

# TRAVEL INSURANCE POLICY WORDING

This Policy wording serves to disclose the terms & conditions of the Travel Insurance Policy underwritten by Tokio Marine Insurance Singapore Ltd. with services provided by Mondial Assistance. This document has been agreed in to the following 7 Sections:

Section	Contents	Pages
1 Introduction	<i>Offers an overview of this Statement and highlights important matters</i>	2
2 Table of Benefits	<i>States a brief description of the benefits payable for each product</i>	3 to 5
3 Policy Wording	<i>Provides Important matters which You should be aware of together with words with 'special meanings'</i>	6 to 9
4 Policy Benefits	<i>Details the coverage offered by each benefit type including the Covered Perils and Exclusions</i>	9 to 16
5 General Exclusions	<i>Details the exclusions which apply to all sections of the policy wording</i>	16 to 17
6 Claims	<i>Explains the procedures and conditions of filing a claim under the Policy</i>	17
7 Contact Details	<i>Provides the details of who You should contact in event of a general enquiry, emergency assistance or travel insurance claim</i>	18

## INTRODUCTION

### ABOUT THE AVAILABLE COVERS

You can choose one of these plans:

**Travel Safe Plus** (includes benefit sections 1 to 13)

**Travel Safe** (includes benefit sections 1 to 13);  
and the relevant sections of the policy wording  
applicable to the cover You choose.

### GEOGRAPHICAL AREA INSURED

You will only be covered during Your Journey made to  
destinations Overseas.

### UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant  
features, benefits and risks You need to carefully read:

- ✓ About each of the available types of cover  
and benefits in the **"Table of Benefits"**  
and the **"Policy Benefits"** which are  
applicable to the cover You choose (note  
certain words have special meanings – see  
**"Words with Special Meanings"**);
- ✓ When **"We Will Not Pay"** a claim under  
each policy section applicable to the cover  
You choose and **"General Exclusions"**  
which are applicable to all Sections
- ✓ **"Claims"** (these set out certain obligations  
that You and We have. If You do not meet  
them We may be able to refuse to pay a  
claim); and
- ✓ **"Important Matters"** which contains  
important information on Your duty of  
disclosure, extension of Your policy, when  
You can choose Your own doctor and when  
You should contact Us concerning 24 hour  
medical assistance, Hospitalisation or  
medical evacuation.

### 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 period of insurance, your  
premium, excesses that apply to you 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 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.

The policy sets out the cover we are able to provide  
you with. You need to decide if the benefit limits, type  
and level of cover are appropriate for you and will cover  
your potential loss.

**If you have any queries, want further information  
about the policy or want to confirm a transaction,  
please contact the Travel Insurance Help line on  
Toll Free 1 800 327 2210 or +(65) 6327 2210.**

## TABLE OF BENEFITS

This is only a summary of the benefits and amounts payable for each plan. Please read the policy document carefully for the complete details of "We Will Pay" and "We Will Not Pay" which apply. Importantly, please note that exclusions and limits do apply to the cover and these are set out in the policy wording.

INSURANCE BENEFITS (in SINGAPORE DOLLARS)	TRAVEL SAFE PLUS Maximum Benefit Payable Per Insured Person	TRAVEL SAFE Maximum Benefit Payable Per Insured Person
<p><b>Section 1</b> <b>Medical and Accidental Dental Expense Incurred Overseas</b> Covers outpatient and hospitalisation, medical expenses incurred overseas due to Sickness or Injury. Emergency Dental Expenses arising from Injuries during the Journey are also covered.</p> <p>Cover for Travellers (70 years and below) Cover for Travellers (aged over 70 years)</p>	<p>Up to SGD 550,000 Up to SGD 220,000</p>	<p>Up to SGD 250,000 Up to SGD 100,000</p>
<p><b>Section 2</b> <b>Overseas Emergency Medical Assistance, Medical Evacuation or Funeral Expenses</b> Covers a range of emergency assistance services available 24 hours a day, 7 days a week, while you are overseas</p> <p>Cover for emergency evacuation and repatriation to Singapore</p> <p>Cover for reasonable funeral/cremation expenses overseas or repatriation of mortal remains to Singapore</p>	<p>Unlimited Unlimited</p>	<p>Up to SGD 500,000 Up to SGD 30,000</p>
<p><b>Section 3</b> <b>Accidental Death &amp; Disablement</b> Covers death and disablement Arising from an accident during Your Journey.</p> <p>Cover for Adults (Aged 70 years and below) Cover for Senior Citizens (Aged over 70 years) Cover for Children</p>	<p>Up to SGD 40,000 Up to SGD 14,000 Up to SGD 10,000</p>	<p>Up to SGD 40,000 Up to SGD 14,000 Up to SGD 10,000</p>
<p><b>Section 4</b> <b>Baggage/Personal Effects including Golfing Equipment and Portable Personal Computers</b> Covers loss or damage to baggage, clothing, personal effects, Golfing Equipment and Portable Personal Computers</p> <p>Maximum Amount Payable Golfing Equipment, Personal Computer, and Camera single article limit All other items single article, or pair or set limit</p>	<p>Up to SGD 5,000 Up to SGD 1,000 Up to SGD 500</p>	<p>Up to SGD 3,000 Up to SGD 1,000 Up to SGD 500</p>
<p><b>Section 5</b> <b>Loss of Travel Document and Personal Money</b> Arrange and pay Your necessary additional accommodation, travel and replacement costs to obtain replacement passports, travel tickets and other relevant travel documents which have been stolen.</p> <p>Maximum Amount Payable for Loss of Personal Money due to theft</p>	<p>Up to SGD 7,500 Up to SGD 300</p>	<p>Up to SGD 3,000 Up to SGD 300</p>
<p><b>Section 6</b> <b>Baggage Delay</b> Pays for reasonable purchases of essential items if Your Checked Baggage on Your outbound Journey from Singapore to Your destination Overseas is delayed.</p> <p>Baggage Delay pays SGD 200 for each full 12 consecutive hours of delay.</p>	<p>Up to SGD 1,000</p>	<p>Up to SGD 600</p>

<p><b>Section 7</b>  <b>Travel Delay</b>  Pays for delay due to strike/industrial action, adverse weather conditions, mechanical breakdown/derangement or structural defect of the public transport conveyance You were scheduled to travel in.</p> <p>Travel Delay pays <b>SGD 100</b> for each full 12 consecutive hours of delay</p>	Up to SGD 1,000	Up to SGD 1,000
<p><b>Section 8</b>  <b>Trip Misconnection</b>  Covers Reasonable additional meals and accommodation expenses incurred as a result of misconnection of aircraft, train or cruise- liner due to the late arrival of Your scheduled incoming connecting transport conveyance and no other transportation is available to You within 6 consecutive hours of Your arrival at the transport point.</p>	Up to SGD 300	Up to SGD 200
<p><b>Section 9</b>  <b>Flight Overbooking</b>  Covers additional hotel accommodation and meals if You are unable to board Your flight due to overbooking and no alternative flight can be provided within 12 hours.</p>	Up to SGD 200	Up to SGD 100
<p><b>Section 10</b>  <b>Overseas Hospital Confinement Benefit</b>  Daily benefit for each complete day You are in hospital Overseas as an in-patient.</p> <p>Benefit pays <b>SGD 200</b> for every complete 24 hours of hospitalization Overseas.</p>	Up to SGD 30,000	Up to SGD 10,000
<p><b>Section 11</b>  <b>Trip Cancellation</b>  Covers loss of unredeemable travel and accommodation expenses paid in advance due to certain circumstances neither expected nor intended by You or outside Your control as detailed in Section 11 occurring up to 30 days prior to Your departure from Singapore.</p>	Up to SGD 10,000	Up to SGD 5,000
<p><b>Section 12</b>  <b>Trip Curtailment including Aircraft Hijacking</b>  Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Journey due to certain circumstances neither expected nor intended by You or outside Your control as detailed in Section 12 which require You to return to Singapore from Overseas.</p>	Up to SGD 10,000	Up to SGD 5,000
<p><b>Section 13</b>  <b>Personal Liability</b>  Covers You against liability to third parties or damage to their property caused by Your negligence.</p>	Up to SGD 1,000,000	Up to SGD 500,000
<b>24 HOUR MEDICAL ASSISTANCE BENEFITS</b>	<b>TRAVEL SAFE PLUS</b> Maximum Benefit Payable Per Insured Person	<b>TRAVEL SAFE</b> Maximum Benefit Payable Per Insured Person
Worldwide 24 hour Travel Assistance Help line	Available free of charge (Reverse call charge)	Available free of charge (Reverse call charge)
24 hour Emergency Medical Evacuation and Repatriation	Unlimited	Up to SGD 500,000

<b>24 hour Repatriation of Mortal Remains</b> Covers expenses incurred in returning the remains of the traveller, who suffers loss of life during the trip and/or approved Reasonable costs of a local funeral or cremation Overseas.	Unlimited	Up to SGD 30,000
<b>Compassionate Visit by a Relative</b> Arrange and pay for reasonable additional travel and hotel accommodation costs for one Relative or friend if You cannot be evacuated and require Hospitalisation for more than 5 days.	Up to SGD 10,000	Up to SGD 3,000
<b>Child Guard</b> Arrange and pay for reasonable additional travel and hotel accommodation costs for one Relative or friend to accompany Your Dependant children Home following Hospitalisation of You.	Up to SGD 10,000	Up to SGD 5,000
<b>Compassionate Return Trip Home</b> Arrange and pay for an additional return trip during Your Journey due to the unexpected death of Your Relative living in Singapore.	Up to SGD 10,000	Up to SGD 3,000
<b>24 HOUR CONCIERGE AND TRAVEL ASSISTANCE BENEFITS</b>	<b><u>TRAVEL SAFE PLUS</u></b>	<b><u>TRAVEL SAFE</u></b>
General Travel Advice (Visa Information, Weather, Exchange rate, Airline regulations) Urgent Message Relay Medical Information Legal Referral Emergency Family Travel Arrangements Lost Luggage Retrieval Assistance Lost Passport Assistance Translator/Interpreter Service Arrangement Arrange Overnight Hotel Accommodation following flight delay or misconnection	Included Included Included Included Included Included Included Included Included	Included Included Included Included Included Included Included Included Included



## Policy Wording

### 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 and that it meets your needs. In particular, read 'Important Matters' in Section 3.

This Policy Wording, together with the Certificate of Insurance and any written endorsements written by us together make up your contract with the Insurer. Please retain these documents in a safe place.

### HOW TO TAKE OUT YOUR POLICY

Once you have selected your plan, completed your Application, paid the full premium required and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

### WHO IS YOUR INSURER

Travel Insurance is underwritten by Tokio Marine Insurance Singapore Ltd. (the Insurer) of 80 Anson Road, #09-02 Fuji Xerox Towers, Singapore 079907, and is referred to as "We", "Our" and "Us" in this policy wording. The Insurer will settle all claims under this policy.

### MONDIAL ASSISTANCE PROVIDES EMERGENCY ASSISTANCE SERVICES

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. Complete Contact Details are available on the back cover of this document.

Mondial Assistance (Asia) PTE Limited (Mondial Assistance) is authorised by us to also provide claims handling services and makes recommendations of claim settlements to us and is jointly referred to as "we", "our" and "us" in this policy wording for this purpose only. Mondial Assistance has been appointed by Us as Our Agent to arrange the policy and provide general advice and other services on our behalf.

### JURISDICTION AND CHOICE OF LAW

The indemnity provided in the policy shall not apply to:

a) Compensation for damages in respect of judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.

b) Costs and expenses of litigation recovered by any claimant from you which are not incurred in and recoverable in the Republic of Singapore.

## Important Matters

**Under Your policy there are rights and responsibilities, which You and We have. You must read this policy in full for more details, but here are some You should be aware of:**

### WHO CAN PURCHASE THIS POLICY?

All Travel Insurance products are only available for citizens or residents of Singapore whose Journey starts and ends in Singapore.

### POLICY CANCELLATION

If you decide that you do not want this policy, you may cancel this policy but we will not refund any part of your premium if you do.

### YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to Us before You extend or vary this contract of travel insurance.

This policy shall be void in the event of misrepresentation, misdescription or non-disclosure or concealment of any material circumstances, such as your health conditions. We may be entitled to avoid or reduce liability under the contract in respect of a claim.

### PRE-EXISTING MEDICAL CONDITIONS

Pre-existing Medical Conditions are not covered under this policy. This is explained in Section 9, General Exclusions. The term "Pre-existing Medical Condition" is defined in "Words with Special Meanings", in Section 3.

### POLICY EXCESS

No excess applies to claims under this policy unless we impose a special excess, details of which will be shown on your Certificate of Insurance.

### SAFEGUARDING YOUR BAGGAGE / PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage / Personal Effects. If you leave your Luggage/Personal Effects unsupervised in a Public Place we will not pay your claim. These terms are defined in "Words with Special Meanings", in Section 3.

### IN THE EVENT OF A CLAIM:

**IMMEDIATE NOTICE** should be given. Please see Section 7, Contact Details, for complete information.



**PLEASE NOTE: FOR CLAIMS PURPOSES, EVIDENCE (ORIGINAL RECEIPTS) OF THE VALUE OF THE PROPERTY INSURED OR THE AMOUNT OF ANY LOSS MUST BE KEPT.**

#### **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.

#### **EXTENSION OF YOUR POLICY**

Full details can be found in "Your Policy Cover", in Section 3.

Your policy will be automatically extended if You find that Your return to Singapore has been delayed because of one or more of the following:

- ✓ If a bus line, airline, shipping line or rail authority You are travelling on, or that has accepted Your fare or Luggage, is delayed; or
- ✓ If the delay is due to a reason for which You can claim under Your policy.

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 extension.

An extension of cover is not provided where You have not advised Us of any circumstances that have or may give rise to a claim under Your original policy.

We will not extend cover beyond the maximum term of cover.

#### **YOU CAN CHOOSE YOUR OWN DOCTOR**

You are free to choose Your own Medical Adviser or We can appoint an approved Medical Adviser 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 Us or the Mondial Assistance medical team.

If You do not get the medical treatment You expect, We can assist You but We and/or the Agent, are not liable for anything that results from that advice.

#### **OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION**

For emergency assistance anywhere in the world at any time the Mondial Assistance medical team is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your

evacuation home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised you, or a member of your travelling party, MUST contact our assistance team at 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 the Mondial Assistance medical team.

## **Words With Special Meanings**

Some words in Your Policy that have special meanings are defined here.

"Air Miles" means reward miles accumulated through a program enrolment with Northwest Airlines, SkyTeam Global Alliance Partners, or other WorldPerks Airline Partners.

"Arises or Arising" means directly or indirectly Arising or in any way connected with.

"Baggage / 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 personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

"Dependant" means your children/grandchildren not in full time employment or are unmarried 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.

"Excess" means the amount which you must first pay for each claim arising from the one event before a claim can be made under your policy.

"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 in-patient medical care.

"Injure" or "Injured" or "Injury" means bodily Injury caused solely and directly by violent, accidental, visible



and external means, which happens at a definite time and place during Your period of cover and does not result from any illness, Sickness, disease or gradual deteriorating condition.

**"Insured Person"** means the person(s) whose name(s) are set out on Your Certificate of Insurance and everyone else who is covered under Your policy.

**"Lock Storage Compartment"** means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a station wagon, hatchback, van or motor home.

**"Medical Adviser"** means a qualified doctor of medicine or dentist registered in the place where You received the services.

**"Open Water Sailing"** means sailing more than 10 nautical miles off any land mass.

**"Overseas"** means a country outside of Singapore.

**"Pair or related set of items"** means a number of items of Baggage / Personal Effects that belong together or can be used together, for example, but not limited to:

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

**"Personal Computer"** means a lap top computer, including accessories or attachments and any hand held computer or device.

**"Pre-Existing Medical Condition"** means:

- ✓ An ongoing medical or dental condition, or related complication You have, the symptoms of which You are aware of or not aware of, or that is currently being or has been investigated by a Medical Adviser, dentist, chiropractor, or physiotherapist; or
- ✓ A medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 12 months before You purchased Your policy.

This definition of Pre-existing Medical Condition applies to You, Your Travelling Companion, or any Relative.

**"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, for medical or dental expenses, the standard level of care given in the country You are in or, for other expenses, the standard level You have booked for the rest of Your Journey or, as determined by Us.

**"Relative"** means any of the following persons: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, daughter-in-law, son-in-law, uncle, auntie, niece, nephew, stepson, stepdaughter, sister, sister in-law, brother, brother-in-law, grandchild, grandparent, stepparent, or guardian.

**"Travelling Companion"** means a person who made arrangements to travel with You for at least 75% of Your Journey before You entered into Your policy.

**"Unsupervised"** means:

- ✓ Leaving your luggage with a person you have not previously met;
- ✓ Leaving it in a position where it could reasonably be taken without knowledge; or
- ✓ Leaving it at such a distance from you that you are unable to prevent it being taken.

**"We", "Our" & "Us"** means the insurer of your policy, Tokio Marine Insurance Singapore Ltd., or its Agent, Mondial Assistance (Asia) PTE Limited.

**"You"** and **"Your"** means the person(s) whose name(s) are set out on your Certificate of Insurance and everyone else who is covered under your policy.

**"Your Journey"** or **"Journey"** means the time from when you leave your Home in Singapore to go directly to the place you depart from on your travels in Singapore, and ends when you return to your home in Singapore or when your policy expires, or when we determine that you should return home to Singapore for treatment, whichever date is earlier

## Your Policy Cover

### YOUR CHOICES

Under the policy, You choose the cover You require based on:

- ✓ Your travel arrangements;
- ✓ Who You want to be insured; and
- ✓ What You would like to cover.

### WHO YOU WANT TO BE INSURED

Cover under this policy applies only to You and those persons listed as covered on Your Certificate of Insurance.



### LIMIT OF BENEFIT PAYABLE

Subject to any sub-limits which may apply the limit of benefit payable (see Section 2, "Table of Benefits") under the plan you have selected applies to each of the persons listed as covered on your Certificate of Insurance. Details of all applicable sub-limits are shown under each benefit section in Section 4, "Your Policy Benefits".

### PLAN BENEFITS

Travel Safe Plus and Travel Safe will cover for any loss you suffer in the country that is stated on your Certificate of Insurance, or another country located within the same Region. Please note that, stopovers of 2 nights outside of your selected Region are permitted.

**"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 PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of the policy. The period you are insured for is set out in the Certificate of Insurance. However:

- ✓ The cover for cancellation fees and lost deposits begins from the time the policy is issued.
- ✓ The cover for all other sections applies during the period of cover set out on your Certificate of Insurance.

## Your Policy Benefits

### 1 OVERSEAS EMERGENCY MEDICAL, HOSPITAL OR DENTALEXPENSES

You have this cover if You choose Travel Safe Plus or Travel Safe.

#### 1.1 WE WILL PAY

We will reimburse the reasonable medical or hospital

expenses you incur while overseas, until you get back to Singapore, if you Injure Yourself Overseas, or become sick there.

- a) The medical or hospital expenses must have been incurred on the advice of a medical adviser.
- b) You must make every effort to keep your medical or hospital expenses to a minimum. If we determine that you should return home 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/or 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.
- c) We will only pay for treatment received and/or hospital accommodation during the 12 month period after the sickness first showed itself or the Injury happened Overseas.

#### We will also pay the cost of:

- d) Emergency dental treatment for an injury up to a maximum amount of SGD 500 per person per trip for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain.

**The maximum amount We will pay for all claims combined under this Benefit is shown under the Table of Benefits for the Plan You have selected.**

### 1.2 WE WILL NOT PAY

We will not pay for expenses:

- a) Arising from a pre-existing medical condition.
- b) Incurred within Singapore.
- c) When you have not notified us as soon as practicable of your admittance to hospital.
- d) After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by us.
- e) If you do not take our reasonable advice or that of any assistance company we appoint.
- f) For damage to dentures, dental prostheses, bridges or crowns.
- g) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) Arising from quarantine.
- i) Arising from epidemics.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

### 2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES

You have this cover if You choose Travel Safe



### Plus or Travel Safe.

We have appointed Mondial Assistance to help you with any overseas medical emergency (see "Who is Mondial Assistance" or Section 7, "Contact Details").

#### 2.1 We will Arrange and Pay

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

- a) Access to a medical adviser for emergency medical treatment whilst Overseas.
- b) Any urgent messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency hospitalisation whilst overseas.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be repatriated back to Singapore with appropriate medical supervision. The maximum amount We will pay is Unlimited for all claims combined under Travel Safe Plus; SGD 500,000 for all claims combined under Travel Safe.
- e) For the return to Singapore of your Dependent Children if they are left without supervision following your hospitalisation or evacuation including the reasonable travel costs (economy air travel and first class rail travel) and hotel accommodation expenses for a relative or friend to accompany the children back to Singapore. The maximum amount We will pay is SGD 10,000 for all claims combined under Travel Safe Plus; SGD 5,000 for all claims combined under Travel Safe.
- f) For the reasonable travel costs (economy air travel and first class rail travel) and hotel accommodation expenses for a relative or friend to visit and stay with you if you are hospitalised overseas for more than 5 days, your medical condition forbids evacuation / repatriation and no adult member of your family is with you. The maximum amount we will pay is SGD 10,000 for all claims combined under Travel Safe Plus policies, and SGD 3,000 for all claims combined under Travel Safe Policies.
- g) For the reasonable cost of either a funeral or cremation overseas and/or of bringing your remains back to your usual home in Singapore if you die as a result of an injury or a sickness during your Journey Overseas. The maximum amount We will pay is Unlimited for all claims combined under Travel Safe Plus; and SGD 30,000 for all claims combined under Travel Safe.

#### In addition:

- h) If a Relative dies unexpectedly in Singapore while you are Overseas on Your Journey we will arrange and pay for the Reasonable return travel costs (economy air travel and first class rail travel) and hotel accommodation expenses for you to return directly to Singapore. The maximum amount we will pay is SGD 10,000 for all claims combined under Travel Safe Plus policies, and SGD 3,000 for all claims combined under Travel Safe Policies.

#### If you require assistance, the Mondial Assistance Team will help you with:

- i) Rescheduling travel arrangements as a result of an emergency.
- j) Referral for legal advice arising out of an incident during Your Journey.
- k) Lost luggage retrieval.
- l) Contacting the issuer when passports, travel documents or credit cards are lost, arranging translator/interpreter assistance in an emergency, and/or arranging overnight hotel accommodation following flight delay or travel misconnection.

**The most We will pay under this section for all claims combined made under items 2.1 a) to i) above is shown under the Table of Benefits for the Plan You have selected.**

#### 2.2 WE WILL NOT PAY

We will not pay:

- a) For any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Singapore unless it has been first approved by Us.
- b) If you decline to promptly follow the medical advice We have obtained, nor will we be responsible for subsequent medical, hospital or evacuation expenses.
- c) For medical evacuation or the transportation of your remains from Singapore to an Overseas country.
- d) For any expenses due to the Insured Person being quarantined.
- e) For any expenses due to epidemics.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

**3 ACCIDENTAL DEATH AND DISABLEMENT**  
**You have this cover if You choose Travel Safe Plus or Travel Safe.**

#### 3.1 WE WILL PAY



In the event of an Accident during Your Journey which causes death or disablement within 90 days of the Accident occurring we will pay the percentage of the Maximum Benefit Payable per Insured Person, as detailed in the Schedule of Compensation also shown below:

Schedule of Compensation	% of Capital Benefit
1) Death	100%
2) Permanent Total Disablement	100%
3) Permanent and Incurable paralysis of all limbs	100%
4) Permanent Total Loss of sight of both eyes	100%
5) Permanent Total Loss of (or the use) of two limbs	100%
6) Permanent Total Loss of speech	100%
7) Permanent Total Loss of hearing in	
a) both ears	75%
b) one ear	15%
8) Permanent Total Loss of sight in one eye	50%
9) Permanent Total Loss of (or the use) of one limb	50%

In this section the following terms have a special meaning as defined here.

**"Permanent"** means lasting 12 calendar months from the date of Accident and being beyond hope of improvement at the end of that 12 calendar month period.

**"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.

**"Loss of Sight"** means complete and permanent irrecoverable loss of sight.

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

**"Loss of Speech"** means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

**"Loss of Hearing"** means permanent irrecoverable loss of hearing where:

- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- 1/6 of (a+2b+2c+d) is above 80 dB

In relation to Accidental Death we will pay the Capital

Benefit to the estate of the deceased.

If during your journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

The maximum amount We will pay for all claims combined under this section is shown under the Table of Benefits for the Plan You have selected.

### 3.2 WE WILL NOT PAY

We will not pay for death or disablement caused by suicide or for any other reason other than caused by Injury as defined in "Words with Special Meanings" in Section 3.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 4 LOSS OF BAGGAGE / PERSONAL EFFECTS

You have this cover if You choose Travel Safe Plus or Travel Safe.

### 4.1 WE WILL PAY

- a) We will pay the repair cost, or calculate the value of any personal baggage / personal effects, which are stolen or accidentally damaged or permanently lost whilst Overseas. When calculating the amount payable we will apply depreciation due to age, wear and tear for each item which is more than 12 months old. We will not pay more than the original purchase price or replacement price of any item, whichever amount is lower. We also have the option to repair or replace the baggage / personal effects instead of paying you.
- b) The maximum amount we will pay for any item (item limit) including any pair or related set of items is:
  - ✓ SGD 1,000 for portable personal computers, cameras, video cameras, golf equipment
  - ✓ SGD 500 for all other unspecified items, pair or related set of items.
- c) Baggage / personal effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or a locked compartment and forced entry must have been made. No cover applies if baggage / personal effects are left unattended in the passenger Compartment of the motor vehicle or if the baggage / personal effects have been left in the motor vehicle overnight. The most we will pay if your baggage / personal effects are stolen from the locked Storage Compartment of an unoccupied vehicle is SGD 250 for each

item and SGD 1,500 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 for the Plan You have selected.**

#### 4.2 WE WILL NOT PAY

We will not pay a claim in relation to Your baggage / personal effects if:

- a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred and you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- c) The loss, theft or damage is to or of bicycles.
- d) The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- e) The loss, theft or damage is to watercraft of any type (other than surfboards).
- f) The baggage / personal effects was being sent unaccompanied or under a freight contract.
- g) The loss of, or damage arises from any process of cleaning, repair or alteration.
- h) The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i) The baggage / personal effects was left unsupervised in a Public Place or left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.
- j) The baggage/personal effects have an electrical or mechanical breakdown.
- k) The baggage / personal effect is fragile, brittle or an electronic 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.
- l) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were

reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

- m) The loss or damage involves golfing equipment when we will not pay for loss or damage:
  - ✓ To golf balls and clubs whilst in use.
  - ✓ Due to wear and tear or damage due to any process of repair or while being worked upon.
  - ✓ Resulting from a deliberate act or negligence by you or anyone under your instruction.
  - ✓ Arising from confiscation or retention by Customs or other authorised officials.
  - ✓ Which is covered by any other insurance policy.
- n) The loss or damage is to other sporting equipment whilst in use (including surfboards).

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 5 LOSS OF TRAVEL DOCUMENTS & PERSONAL MONEY

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### 5.1 WE WILL PAY

- a) We will reimburse you the replacement costs (including essential and reasonable communication costs to obtain replacements) of any travel documents, including passports, travel tickets and other necessary travel documents plus additional travel expenses and hotel accommodation you have incurred to replace lost travel documents when such loss arises out of robbery, burglary or theft while you are Overseas on your Journey.
- b) We will reimburse the value of cash or travellers cheques belonging to You Arising out of 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 for the Plan You have selected.**

### 5.2 WE WILL NOT PAY

We will not pay a claim under this section if:

- a) You do not report the theft within 24 hours to the police and, in the case of travellers cheques, to the issuing bank or company in accordance with the conditions under which the travellers cheque(s) were issued.
- b) You cannot prove that you made a report to the above relevant persons by providing us with a written statement from them.



**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## **6 BAGGAGE DELAY**

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### **6.1 WE WILL PAY**

We will reimburse up to SGD 200 for each full 12 consecutive hour period up to the maximum amount stated in Section 2, the "Table of Benefits", for all claims combined if any items of your checked in baggage are delayed, misdirected or misplaced by the carrier on your outbound travels from Singapore, and in our opinion it was Reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the carrier who was responsible for your luggage that it was delayed, misdirected or misplaced.

We will deduct any amount we pay you under this benefit from any subsequent claim for lost baggage / personal effects under the Policy Benefit 4, Loss of Baggage / Personal Effects.

**The maximum amount We will pay for all claims combined under this section is shown under the Table of Benefits for the Plan You have selected.**

### **6.2 WE WILL NOT PAY**

We will not pay if you are entitled to compensation from the bus line, airline, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount for your purchase of essential items of clothing or other personal items, we will pay the difference between the amount of your expenses and what you were reimbursed up to the limit of your cover.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## **7 TRAVEL DELAY**

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### **7.1 WE WILL PAY**

We will pay up to SGD 100 for each 12 consecutive hour period if a disruption to your journey, for a period of at least 12 consecutive hours, Arises from strike / industrial action, adverse weather conditions, mechanical breakdown / derangement or structural

defect of the public transport conveyance you were scheduled to travel in.

**The maximum amount We will pay for all claims combined under this section is shown under the Table of Benefits for the Plan You have selected.**

### **7.2 WE WILL NOT PAY**

We will not pay if a disruption to your Journey Arises from any of the following reasons:

- a) If you can claim your additional meals and accommodation expenses from anyone else.
- b) The financial collapse of any transport, tour or accommodation provider
- c) If your claim arises directly or indirectly from an act or threat of terrorism.
- d) Arising from strike or industrial action, natural disaster or adverse weather condition 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 the earlier.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## **8 TRAVEL MISCONNECTION**

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### **8.1 WE WILL PAY**

In the event that you miss your confirmed Overseas 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 6 consecutive hours of your arrival at the transport point we will reimburse the cost of your reasonable additional meals and accommodation.

**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 can claim your additional meals and accommodation expenses from the carrier or any other third party.
- b) If you do not provide copies of receipts to substantiate the amount of your claim.
- c) If your claim arises directly or indirectly from an act or threat of terrorism.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 9 FLIGHT OVERBOOKING

You have this cover if You choose Travel Safe Plus or Travel Safe.

### 9.1 WE WILL PAY

In the event that you are unable to travel on your scheduled flight while you are Overseas due to the flight being overbooked and no other flight is available to you within 12 consecutive hours of your scheduled departure time we will reimburse the cost of your reasonable additional meals and accommodation.

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

We will not pay a claim under this section:

- a) If you can claim your additional meals and accommodation expenses from the carrier or any other third party.
- b) If you do not provide copies of receipts to substantiate the amount of your claim.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 10 OVERSEAS HOSPITAL CONFINEMENT BENEFIT

You have this cover if You choose Travel Safe Plus or Travel Safe.

### 10.1 WE WILL PAY

We will pay you SGD 200 for each day you are in hospital if you are in hospital for more than 24 continuous hours while you are Overseas.

However, no matter how long you are in hospital the maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

### 10.2 WE WILL NOT PAY

We will not pay if you are not eligible to claim for Overseas medical expenses according to Policy Benefit 1, Overseas Emergency Medical, Hospital or Dental Expenses.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 11 TRIP CANCELLATION

You have this cover if You choose Travel Safe

Plus or Travel Safe.

Your Travel Insurance cancellation benefit will apply, unless you purchased this insurance less than seven days before the date Your Journey commenced in which case you will not be covered for the benefits under this section.

### 11.1 WE WILL PAY

We will pay your cancellation fees, lost deposits, and Air Miles for travel and accommodation arrangements that you have paid or redeemed in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through any of the following circumstances neither expected nor intended by you or outside your control occurring within the 30 days (except "c" below) prior to the date your Journey is scheduled to commence:

- a) Death or injury or sickness of you and those persons listed as covered on your Certificate of Insurance including members of your immediate family and/or your dependent children or close business partner.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control at your planned destination.
- c) Serious damage to your home from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.

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

We will not pay if you were aware of any reason, before your period of cover commenced that may cause your Journey to be cancelled, abandoned or shortened. Nor will we pay if your cancellation fees or lost deposits arise because of:

- a) The death or sickness of your Travelling Companion or Relative, if the death or sickness is as a result of a Pre-existing Medical Condition.
- b) Any Injury or sickness that is not certified in writing by a medical doctor.
- c) You or Your Travelling Companion changing plans.
- d) Prohibition or regulation by any Government.
- e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f) The financial collapse of any transport, tour or accommodation provider associated with your Journey.

- g) If your claim arises directly or indirectly from epidemics.
- h) If your claim arises directly or indirectly due to You, Your Travelling Companion, or Relative being quarantined.
- i) If your claim Arises directly or indirectly from an act or threat of terrorism.
- j) The death, injury or sickness of any person who resides outside of Singapore.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 12 TRIP CURTAILMENT INCLUDING AIRCRAFT HIJACKING

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### 12.1 WE WILL PAY

We will reimburse your reasonable additional accommodation and travel expenses and loss of travel and/or accommodation expenses, including Air Miles, paid or redeemed in advance or forfeited by you after the commencement of your Journey due to the occurrence of any of the following events which result in your having to return directly to Singapore from Overseas:

- a) An injury or sickness suffered by you resulting in your receiving advice from a medical adviser to return to Singapore immediately.
- b) Hijacking of the aircraft in which you are travelling as a passenger.
- c) A natural disaster (typhoon, earthquake, etc.) which prevents you from continuing with your scheduled Journey.
- d) The unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control.

**The maximum amount We will pay is the limit of liability shown on the attached Table of Benefits for the Plan You have selected.**

### 12.2 WE WILL NOT PAY

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced that may cause your Journey to be cancelled or disrupted or delayed.
- b) The death, injury or sickness of a Relative is a result of a Pre-existing Medical Condition.
- c) You can claim your additional travel and accommodation expenses from anyone else.
- d) The loss is incurred as a result of You or Your Travelling Companion changing plans.
- e) The loss is incurred as a result of You or Your travelling companion being quarantined.

- f) The loss is incurred as a result of an epidemic.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## 13 PERSONAL LIABILITY

**You have this cover if You choose Travel Safe Plus or Travel Safe.**

### 13.1 WE WILL PAY

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

- ✓ death, bodily injury or illness, and/or
- ✓ physical loss of damage to property,

occurring during Your Journey, which is caused by an Accident or a series of Accidents attributable to one source or originating cause.

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

You must not accept liability without our prior written approval.

**The maximum amount We will pay is the limit of liability shown on the attached Table of Benefits for the Plan You have selected.**

### 13.2 WE WILL NOT PAY

We will not reimburse you for anything you have to pay because of a legal claim against you for causing injury, death or damage to property, if the claim Arises out of or is for:

- a) Bodily injury to You, Your Travelling Companion, or to a Relative or employee of either of You.
- b) 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) Something Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Something Arising out of the conduct of a business, profession or trade.
- e) 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] Any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
  - g] Disease that is transmitted by you.
  - h] Any relief or recovery other than monetary amounts.
  - i] Liability Arising from a contract that imposes on you a liability which you would not otherwise have.
  - j] Anything that is covered under any other policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
  - k] Assault and/or battery committed by you or at your direction.
  - l] 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.
- 8. Your claim arises from a government authority confiscating, detaining or destroying anything.
  - 9. Your claim arises from being in control of a motor cycle without a current Singapore motor cycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current motor cycle licence valid for the country you are travelling in.
  - 10. 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;
 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).
  - 11. 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.
  - 12. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
  - 13. 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.

**YOU MUST CHECK SECTION 5, FOR "GENERAL EXCLUSIONS" APPLICABLE TO ALL SECTIONS FOR OTHER REASONS WHY WE WILL NOT PAY.**

## General Exclusions Applicable to All Sections

**WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:**

### General

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
  2. You do not do everything you can to reduce your loss as much as possible.
  3. Your claim arises from consequential loss of any kind.
  4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
  5. 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.
  6. Your claim is for additional expenses or fees Arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
  7. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- ### Medical
1. Your claim arises from a Pre-existing Medical Condition.
  2. Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.
  3. Your claim arises directly or indirectly from any terminal illness that was diagnosed prior to the policy being issued.
  4. Your claim arises directly or indirectly from any Journey for the purposes of obtaining treatment Overseas.
  5. Your claim Arises out of pregnancy, childbirth or related complications and/or any medically assisted conception.
  6. Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
  7. The cost of medication in use at the time the Journey began or the cost for maintaining a course of treatment you were on prior to the Journey.
  8. Your claim Arises from or is in any way related to depression, anxiety, stress and mental or nervous conditions.
  9. Your claim Arises from suicide or attempted



suicide.

10. Your claim Arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
11. You were affected by alcohol or drugs – unless the drugs were prescribed by a medical adviser – at the time when the thing about which you are making the claim happened.

### Sports & Leisure

1. Your claim Arises because you hunt, race (other than on foot), engage in open water sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
2. Your claim Arises because you dive underwater using an artificial breathing apparatus – unless you hold open water diving licence issued in Singapore or you were diving under licensed instruction.
3. Your claim arises from travel in any air-supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

## Claims

**Important - If You do not meet the conditions provided in this section of the policy, We may be able to refuse to pay Your claim.**

### **CLAIM NOTIFICATION**

You must give us notice of your claim as soon as possible by completing the claim form supplied by us 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 or proof of ownership. If required we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of 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.

- a) For medical, hospital or dental claims, contact us as soon as practicable.
- b) For damage or permanent loss of your luggage/personal effects, report it immediately to the police and obtain a written notice of your report.
- c) For damage or misplacement of your luggage / personal effects, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- d) For losses which You fail to submit full details of any claim in writing within 30 days of your return.

### **CLAIMS ARE PAYABLE IN SINGAPORE DOLLARS TO YOU**

We will pay all claims in Singapore dollars. We will pay you unless you tell us to pay someone else in writing. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

### **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.

### **DEPRECIATION**

Depreciation due to age, wear and tear will be applied to claims for lost or damaged luggage/personal effects at such rates as we may reasonably determine.

### **YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID**

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 CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE**

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.



## Contact Details

### TRAVEL INSURANCE CONTACT DETAILS

#### 24 HOUR CLAIMS ENQUIRIES CALL:

Travel Insurance Claims Department

Toll Free: 1 800 327 2215 or +(65) 6327 2215 (Please place a collect call/ reverse charges)

E-Mail: [claims@mondial-assistance.com.sg](mailto:claims@mondial-assistance.com.sg)

#### 24 HR EMERGENCY ASSISTANCE CALL:

Travel Insurance Assistance Department

Toll Free: 1 800 327 2215 or +(65) 6327 2215 (Please place a collect call/ reverse charges)

#### GENERAL ENQUIRIES

Office Hours: Mon-Fri 8:00-17:30

Travel Insurance Sales Enquiries Department

Toll Free: 1 800 327 2210 or +(65) 6327 2210  
(Please place a collect call/reverse charges)

E-mail: [travelsales@mondial-assistance.com.sg](mailto:travelsales@mondial-assistance.com.sg)

*This Travel Insurance is underwritten by  
Tokio Marine Insurance Singapore Ltd.,  
with services provided by Mondial  
Assistance.*