2

We will not pay for losses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of

ownership, value and age.

- d) Relating to cash, or traveler's cheques.
- e) If your valuables, personal computer equipment or camera/ camera equipment or other electronic items/ equipment is transported in the cargo hold of a carrier.
- f) If the loss, theft or damage is to items left behind in a taxi, hotel or motel room after you have checked out or items left behind after you have disembarked from the carrier.
- g) If the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage or personal effects was being sent unaccompanied or under a freight contract.
- i) If the loss of, or damage arises from any process of cleaning, repair or alteration.
- j) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, electrical or mechanical breakdown, insects, rodents or vermin.
- k) If the luggage or personal effects was left unsupervised in a public place.
- l) If the luggage and personal effects were left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or were left overnight in a motor vehicle even if it was in the locked storage compartment.
- m) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- n) If the loss, theft or damage occurs in your country of residence.
- o) If the loss or damage is to sporting equipment whilst in use (including surfboards).

You must check General Exclusions for other reasons why we will not pay.

8. Luggage Delay

8.1

We will pay you for each full, consecutive 12 hour delay if your luggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at your travel destination.

Any payments made under this Section will be deducted from claims made under Section 7 for the same event.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

8.2

We will not pay:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) If you are entitled to be adequately reimbursed by the carrier who was responsible for your delayed luggage.
- c) If your luggage is delayed on the flight returning you to Singapore.

You must check General Exclusions for other reasons why we will not pay.

9. Loss of Travel Documents

9.1

We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveler's cheques and other necessary travel documents when such loss arises

from robbery, burglary, or theft while you are overseas on your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

9.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveler's cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveler's cheques or credit cards.
- c) For reasonable transport and accommodation expenses that have not been first approved by us.

You must check General Exclusions for other reasons why we will not pay.

10. Theft of Cash

10.1

You are covered up to the amount specified on your policy schedule for theft of your own cash. Cash is only covered whilst being carried on your person or secured in a locked safety deposit box.

In the event of a claim for loss of cash you must provide evidence of the initial withdrawal of the cash.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

10.2

We will not pay for losses:

- a) If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the theft occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you do not exercise reasonable care in protecting your cash.

You must check General Exclusions for other reasons why we will not pay.

11. Travel Delay

11.1

We will pay you for each full consecutive 12 hour delay if a disruption to your journey, for a period of at least 12 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

11.2

We will not pay:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.

- d) If you are suitably compensated by the carrier by means of transport and accommodation.
- e) Due to hijacking.

You must check General Exclusions for other reasons why we will not pay.

12. Travel Misconnection

12.1

We will pay in the event that you miss your confirmed onward travel connection at the transfer point due to the late arrival of your scheduled incoming connecting transport conveyance and no other transportation is available to you within 8 consecutive hours of your arrival at the transport point.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

12.2

We will not pay:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you are suitably compensated by the carrier by means of transport and accommodation.
- d) Due to hijacking.

You must check General Exclusions for other reasons why we will not pay.

13. Trip Cancellation

13.1

We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled due to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except item c):

- a) Death, serious injury, serious illness, or quarantine suffered to you, your relative, your children, or your dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required your presence on the premises on the departure date.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

13.2

We will not pay for losses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of Singapore.

You must check General Exclusions for other reasons why we will not pay.

14. Trip Curtailment and Interruption

14.1

We will pay the un-utilised and non-refundable portion of travel and accommodation expenses paid in advance by you, and / or the additional, reasonable travel and accommodation expenses incurred after the commencement of your overseas journey, due to any of the following events that requires your immediate return to Singapore:

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Singapore immediately.
- b) The hijacking of the carrier in which you are travelling as a passenger.
- c) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

14.2

We will not pay for losses or expenses relating to the death, injury or sickness of any person who resides outside of Singapore.

You must check General Exclusions for other reasons why we will not pay.

15. Personal Liability

15.1

We will cover your legal liability for payment of compensation in respect of:

- Death or bodily injury to someone else, and/or
- Physical loss or damage to someone else's property as a result of an incident that happens during your

journey.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable.

You must not accept liability or promise to pay the claim without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

15.2

We will not pay for losses or expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.
- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not

otherwise have.

- j) Due to assault and/or battery committed by you or at your direction.
- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check General Exclusions for other reasons why we will not pay.

GENERAL EXCLUSIONS

We will not pay under any circumstances if:

General

1. You do not act in a reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
2. You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
3. Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
4. Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
5. You are claiming for the cost of utilised services including transport or accommodation.
6. At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
7. You can recover your losses or additional expenses from any other party.
8. Your claim concerns anything that is covered under any other local, public, or private insurance policy, whether in Singapore or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
9. Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
10. Your claim is for additional expenses or fees arising from errors or omissions in your booking

11. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
12. Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.
13. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - Against travel to a particular country or parts of a country, or
 - Of a strike, riot, bad weather, civil commotion or contagious disease (including epidemic or pandemic).And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
14. Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
15. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
16. Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
17. Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
18. Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
19. Your claim arises from quarantine, unless otherwise stated in the benefit.
20. Your claim arises or is in anyway related to you

being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for in your country of residence.

21. Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), any kind of parachuting/ hang gliding.
22. Your claim arises from or is related to professional sport.
23. Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
24. Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.
25. Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.
26. Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation.

Medical

27. Your claim arises from, is related to, or associated with a pre-existing medical condition.
28. Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
29. Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
30. Your claim arises directly or indirectly from any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
31. Your claim arises from or is any way connected

to any elective medical, surgery or dental treatment.

32. Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.
33. Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
34. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
35. Your claim arises from or is any way related to suicide or attempted suicide.
36. Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
37. You were under the influence of, or affected by alcohol or drugs, unless the drugs were prescribed by a medical advisor and taken in accordance with their instructions.
38. For your mysterious, unexplained disappearance.
39. Despite their advice otherwise following your call to Mondial Assistance, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
40. Your claim arises from or is related to the death or hospitalisation of any person aged 85 years and over, not listed on the certificate of insurance, regardless of their country of residence.
41. Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

CLAIMS

Mondial Assistance (Asia) Pte Limited (Mondial Assistance) is authorised by Tokio Marine Insurance Singapore Ltd to also provide claims handling services as our agent, not as your agent. Mondial Assistance acts under an agreement with the insurer which means that Mondial Assistance can handle claims and make recommendations of claim settlements to the insurer and is jointly referred to as “we”, “our” and “us” in this policy wording for this purpose only.

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimised. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form within 15 days after the receipt and posting to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we will return the form to you for completion.

If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

1. For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
2. For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or carrier you were travelling with when the damage, loss or theft occurred within 24 hours and obtain a written statement of your report. For damage, loss, or theft by your carrier, please include any offer of settlement that they have made.

Please note that we will never pay more than your actual loss.

PHONE CHARGES

For local calls made to our General Enquiries hotline or our Claims hotline, we may or may not provide you with a toll-free number. In any case we will not be responsible for any charges incurred by you, when you are contacting us for any non-emergency matters.

For urgent, overseas phone calls placed to our 24 Hour Emergency Assistance hotline, please use a reverse charge call (collect call) to contact us from outside Singapore. In the event that you were unable to place a reverse charge call, we will reimburse you up to a maximum of SGD 100 for any phone charges incurred for you to call us from overseas.

CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Singapore Dollars. The rate of currency exchange that will apply is the rate

at the time we process your claim. No indemnity from us will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you.

In the event funds for emergency medical treatment or emergency assistance are guaranteed to the provider by Mondial Assistance or their authorised representative, indemnities will be payable directly to the provider.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

RECOVERIES

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you.

We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

DUPLICATION OF COVER

In the event that an insured person is covered under more than one travel insurance policy for the same trip, cover will only be effective for the policy, which provides the highest benefit level.

AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by Mondial Assistance shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

CUSTOMER SATISFACTION

Should you have a complaint arising out of this insurance or our employees, authorised representatives or service providers, please contact us. We will respond to your complaint within 5 business days, provided we receive all necessary information and we have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.

CONTACT DETAILS

For any General Enquiries call +65 6222 3342

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: MHinsure-sales@mondial-assistance.com.sg

For Claims Enquiries call +65 6222 3350

Mon – Fri, 09:00 – 17:30 (Singapore Time)

E-mail: MHinsure-claims@mondial-assistance.com.sg

For 24 hour Emergency Assistance call +65 6222 3350

(Reverse call for those outside Singapore)

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd with services provided by Mondial Assistance.