

COVERAGE SUMMARY – SISTIC TICKET PROTECTOR

Coverage	When It Applies	Maximum Benefit
Event Ticket Cancellation	You are unable to use your insured <i>event ticket</i> for any of the covered reasons described in this <i>policy</i> .	Reimburses <i>your event ticket</i> cost up to the ticket price stated in <i>your</i> Certificate of Insurance.

The above is only a brief description of the coverage available under your policy. Terms, conditions, and exclusions apply. Please carefully review your policy for complete details. The definitions of the terms in the Definitions section of the policy also apply to this Coverage Summary.

For customer service, please:

Call: +65 6327 2210

Mon – Fri, 9:00 - 17:30 Singapore Time

E-mail: sg.ticketprotectorsales@allianz.com

For claims enquiries, please:

Call: +65 6327 2215

E-mail: sg.ticketprotectorclaims@allianz.com

To file a claim, please visit:

<https://www.allianz-assistance.com.sg/claims.html>

WHO IS YOUR INSURER?

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

AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel) has been appointed by Tokio Marine Insurance Singapore Ltd. to act as agent to arrange the policy and provide general advice and as service provider to provide other services on our behalf.

ABOUT THIS POLICY

This *policy* is *our* contract with *you*. Please read it carefully. *We* have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. *We* also recognize that insurance can be confusing, so if *you* have any questions, just visit *us* online or give *us* a call using the contact information listed in Coverage Summary. And if *your event* arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. *We* will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicized. These words are defined in the “Definitions” section. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHAT THIS POLICY INCLUDES AND WHO IT COVERS

This *event* insurance *policy* covers only the specific situations, events, and losses included in this *policy*, and only under the conditions described. For this reason, it is known as a “named perils” policy. Please review this *policy* carefully.

Your policy consists of three parts:

1. This *policy* document which describes the coverages and conditions; and
2. The Coverage Summary, which provides a summary of the coverage and when it applies; and
3. The Certificate of Insurance, which states the individuals covered under *your policy*, as well as *the event ticket(s)* cost, which is the maximum amount *we* will pay for any claim.

Important: Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this *policy* may be covered.

OUR PROMISE TO YOU

Since *your* satisfaction is *our* priority, *we* are pleased to give *you* 14 days to review *your policy*. If, during this 14-day period, *you* are not completely satisfied for any reason, *you* may cancel *your policy* and receive a full refund. Please note that this refund is only available if the *event* has not started and if a claim has not been initiated. After this 14-day period, *your* premium is nonrefundable.

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<i>Accident</i>	An unexpected and unintended external event that causes injury, property damage, or both.
<i>Cohabitant</i>	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<i>Computer System</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this policy.
<i>Cyber Risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system; 2. Any error or omission involving access to, or the processing, use, or operation of any computer system; 3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Doctor</i>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , an event companion, your family member, an event companion's family member, the sick or injured person, or that person's family member.
<i>Epidemic</i>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<i>Event</i>	An event including but not limited to an official sporting occasion, music concert, exhibition, educational/cultural tour, cinema/ theatre or theme park event, military display, or visit to a tourist attraction, that is due to take place at a place in Singapore and which is specified in the Certificate of Insurance
<i>Event ticket</i>	An admission ticket for an <i>event</i> purchased by <i>you</i> in advance through www.sistic.com.sg which takes place on a specified day or days and time listed on <i>your</i> Certificate of Insurance. <i>Event ticket</i> includes any service, handling, and parking fees shown on your official booking information from SISTIC, but does not include promotional items and donations.
<i>Event companion</i>	A person who has paid for the <i>event ticket</i> and will attend the covered <i>event</i> with <i>you</i> , or, who is the intended recipient of an <i>event ticket</i> for the <i>event</i> as shown on <i>your</i> Certificate of Insurance.
<i>Family member</i>	<i>Your</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children

	<p>currently in the adoption process;</p> <ol style="list-style-type: none"> 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers.
Financial default	A complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
Illegal Act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Mental health disorder	A mental or nervous health disorder, as recognized by the American Psychiatric Association, including but not limited to Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or any related physical symptoms.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An epidemic that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	The <i>event</i> insurance coverage purchased. The policy includes this General Conditions document and the Specific Conditions document.
Political Risk	<p>Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:</p> <ul style="list-style-type: none"> • Nationalization; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; and • Military and usurped power.
Pre-existing medical condition	<p>Any medical or physical conditions, injuries, mental illnesses, signs, symptoms or circumstances:</p> <ol style="list-style-type: none"> a) which you are aware of, or ought to have been aware of; or b) for which advice, care, treatment, medication or medical attention has been sought, given or recommended; or c) which have been diagnosed as a medical condition or illness, or which

are indicative of an illness; or
d) which are of such a nature to require, or which potentially may require medical attention; and
e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention prior to the start date of cover under this policy.

The illness, injury, or medical condition does not need to be formally diagnosed in order to be considered a pre-existing medical condition.

This definition applies to you, your family members and your event companions.

Primary residence	Your permanent, fixed home address for legal and tax purposes.
Refund	Cash, credit, or a voucher for future events that <i>you</i> are eligible to receive from the venue, event organizer or artist, another insurance company, a credit card issuer, or any other entity.
Terrorist event	An act carried out by an organized terrorist group recognized by the U.S. State Department that injures people or damages property to achieve a political, ethnic, or religious result. It does not include general civil protest, unrest, rioting, or acts of war.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Uninhabitable	A natural disaster, fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
Urgent home repair	An immediate repair that, unless completed, is likely to result in severe damage.
We, Us, or Our	Tokio Marine Insurance Singapore Ltd. or its agent AWP Services Singapore Pte. Ltd.
Weather emergency	<ol style="list-style-type: none"> 1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow, wind, or extreme temperature; or 2. A state of emergency due to weather is declared by the federal, state, or local government.
You or Your	The person who has paid for the <i>event</i> and purchased the insurance.

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance. *Your policy's* Coverage Effective Date and Coverage End Date are indicated on *your* Certificate of Insurance. The policy is effective the day we receive the order and *you* pay the full premium. The order and full premium must be received on or before the start of *your event*.

In order to be eligible for coverage, losses must occur while *your policy* is in effect.

Your policy will end on the earliest of:

1. The day *you* cancel *your policy*; or
2. The day *you* cancel *your event*; or
3. When *you* arrive at the *event* on the date *event* commences.

After *your policy* ends, *your* premium is non-refundable.

This *policy* covers the specific *event* for which it was purchased. It cannot be renewed.

EVENT TICKET CANCELLATION COVERAGE

If *you* do not attend *your event* for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable *event ticket*, less available *refunds*, up to the maximum benefit shown on the Coverage Summary. This cover only applies before the start of the *event*.

Covered reasons:

1. *You* or an *event companion* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic such as COVID-19).
The following conditions apply:
 - a. The illness, *injury*, or medical condition must be disabling enough to make a reasonable person not attend the *event*; and
 - b. A *doctor* advises *you* or an *event companion* not to attend the *event* before the *event* takes place.
2. A *family member* who is not attending the *event* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic such as COVID-19).
The following condition applies:
 - a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, require hospitalization, or require *you* to provide primary care to the person.
3. *Your*, an *event companion's*, or a *family member's* death.
4. *You* or an *event companion* is *quarantined* before *your event* due to having been exposed to:
 - a. A contagious disease other than an epidemic or pandemic; or
 - b. An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or an *event companion*, meaning that *you* or an *event companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an epidemic or pandemic; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the

quarantine order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You* or an *event companion* is denied entry to *your event* based on a suspicion that *you* or an *event companion* has a contagious medical condition (including an *epidemic* or *pandemic* such as COVID-19). This does not include being denied entry due to your refusal or failure to comply with rules or requirements of your event.
6. *You* or an *event companion* is denied boarding of the *travel carrier* or local public transport (including scheduled flights) being used to get to the event venue based on a suspicion that *you* or an *event companion* has a contagious medical condition (including an *epidemic* or *pandemic* such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements of the *travel carrier* or local public transportation.
7. *You* are unable to attend the *event* due to *your* pregnancy.

The following condition applies:

- a. *You* find out *you* are pregnant after *you* have purchased the *policy*.
8. *You* need to attend the birth of a *family member's* child.
 9. *Your* or an *event companion's* vehicle is in a traffic *accident* or has a *mechanical breakdown* within 24 hours prior to the *event* which results in the vehicle being unable to be driven safely to the *event*.
 10. *You* or an *event companion* misses *your* departure on a *travel carrier* because of a traffic *accident*.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*; and
 - b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.
11. *Your* or an *event companion's* vehicle is stolen within 48 hours of the *event* which results in *your* inability to attend the *event*.
 12. *You* are legally required to attend a legal proceeding on the day of the *event*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
13. *Your* or an *event companion's* *primary residence* becomes *uninhabitable*.
 14. *You* are required to be present for an unforeseeable *urgent home repair*.

The following condition applies:

- a. The *urgent home repair* is scheduled to take place within 12 hours of the *event*.
15. *You* or an *event companion* not arriving at the venue due to a delay or cancellation by the *travel carrier* used for transportation.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*; and

- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.
 - c. The delay or cancellation was not due to *financial default* of the *travel carrier*.
16. *You* or an *event companion's primary residence* is permanently relocated by at least 150 km due to a transfer by *your* or an *event companion's* current employer. This coverage includes relocation due to transfer by *your* spouse's current employer.
17. *You* or an *event companion* is terminated or laid off by a current employer after *your policy's* purchase date.
- The following conditions apply:
- a. The termination or layoff is not *your* or *your event companion's* fault;
 - b. The employment must have been permanent (not temporary or contract); and
 - c. The employment must have been for at least 12 consecutive months.
18. *You*, an *event companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
19. *You* or an *event companion* serving as a *first responder* is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled *event* date.
20. A *weather emergency* occurs within 24 hours of the *event*, and it is not cancelled by the venue.
21. *Your* or an *event companion's* ticket to the *event* is stolen, and the ticket cannot be reissued.

The following conditions apply:

You must:

- a. have taken necessary steps to keep your ticket safe and to recover it, where possible;
- b. file and retain a copy of a police report.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to *your policy*. An "exclusion" is something that is not covered by this insurance *policy*, and therefore no reimbursement would be available.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, an *event companion*, or a *family member*.

- 1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
- 2. *Pre-existing medical conditions*;
- 3. *Your* intentional self-harm or if *you* attempt or commit suicide;
- 4. *You* or *your event activity companion*:
 - a. Make changes to personal plans; or
 - b. Have a business or contractual obligation;
- 5. Pregnancy or childbirth except for:
 - a) sudden unforeseen medical complications or emergencies occurring within the first 20 weeks/140 days of your pregnancy; and
 - b) when and to the extent that pregnancy or childbirth is expressly referenced in and covered under Event Ticket Cancellation Coverage)

6. Fertility treatments or elective abortion;
7. A mental or nervous health disorder, such as Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms;
8. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
9. Acts committed with the intent to cause loss;
10. An *illegal act* resulting in a conviction, except when *you*, an *event activity* companion, a family member, or your service animal is the victim of such act;
11. An *epidemic* or *pandemic*, except when and to the extent that an epidemic or pandemic is expressly referenced in and covered in this *policy* document;
12. *Natural disaster*, except when and to the extent that a natural disaster is expressly referenced in and covered in this *policy* document;
13. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
14. Nuclear reaction, radiation, or radioactive contamination;
15. War (declared or undeclared) or acts of war;
16. Civil disorder or unrest;
17. *Political risk*;
18. *Cyber risk*;
19. *Terrorist events*;
20. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
21. *Travel supplier* or venue restrictions on any *personal belongings*, including medical supplies and equipment;
22. The *event* being cancelled or delayed by the artist, performer, band, organizers, venue or promoter for any reason; or
23. Lost or stolen tickets, except as expressly covered in this *policy* document.

This *policy* does not provide any coverage, benefit, or services for any *activity* that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

CLAIMS INFORMATION

We want this process to be as simple as possible. Before *you* file a claim, please review *your policy* details and the Coverage Summary to ensure that *your* situation meets the criteria for a covered claim. Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control.

To File *Your* Claim Online, please:

- Go to <https://www.allianz-assistance.com.sg/claims.html>
- Provide *policy* details.
- Determine which forms and documentation are required.
- File *your* claim and track *your* claim status.

To File *Your* Claim by Contacting *Us* by Phone or Email, please:

- Email : sg.ticketprotectorclaims@allianz.com
- Call : +65 6327 2215

We need supporting documentation in order to collect information, confirm, and validate claims. General supporting documentation requirements for different claim types are listed below. Please note, that, in some cases, we may request additional documentation if what is provided is insufficient.

For all claims, we will need:

- *Your event booking invoice(s) showing the event ticket, event ticket cost and the date and time of the event*
- Information on any other insurance *you* may have, such as home or private medical insurance, that may cover the same loss
- Any other evidence and supporting documentation that helps support *your* claim

GENERAL PROVISIONS AND CONDITIONS

In addition to the conditions, limitations, and exclusions specified above, the below general provisions and conditions apply to all coverages under *your policy*.

Proof of Loss

As with any insurance, *you* are responsible for proving *your* loss. We require that *you*:

1. Notify *us* of *your* claim within 90 days of the date of loss or as soon as reasonably possible (except as otherwise allowed by law). If *you* do not report *your* claim within this time, we will not invalidate or reduce it unless the delay impairs *our* rights;
2. Make all reasonable efforts to minimize *your* loss (including without limitation making reasonable efforts to start, catch up to, or continue *your trip*; and promptly notifying *your travel supplier* upon discovering that *you* need to cancel or interrupt *your trip*, including being advised to cancel or interrupt *your trip* by a *doctor*);
3. Provide to *us* a signed proof of loss upon *our* request;
4. Retain the original invoice and any other supporting documentation
5. Provide all requested documentation listed in the Claims Information section;
6. Cooperate with *us* in the investigation of *your* claim.

Eligibility

You are eligible for this policy if you meet the following criteria:

- a) You are ordinarily Singapore resident; or
- b) You are Singapore visitor who has satisfy the entry requirements by the immigration at your point of entry; and
- c) You must be legally residing in Singapore during the entire term of the policy.

If requested by us, you will need to prove your eligibility by providing us with documentation including but not limited to:

- i) a copy of your passport; or
- ii) Singapore residency documents; or
- iii) a copy of your current visa; or
- iv) other official documents confirming your right to reside in Singapore; and
- v) a copy of your travel itinerary.

The insurance will be invalid if we have previously informed *you* that we do not want to insure *you* (anymore). In this case, we will refund any premium paid by *you*.

International sanctions

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

Emergency assistance

1. If *you* require assistance, *you* should contact *our* emergency centre, which can be reached 24 hours a day.
2. The emergency centre will provide the required assistance as soon as possible and practical, in mutual consultation with *you*.

3. Government regulations or other circumstances may limit *our* ability to provide assistance.
4. Assistance that *you* have arranged for *yourself* is *your* responsibility.
5. The emergency centre is not liable for the acts and omissions of others.

Multiple insurances

If *you* are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation then *we* will not compensate *you* under this *policy*:

1. *We* will, however, compensate *you* for the damage not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation;
2. This limitation does not apply to payments in the event of death and/ or disability by an accident;
3. If *we* compensate *you* for damage or pay costs up front at *your* request, *you* assign *your* right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to *us*.

False declaration and non-disclosure

You have an obligation to provide complete and accurate information during the application process and when making a claim. *We* may not provide assistance or compensation, if *you* intentionally or carelessly provide *us* incorrect information when taking out the insurance *policy* or when making a claim. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

Fraud and Misrepresentation

You are responsible for all statements or other representations *you* make. Any materially misleading or inaccurate information in any statements or representations *you* make may result in *us* voiding *your policy* or reducing benefits, or *we* may use them to defend *our* decision about a claim.

Fraud is illegal and may subject *you* to criminal prosecution and civil penalties. *We* will deny *your* claim if *you* or someone acting on *your* behalf:

1. Makes any false statements or statements that are deliberately misleading or deceptive;
2. Conceals or misrepresents any material fact; or
3. Otherwise attempts or commits fraud.

Policy cancellation by *us*

We may be entitled to cancel or change the terms of *your* insurance *policy*, if *you*:

1. mislead *us* through dishonesty or incomplete information when taking out the insurance *policy*;
2. purposely misrepresent or fail to disclose the facts when submitting a claim;
3. commit fraud, cheat, or deceive *us*.

In the event that *we* choose to cancel or to change *your* insurance *policy*, *we* will notify *you* in writing.

Subrogation

When someone is responsible for *your* loss, *we* have the right to recover any payments *we* have made to *you* or someone else in relation to *your* claim, as permitted by law. In such case, *we* may require any person receiving payment from *us* to assign their rights to recover such payment, including signing and providing any documents reasonably required allowing *us* to do so. Everyone eligible to receive payment for a claim submitted to *us* must cooperate with this process and must refrain from doing anything that would adversely affect *our* rights to recover payment.

In consideration for the payment of compensation and, up to its limit amount, *we* become beneficiaries of the rights and actions that *you* have or are entitled to against anyone liable for the claim. If, by *your* act, *we* are no longer able to perform this action, *we* can be discharged of all or part of our obligations towards *you*.

Recovery

We have the right to recover any amount *you* receive from *us* that exceeds the total amount of *your* loss unless prohibited by law. If *we* compensate for loss of an insured item, *we* may request *you* to make such refund back to *us*.

Claim settlement period

As soon as *your* case is complete, compensation will be paid within 10 working days following the agreement between *us* or following an enforceable court ruling.

Complaints

If *you* have a complaint, please contact *us*. If *you* are not satisfied with our solution, *you* may have a right to submit the complaint to *your* local complaints authority.

Governing law

Your insurance *policy* is subject to the law of Singapore.

Duplication of cover

If *you* are covered under more than one travel insurance policy underwritten by *us* for the same trip, cover will be effective only under one policy. *You* must let *us* know which policy *you* want to claim under and henceforth, all the benefits under the policy *you* elected will apply. The other policy/policies for the same trip is/are deemed to be void

In the event that *you* are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including *us*, *you* must seek compensation from other companies before submitting *your* claim to *us*. We will reimburse the balance if *you* do not get full compensation from other companies.

Interpretation

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

Clerical error

A clerical error by AWP Services Singapore Pte. Ltd or Tokio Marine Insurance Singapore Ltd. 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.

Assistance services are arranged and managed by AWP Services Singapore Pte. Ltd. of 79 Robinson Road, #09-01 Singapore 068897, a subsidiary company of Allianz Partners SAS.

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd. with assistance services provided by AWP Services Singapore Pte. Ltd. (operating under the consumer-facing branding of Allianz Travel).