

Benefit Schedule

Core Benefits		First	Business	Economy	*Saver
		Maximum Sum Insured (S\$)			
Personal Accident					
1	Accidental Death and Disablement - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	\$500,000 \$100,000	\$400,000 \$20,000	\$250,000 \$10,000	\$50,000 \$5,000
Medical Expenses (Overseas and In Singapore)					
2	Overseas Medical Expenses - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	\$2,000,000 \$200,000	\$500,000 \$100,000	\$250,000 \$40,000	\$20,000 \$4,000
3	Overseas Traditional Chinese Medicine Expenses	\$750	\$750	\$750	\$250
4	Continuation of Medical Treatment After Return to Singapore (up to 31 consecutive days; sub-limit of \$750 for Traditional Chinese Medicine Expenses) - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	\$20,000 \$10,000	\$10,000 \$5,000	\$5,000 \$2,500	\$1,000 \$500
5	Emergency Overseas Travel Expenses	\$20,000	\$10,000	\$5,000	NIL
6	Hospital Confinement Benefit - Hospital Confinement in Overseas (\$200 per Day of Confinement) - Hospital Confinement in Singapore (\$100 per Day of Confinement)	\$40,000 \$2,000	\$20,000 \$1,000	\$5,000 \$500	NIL NIL
7	Chubb Assistance - Emergency Medical Evacuation - For Adult (below 65 years old) - For Adult (above 65 years old) & Child (up to 23 years old)	Unlimited \$200,000	Unlimited \$100,000	Unlimited \$100,000	\$20,000 \$20,000
8	Chubb Assistance - Repatriation Of Mortal Remains	Unlimited	Unlimited	Unlimited	\$5,000
9	Emergency Overseas Mobile Phone Charges	Actual cost	Actual cost	Actual cost	Actual cost
Liability					
10	Personal Liability	\$2,000,000	\$1,000,000	\$500,000	\$500,000
11	Legal Expenses	\$150,000	\$75,000	\$25,000	NIL
Travel Inconveniences					
12a	Journey Cancellation	\$20,000	\$10,000	\$3,000	\$1,000
12b	Journey Postponement	\$2,000	\$1,500	\$750	\$750
13	Journey Curtailment	\$20,000	\$10,000	\$1,000	NIL
14	Replacement Traveller	\$1,000	\$500	\$500	\$500
15	Loss of Advance Deposit due to Insolvency of Travel Agent	\$5,000	\$3,000	\$1,000	NIL
16	Travel Disruption (\$100 for first 4 consecutive hours and \$200 per every 12 consecutive hours thereafter)	\$2,000	\$1,000	\$800	\$400

Core Benefits		First	Business	Economy	*Saver
		Maximum Sum Insured (\$\$)			
17	Loss or Damage of Personal Property, Baggage and Money (max \$300 for Money/\$300 per article or a pair or a set of articles/\$1,000 for Portable Computers) Excess of \$50 per article or a pair/set of articles except for Money	\$8,000	\$5,000	\$3,500	\$1,000
18	Baggage Delay (\$100 per every 6 consecutive hours)	\$1,200	\$800	\$400	\$400
19	Loss or Damage of Travel Documents	\$5,000	\$3,000	\$2,000	\$500
20	Hijack/Kidnap/Hostage (\$100 per every 6 consecutive hours)	\$2,500	\$1,000	\$1,000	NIL
Others					
21	Terrorism Extension	Included	Included	Included	Included
	24-Hour Worldwide Medical Emergency Assistance Hotline	Included	Included	Included	Included
	24-Hour Travel Advice Hotline	Included	Included	Included	Included
	Automatic Extension of cover	Included	Included	Included	Included
COVID-19					
22(A)	Overseas Medical Expenses due to COVID-19	\$200,000	\$100,000	\$50,000	\$35,000
22(B)	Overseas Quarantine Benefit due to COVID-19 (\$100 per Day of Quarantine)	\$1,400	\$1,400	\$700	\$700
22(C)	Repatriation of Mortal Remains due to COVID-19	Unlimited	Unlimited	Unlimited	Unlimited
22(D)	Emergency Medical Evacuation and Repatriation due to COVID-19	Unlimited	Unlimited	Unlimited	Unlimited
22(E)	Overseas Hospital Confinement Benefit due to COVID-19 (2 days excess) (\$100 per Day of Confinement)	\$1,400	\$1,400	\$700	\$700
22(F)	Journey Cancellation due to COVID-19 (max Journey Postponement due to COVID-19)	\$10,000 \$1,000	\$5,000 \$500	\$2,500 \$250	\$1,000 \$100
22(G)	Journey Curtailment due to COVID-19	\$10,000	\$5,000	\$2,500	\$1,000
Optional: Add-Ons (with payment of additional premium)		First	Business	Economy	*Saver
		Maximum Sum Insured (\$\$)			
Life Event					
23(A)	Cancellation/Postponement of Wedding Photo Shoot	\$5,000	\$2,000	\$2,000	\$2,000
Lifestyle					
24(A)	Alternative Accommodation Expenses	\$2,000	\$2,000	\$2,000	\$2,000
24(B)	Loss of Frequent Flyer Points	\$500	\$500	\$500	\$500
24(C)	Rental Vehicle Excess	\$500	\$500	\$500	\$500
24(D)	Return Rental Vehicle	\$500	\$500	\$500	\$500
24(E)	Entertainment Disruption	\$500	\$500	\$500	\$500

Optional: Add-Ons (with payment of additional premium)		First	Business	Economy	*Saver
		Maximum Sum Insured (S\$)			
Golf					
25(A)	Hole-In-One	\$500	\$500	\$500	\$500
25(B)	Golf Equipment	\$500	\$500	\$500	\$500
25(C)	Unused Green Fees	\$500	\$500	\$500	\$500
Skiing					
26(A)	Ski Equipment (max \$1,000 per equipment)	\$2,500	\$2,500	\$2,500	\$2,500
26(B)	Ski Track/Piste Closure (\$100 per day)	\$500	\$500	\$500	\$500
26(C)	Unused Ski Equipment Hire, lift passes & Ski School Expenses	\$500	\$500	\$500	\$500
26(D)	Replacement of Ski pass or ski lift pass	\$250	\$250	\$250	\$250
Adventurous Sports					
27	Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide. Water Sports: diving up to 40 metres (subject to PADI Certification), white water rafting of Grade 4 and above with a qualified guide. Biking Sports: mountain biking, quad biking, expedition bicycle touring, motor biking. Outdoor Sports: trekking/mountain trekking up to 4000 metres, 4 Wheel Driving Adventure.	Policy Aggregate \$100,000	Policy Aggregate \$100,000	Policy Aggregate \$100,000	Policy Aggregate \$100,000
Personal Effects					
28	Jewellery	\$5,000	\$5,000	\$5,000	\$5,000
	Sporting Equipment	\$3,000	\$3,000	\$3,000	\$3,000
	(max per article, per set or pair of articles)	\$500	\$500	\$500	\$500

Important Notes:

- *Saver Plan is only applicable to Journey to and from Malaysia, Batam Island and Bintan Island.
 - The benefit amount listed above is the maximum coverage payable for each Benefit.
 - Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for Benefit items 1,6,16, 18, 20, 22(B) and 26(B).
 - Pre-existing Condition will not be covered.
 - Please refer to the policy wording for full exclusions, terms and conditions.
- Region 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
Region 2: Australia, China (excluding Tibet), Hong Kong, India, Japan, South Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan, Timor-Leste and including Region 1.
Region 3: Worldwide including Nepal, North Korea, Tibet, Region 1 and 2 but excluding Cuba, USA and Canada.
Region 4: Worldwide excluding Cuba.

Part 1 Interpretation

Section 1 - Definitions

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

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

- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body;
- (b) occurs at an identifiable time and place;
- (c) results solely from the accident and independently of any other cause; and
- (d) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.

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

Annual Multi-trip Policy means a Policy issued for the selected plan where You can make an unlimited number of individual Journey(s) to the selected Region(s) of travel during the Period of Insurance. Each individual Journey shall not exceed ninety (90) consecutive days.

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

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

Biological Agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxin(s) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses means deposits, payments, accommodation or other charges paid in advance for the Journey, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey.

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

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

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

- (a) at least one (1) month old; and
- (b) up to and including eighteen (18) years of age or up to and including twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent on You for maintenance and support.

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

Chubb Assistance means the service provider We have appointed to provide You with various assistance services during Your overseas Journey.

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

Civil War means including but not limited to any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are different ethnic religious or idealistic groups, any military or usurped power.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before Your departure or at your destination Overseas.

Confined or Confinement means admission to a Hospital for at least a day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. A Day of Confinement shall mean a period for which the Hospital charges for room and board. The confinement and number of days of confinement must be medically necessary and reasonably prescribed by the Doctor.

Couple Plan means the plan selected for You and Your Partner.

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

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as "Coronavirus Disease 2019 (COVID-19)" or any mutation or variation thereof or any related strain, contracted and commencing whilst this Policy is in force and results, directly and independently of all other causes.

Curtailment Expenses means

- (a) deposits, payments, accommodation or other charges paid in advance (excluding cost of the original travel ticket for returning to Singapore), which are either forfeited, deemed non-refundable or levied due to the cancellation of the remaining part of the Journey; and/or
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; or
- (c) additional travel expenses (limited to economy class fare if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses).

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

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

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

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

Extreme Sports and Sporting Activities means any sports or sporting activities that presents a high level of inherent danger (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height

or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

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

Family Plan means You and Your Family Member(s).

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

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

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

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

Hospital shall not include the following:

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

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

Insured Person(s) means the person(s) named as such on the Certificate of Insurance who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid.

Journey means a journey made by You during the Period of Insurance, commencing from Singapore to an Overseas destination and shall be deemed to have commenced at the later of:

- (a) at the time You leave Your place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in which You have arranged to travel; and cease at the earlier of:

- (a) at the time You return to Your place of residence or usual place of employment in Singapore;
- (b) three (3) hours after the scheduled arrival time of the Public Conveyance at the Overseas destination (for a one way journey) or in Singapore, in which You travelled; or
- (c) the date on which the Policy is terminated.

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

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

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

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

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

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;

- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery; or
- (h) working as a volunteer for a charitable organisation where:
 - (i) You are being remunerated for the work done; or
 - (ii) it involves construction work and usage of machinery or working more than three (3) meters above the ground.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be and does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

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

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

Nuclear, Chemical, Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the period of this insurance by any person or group(s) or person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, excluding Cuba.

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

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means a disablement which, having lasted for a continuous and uninterrupted period of at least one hundred and eighty (180) consecutive days from the date of the Accidental Injury, is at the expiry of that period, irrecoverable and this is confirmed by a Doctor.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from an Accidental Injury and occurs within one hundred eighty (180) days in which the Accidental Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent You from engaging in gainful employment of any and every kind for the remainder of Your life and which is irrecoverable and this is confirmed by a Doctor.

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

Policy Wording means this document.

Pre-existing Condition means any condition which, within the twelve (12) month period preceding the commencement of a Journey, You, Your Travel Companion or Your Family Member:

- (a) received or required medical advice, medical treatment, diagnosis, consultation, diagnostic testing or prescribed drugs from a Doctor or treatment was recommended by a Doctor; or
- (b) had manifestation of signs or symptoms where a reasonable person in the circumstances would be expected to be aware of or a reasonable person under the circumstances would have foreseen whether treatment was actually received or not.

Public Conveyance means any land, sea or air conveyance operating under a license for the transportation of fare-paying passengers, and which has fixed, established, regular routes and schedules. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, ride-share transport, limousines, helicopter, private jet or plane).

Region means:

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

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

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

Region 4: Worldwide excluding Cuba.

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

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

Sickness means an illness or disease contracted or manifested which requires immediate treatment by a Doctor and which is not an Accidental Injury. For the avoidance of doubt, Sickness shall exclude illness arising from COVID-19.

Singapore Resident means a Singapore citizen, Singapore permanent resident, a holder of a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

Single Trip Policy means a policy issued for the selected plan where You can only make a single Journey to the selected Region of travel during the Period of Insurance.

Strike means organized industrial action or any temporary stoppage of work by the concerted action of the employees of any Public Conveyance operator as a result of an industrial or labour dispute.

Temporary Medical & Quarantine Facility means any government temporary facility established to confine, isolate, hold or treat individuals diagnosed with COVID-19.

Traditional Chinese Medicine Expenses means the usual, reasonable and customary Chinese Doctor's fees which have been necessary and reasonably incurred for treatment of the Accidental Injury or Sickness as the case may be.

Travel Companion means a person who has travel bookings to accompany You on a Journey.

We, Our, Us means Chubb Insurance Singapore Limited.

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

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Part 2 Eligibility

To be eligible for cover under this Policy, You will need to meet the following criteria:

- (a) must be a Singapore Resident;
- (b) must be older than one (1) month on the Effective Date;
- (c) Your Policy was purchased and paid in Singapore; and
- (d) Your Journey must start from Singapore.

Part 3 Scope And Limits Of Cover And Benefits

Section 1 - Choice Of Plans

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

Geographical Cover

- (a) if Region 1 has been chosen, only a Journey to countries defined under Region 1 will be covered under this Policy;
- (b) if Region 2 has been chosen, only a Journey to countries defined under Region 1 and 2 will be covered under this Policy;
- (c) if Region 3 has been chosen, a Journey to all countries or territories Overseas excluding Cuba, Canada and USA will be covered under this Policy;
- (d) if Region 4 has been chosen, a Journey to all countries or territories Overseas excluding Cuba will be covered under this Policy.

Benefits

- (a) the monetary amounts and limits of Benefits will vary according to whether Chubb Saver or Chubb Economy, Chubb Business or Chubb First plan has been chosen.

Insured Person

Single Trip Policy

- (a) Individual Plan - if Individual Plan has been chosen, the Policy will cover only You.
- (b) Family Plan - if Family Plan has been chosen, the Policy will cover:
- (i) maximum of two (2) adult Insured Persons who need not be related; and/or
 - (ii) Your Child(ren) or grandchild(ren), (up to a maximum of four (4) such persons) who is a Singapore Resident is between one (1) month old and eighteen (18) years old or up to and including twenty-three (23) years old whilst they are full time students at an accredited institution of higher learning on the Effective Date.

The Insured Persons under a Family Plan must be travelling together on the same Journey.

The Child(ren) or grandchild(ren) who is/are below twelve (12) years of age in a Family Plan must be accompanied by You or at least one (1) of the insured adults under that Policy for any Journey made during the Period of Insurance.

- (c) Group - if Group has been chosen, the Policy will cover up to six (6) Insured Persons who have met the eligibility criteria and are travelling on the same Journey during the Period of Insurance.

Annual Multi-Trip Policy

- (a) Individual Plan - if Individual Plan has been chosen, the Policy will cover only You.
- (b) Couple Plan - if Couple Plan has been chosen, the Policy will cover You and Your Partner.
- (c) Family Plan - if Family Plan has been chosen, the Policy will cover:
- (i) You;
 - (ii) Your Partner; and
 - (iii) Your Child(ren).

You and Your Partner do not have to be travelling together on the same Journey during the Period of Insurance.

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

Section 2 - Commencement Of Coverage

Coverage is effective upon the commencement of the Journey for all sections except the following:

1. Core Benefits

Coverage is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey for the following under Part 7 Benefits:

- Section 12 - Journey Cancellation or Postponement;
- Section 15 - Loss of Advance Payment due to Insolvency of Travel Agent; and
- Section 24 (B) - Loss of Frequent Flyer Points respectively.

2. COVID-19 Benefits

Coverage under Part 7 Benefits Section 22 (F) - Journey Cancellation or Postponement due to COVID-19, is effective upon the issuance of the Certificate of Insurance or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall terminate on the commencement of the Journey.

3. Optional: Add-on

Coverage is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later, and shall terminate upon cancellation of the Journey under Part 7 Benefits:

- Section 22 - Cancellation/Postponement of Wedding Photo Shoot; and
- Section 24 (B) - Loss of Frequent Flyer Points.

Section 3 - Limits Of Coverage

1. This Policy shall terminate on the earliest of the following events:

- (a) upon the expiry of Period of Insurance; or
- (b) when You cease to satisfy the eligibility requirements; or
- (c) upon Your death.

2. **Maximum Trip Duration**

(a) **Annual Policy**

Under an Annual Policy, You will only be covered for a maximum of ninety (90) consecutive days for any one Journey. We shall not be liable in respect of any loss occurring from 12.00 a.m. on the ninety-first (91st) day after commencement of any one Journey.

(b) **Single Trip Policy**

Under a Single Trip Policy, You will only be covered for the Period of Insurance as stated in the Certificate of Insurance up to a maximum of one hundred and eighty-three (183) consecutive days for the Journey. We shall not be liable in respect of any loss occurring from 12.00 a.m. on the one hundred and eighty-fourth (184th) day after the commencement of the Journey.

Section 4 - Extension And Expansion Of Coverage

Subject to Our prior approval, You may at any time prior to the commencement of a Journey, obtain an extension of the Period of Insurance or an expansion of the geographical coverage from Region 1 or 2 to Region 3, by notifying Us of the desired change and paying the appropriate additional premium.

If, whilst You are on a Journey and due to unforeseen circumstances (which does not trigger Part 3 Scope and Limits of Cover and Benefits, Section 5 - Automatic Policy Extension) and You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

An endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to You.

Section 5 - Automatic Policy Extension

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

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

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

Part 4 General Exclusions

Common Exclusions

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

- (a) any person who is not a Singapore Resident;
- (b) any costs with respect to Cuba;
- (c) any prohibition, regulation or intervention by government authorities;
- (d) insolvency of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider except for insolvency covered under Section 15 - Loss of Advance Deposit due to Insolvency of Travel Agent;

- (e) any loss of enjoyment or any financial loss not specifically covered under this Policy;
- (f) any loss which is recoverable from:
 - (i) any other source, for example compensation from accommodation providers, transport providers, service providers, travel agents;
 - (ii) another insurance policy covering the same event;
 - (iii) compensation under any other workers compensation act, transport accident laws or any other applicable similar legislation or by government sponsored fund, plan, medical benefit scheme required to be effected by or under a law.

Medical and Health Exclusions

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

- (a) travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention;
- (b) any Pre-existing Condition;
- (c) any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury);
- (d) any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), and AIDS Related Complications (ARC), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
- (e) any condition which results from or is a complication of venereal disease;
- (f) mental and nervous disorders;
- (g) any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.

Conduct and Activity Exclusions

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

- (a) any wilful or intentional acts by You whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;
- (b) illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives;
- (c) loss resulting directly or directly from action taken by the government authorities including confiscation, seizure, destruction and restriction;
- (d) intoxication by alcohol or drugs not prescribed by a Doctor;
- (e) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy;
- (f) You participating in:
 - (i) Extreme Sports and Sporting Activities;
 - (ii) Any professional competitions or sports in which You may receive remunerations, sponsorships or any forms of financial rewards;
 - (iii) Racing, other than on foot but this does not include ultra- marathons, biathlons and triathlons;
 - (iv) Off-piste skiing;
 - (v) White water rafting Grade 4 (of international scale of river difficulty) and above;
 - (vi) Mountaineering;
 - (vii) Trekking (including mountain trekking) above three thousand (3,000) metres above sea level;
 - (viii) Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone;
 - (ix) Winter Sports: snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide;
 - (x) Biking Sports: mountain biking, quad biking, expedition bicycle touring, motor biking; or
 - (xi) Outdoor Sport: 4 wheel driving adventure;

- (h) air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline for the regular transportation of passengers;
- (i) You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether in full-time service or as a volunteer or during reservist training pursuant to Section 14 of the Enlistment Act, Chapter 93 of Singapore;
- (j) You engaging in:
 - (i) naval, military or air force service or operation;
 - (ii) testing of any kind of conveyance;
 - (iii) Manual Work, offshore activities including but not limited to diving, oil-rigging, mining or aerial photography, or handling of explosive.

Event Exclusions

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

- (a) declared or undeclared War or any act of War, invasion, foreign enemy, Civil War, rebellion, revolution, insurrection, military or usurped power;
- (b) any nuclear reaction or contamination, ionising rays or radioactivity;
- (c) any Nuclear, Chemical, Biological Terrorism;
- (d) any known event/foreseen circumstance in relation to actual or threatened Riot, Strike, Civil Commotion or impending Natural Disasters, that were publicized or reported by the media or where a travel advisory has been issued by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, or a national or international body or agency before the Policy was issued or before the trip was booked (in the case of an Annual Policy).

Sanction Exclusions Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 5 Special Conditions

1. Premium (Applicable To Single Trip Policy Only)

The Premium payable shall be for the entire Journey. We will not refund the premium once the Certificate of Insurance is issued.

2. Notification Requirement

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

3. Addition Of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

Additional premium will be charged for each additional Insured Person included under Your Policy (prior to commencement of the intended Journey).

4. Cancellation (Applicable To Annual Policy Only)

We may cancel this Policy at any time by giving thirty (30) days notice in writing delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall be effective. In the event of such cancellation, We will return promptly the pro-rata unearned portion of any premium actually paid by You. Such cancellation shall be without prejudice to any claim originating prior thereto.

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

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

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

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

5. Automatic Renewal (Applicable To Annual Policy Only)

Your Annual Policy will be automatically renewed upon actual receipt of full premium by Us before the expiry of the Period of Insurance. Your payment of the full premium fifteen (15) days prior to the expiry of each Period of Insurance thereafter will result in this Policy being renewed. A renewal certificate will be issued and shall be the evidence of valid cover, unless otherwise notified.

We reserve the right to amend the premium, terms and conditions of Your Annual Policy by giving You forty-five (45) days written notice of any change(s) to Your address on file.

6. No Multiple Policies

You can only be covered under one (1) leisure travel insurance policy underwritten by Us for the same Journey.

7. Overall Compensation Limit

For Insured Persons covered under a Group Policy, Our maximum liability in respect of all Insured Persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of fifteen million Singapore dollars (S\$15,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons travelling in one (1) conveyance exceeds the conveyance limit, the Company's liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate.

Otherwise, there will be no cover under this Policy and no benefits shall be payable by Us.

2. Entire Contract, Changes

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

3. Conditions Precedent To Liability

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

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

4. Legal Action

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

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

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

6. Consequences Of Breach Of Duty, Fraud Or Misrepresentation

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

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

7. Due Diligence

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

8. Claims Procedure

Written notice shall be given to Our Claims Department at www.chubbclaims.com.sg or 138 Market Street #11-01 CapitaGreen Singapore 048946. Alternatively, You can submit Your claim online at www.chubbclaims.com.sg.

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

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and
 - (ii) any other documentary evidence required by Us under Your Policy.
- (b) provide Us with the completed claim form and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and
- (c) provide any documents or evidence required by Us to verify the claim at Your expense. Any medical examination required by Us (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at Our expense.

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

9. Payment Of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death except under Part 7 - Benefits, Section 7 - Chubb Assistance Emergency Medical Evacuation, Section 8 - Chubb Assistance Repatriation of Mortal Remains, Section 22(C) Repatriation of Mortal Remains due to COVID-19 and Section 22(D) Emergency Medical Evacuation and Repatriation due to COVID-19. The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to your Nominated Account unless otherwise approved by Us.

10. Determination Of Age

For purpose of assessing your claim, Your age will be determined as at the date of Accidental Injury or Sickness You sustained with reference to Your birth date.

11. Termination For Non-Payment Of Premium

This Policy shall deem to have been void from the intended Effective Date if the premium is not paid.

12. Right Of Recovery

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

13. Compliance With Policy Provisions

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

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

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

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

15. Subrogation

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

16. Notice Of Trust Or Assignment And Third Party Rights

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

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

17. Disputes

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one (1) arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

18. Governing Law

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

19. Interest

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

20. Currency

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

21. Clerical Error

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

22. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048945 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

23. Policy Owners' Protection Scheme

Your Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

24. Modification

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

No modification of Your Policy shall be valid unless approved in writing by Our authorized representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

25. Awareness of Circumstances

At the time of issuing this Policy, You must not be aware or ought to know of any circumstances, facts or risks related to Your Journey which may give rise to a claim under this Policy. In such case, no claim will be payable.

26. Change of Country of Residence

You must inform Us in writing if You are no longer a Singapore Resident. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Effective Date. Upon receipt of such information, We may terminate this Policy.

27. Coverage Validity

You will not be covered under this Policy if You are no longer a Singapore Resident.

Part 7 Benefits

Core Benefits

Section 1 - Accidental Death And Disablement

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You suffer an Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accidental Injury.
What We Will Pay	We will pay to Your estate the Accidental Death Benefit or to You the Permanent Disablement compensation according to the scale stated in the Table of Benefits below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any loss caused by or resulting from Sickness.

Table Of Benefits

Loss Events	Compensation Payable % of maximum sum insured stated in the Benefit Schedule
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in both eyes	100%
Loss of two Limbs	100%
Loss of one Limb	50%
Loss of Sight in one eye	50%
Total and Permanent Loss of lens of one eye	50%
Total and Permanent Loss of Speech	50%
Total and Permanent Loss of Hearing in	
i) both ears	50%
ii) one ears	15%

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

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

Section 2 - Emergency Overseas Medical Expenses

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You incur Medical Expenses Overseas as a direct result of an Accidental Injury or Sickness or Dental Expenses as a direct result of Accidental Injury.</p> <p>ADDITIONAL CONDITION</p> <p>(a) We have the option of returning You to Singapore, if the cost of Medical Expenses and/or additional expenses Overseas are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance.</p> <p>(b) If We return You to Singapore, the maximum sum insured under Section 4 - Continuation of Medical Treatment After Return to Singapore shall apply.</p> <p>(c) We have the option of evacuating You to the nearest Hospital in another country if the necessary medical treatment and/or facility is not available in the immediate vicinity.</p>
What We Will Pay	<p>We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p> <p>If Your Journey involves you travelling back to Your Home Country for a continuous period of more than thirty (30) days, We will only reimburse You up to twenty percent (20%) of the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);</p> <p>(b) Any expenses relating to any treatment for an Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained;</p> <p>(c) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of an Accidental Injury or Sickness;</p> <p>(d) Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice;</p> <p>(e) Any expenses incurred in relation to treatment by a Chinese Doctor.</p>

Section 3 - Overseas Traditional Chinese Medicine Expenses

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You have been treated by a Chinese Doctor Overseas and incur Traditional Chinese Medicine Expenses as a direct result of an Accidental Injury or Sickness.
What We Will Pay	We will reimburse You in respect of such expenses up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 4 - Continuation Of Medical Treatment After Return To Singapore

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You suffer an Accidental Injury or Sickness and You have been treated by a Doctor or Chinese Doctor Overseas, You may continue to seek medical treatment from a Doctor or Chinese Doctor in Singapore up to thirty-one (31) consecutive days from the date of Your return to Singapore.
What We Will Pay	We will reimburse You for such Medical Expenses or Traditional Chinese Medical Expenses necessarily incurred for follow-up treatment(s) in Singapore up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: <ul style="list-style-type: none"> (a) If You did not seek any medical treatment Overseas; (b) Any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained; (c) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness; (d) Any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

Section 5 - Emergency Overseas Travel Expenses

What Is Covered	If, during the Period of Insurance, while You are on a Journey, <ul style="list-style-type: none"> (a) You are Confined in a Hospital Overseas as a result of an Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation upon the written advice of a Doctor and no adult is with You; (b) You are Confined in a Hospital Overseas as a result of an Accidental Injury or Sickness and there is no other adult to accompany Your Child(ren) home; or (c) You suffer an Accidental Injury which results in death under Section 1 - Accidental Death and Disablement and no adult Family Member is with You.
What We Will Pay	We will reimburse You for the following: <ul style="list-style-type: none"> (a) for hotel accommodation and travel expenses (economy return travel fare) necessarily incurred by one (1) of Your Family Member, relatives or friends who is required to visit and stay with You until You are medically fit to be discharged on the written advice of a Doctor, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy; (b) the travel expenses (economy return travel fare) incurred by one (1) of Your Family Member, relatives or friends residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy;

	<p>(c) the additional accommodation expenses and incidental expenses incurred for meals and transportation expenses by one (1) of Your Travel Companion up to a sub-limit of seventy-five dollars (\$75) per day, to remain behind and stay with You until You are medically fit to be discharged, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy; or</p> <p>(d) the travel expenses (economy return travel fare) incurred by one (1) of Your Family Members, relatives or friends residing in Singapore to assist in the final arrangements following Your death, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p>
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What Is Not Covered	Please refer to Part 4 - General Exclusions.
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Section 6 - Hospital Confinement Benefit

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, and as a result of an Accidental Injury or Sickness You are necessarily Confined in a Hospital Overseas and/or You are immediately Confined in a Hospital upon return to Singapore.</p> <p>ADDITIONAL CONDITION</p> <p>(a) Confinement must occur within thirty (30) days of the Accident causing the relevant Accidental Injury or Sickness and the days of such Confinement need not run consecutively; and</p> <p>(b) Confinement must be considered medically necessary by a Doctor in his professional capacity.</p>
What We Will Pay	We will pay the daily benefit amount to You from the first day of Confinement up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for Confinement Overseas for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until You return to Singapore.

Section 7 - Chubb Assistance - Emergency Medical Evacuation

What Is Covered	<p>If, during the Period of Insurance and while on a Journey, You:</p> <p>(a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and</p> <p>(b) the necessary medical treatment is not available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, after suffering the Accidental Injury or Sickness,</p> <p>ADDITIONAL CONDITION</p> <p>(a) You must notify Chubb Assistance to make the necessary arrangements for Your evacuation.</p> <p>(b) We may, based on the advice of a Doctor that You are medically fit to be evacuated, determine in our sole discretion, that You, should be evacuated to another location for the necessary medical treatment.</p> <p>(c) Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.</p> <p>(d) All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances be returned to Singapore by a scheduled commercial flight (on economy air travel) or any other appropriate means of transportation.</p>
What We Will Pay	<p>Subject to the terms and conditions of this Policy, We will pay:</p> <p>(a) directly to Chubb Assistance the Covered Expenses up to the maximum sum insured specified in the Benefit Schedule for evacuation arranged by Chubb Assistance.</p>

	(b) You the necessary expenses incurred for Your evacuation to the nearest Hospital or other Temporary Medical & Quarantine Facility up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances in the case where You were unable to contact Chubb Assistance to arrange Your evacuation.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (b) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 7. (c) Any treatment performed or ordered by a person who is not a Doctor. (d) Any expenses incurred in relation to treatment that can be reasonably delayed until You return to Singapore. (e) Any expenses which are recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to.

Section 8 - Chubb Assistance - Repatriation Of Mortal Remains

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or to Your Home Country.
What We Will Pay	<p>We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected.</p> <p>All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey. (b) Any expenses incurred for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section. (c) Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section. (d) Any expenses which are recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to.

Section 9 - Emergency Overseas Mobile Phone Charges

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey:</p> <ul style="list-style-type: none"> (a) You suffer Accidental Injury or Sickness and incur charges for personal phone or standard line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 2 - Emergency Overseas Medical Expenses, Section 7 - Chubb Assistance -Emergency Evacuation or Section 8 - Chubb Assistance - Repatriation of Mortal Remains; or (b) You have lost Your passport, and incur charges for personal phone or standard line used for the sole purpose of engaging the assistance of Your Home Country's embassy or consulate. <p>ADDITIONAL CONDITION</p> <p>Charges incurred must be supported by an itemised statement of charges.</p>
What We Will Pay	We will reimburse You in respect of Emergency Mobile Phone Charges up to the maximum sum insured as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any public telephone charges using an international calling card.

Section 10 - Personal Liability	
What Is Covered	<p>If, as a result of an Occurrence, first happening during the Period of Insurance, while You are on a Journey, You commit an act of negligence which results in You becoming legally liable to pay Compensation for:</p> <ul style="list-style-type: none"> (a) Death or Accidental Injury to any third party; or (b) Accidental Property Damage to any third party. <p>ADDITIONAL DEFINITION</p> <p>Communicable Disease means any infectious disease, including any virus, bacteria, microorganism, or pathogen that actually or allegedly induces or are capable of inducing physical distress, illness or disease.</p> <p>Compensation means monies paid or payable by judgment or settlement together with any defence costs and any liability on Your part to pay legal costs and expenses.</p> <p>Occurrence means an event including continuous or repeated exposure to substantially the same general conditions which results in Death or Accidental Injury or Property Damage neither expected nor intended from the standpoint of the Insured Person. All events of a series consequent on or attributable to one source or original cause are deemed one Occurrence.</p> <p>Pollutant means solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.</p> <p>Property Damage means any physical damage to, destruction of, or loss of tangible property. Tangible property does not include data.</p> <p>ADDITIONAL CONDITION</p> <p>You must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without Our written approval.</p>
What We Will Pay	We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) Any Property Damage to the property of or Accidental Injury to any person who is Your relative or employee or deemed by law to be Your employee; (b) Property Damage to property belonging to or held in trust by You, or while in Your custody or control; (c) Any liability assumed under contract; (d) Liability arising out of any wilful, malicious or unlawful act or omission on Your part; (e) Liability arising from the negligent supervision or vicarious liability for the acts of a minor; (f) Liability arising from the ownership, possession or use of vehicles, motorcycles, motorized scooters, electric scooters, watercraft, aircraft, firearms or animals; (g) Liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence); (h) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services; (i) Any criminal proceedings taken against You whether You are actually convicted or not; (j) Liability arising out of the transmission of Communicable Disease by You; (k) The possession or use of any controlled substance/drugs unless prescribed by a Doctor; (l) Sexual molestation, corporal punishment, physical or mental abuse; (m) The discharge, dispersal, release, seepage, migration or escape of Pollutants, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up Pollutants; or the cost of preventing the escape of Pollutants; (n) Punitive, aggravated or exemplary damages.

Section 11 - Legal Expenses

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority.</p> <p>ADDITIONAL CONDITION</p> <p>All legal expenses and representation must be approved by Us or Chubb Assistance or an authorised representative of Chubb Assistance.</p>
What We Will Pay	We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 12 - Journey Cancellation or Postponement

What Is Covered	<p>a. Journey Cancellation</p> <p>If, You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Causes occurring within thirty (30) days for events (a) to (d) and within seven (7) days for events (e) to (f) prior to the Scheduled Departure Date.</p> <p>b. Journey Postponement</p> <p>If, You are forced to postpone Your Journey as the direct and necessary result of any Specified Causes occurring within thirty (30) days prior to the Scheduled Departure Date.</p> <p>ADDITIONAL DEFINITION</p> <p>Postponement Expenses mean the resulting administrative charges incurred to postpone the Journey.</p> <p>Specified Causes mean:</p> <ul style="list-style-type: none"> (a) You dying, or Accidental Injury or Sickness rendering You unfit to travel in the opinion of a Doctor; (b) the unexpected death, or Accidental Injury or Sickness of Your Family Member or Travel Companion, which the Doctor certified as being life-threatening and resulting in You cancelling Your Journey; (c) compulsory jury service, subpoena or hijack of You or Travel Companion; (d) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion; (e) Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date; (f) Natural Disasters which prevent You from commencing Your Journey and this must be supported by travel advice from relevant authority. <p>ADDITIONAL CONDITION</p> <ul style="list-style-type: none"> (a) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey. (b) Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey.
What We Will Pay	<p>We will reimburse You the Cancellation Expenses or Postponement Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>If a claim under Section 12 - Journey Cancellation or Postponement and Section 14 - Replacement Traveler results from the same event, We will pay for the claim under one of the sections only.</p>
What Is Not Covered	In addition to Part 4 - General Exclusions, refer to Exclusions Applicable to Section 12 - Journey Cancellation or Postponement, Section 13 - Journey Curtailment, and Section 14 - Replacement Traveller on page 24.

Section 13 - Journey Curtailment

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are forced to curtail Your Journey and to return directly to Singapore or You have to alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any Specified Causes (as defined in Section 12 - Journey Cancellation or Postponement).</p> <p>ADDITIONAL CONDITION</p> <p>(a) This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of Your Journey.</p>
What We Will Pay	We will reimburse You in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, refer to Exclusions Applicable to Section 12 - Journey Cancellation or Postponement, Section 13 - Journey Curtailment, and Section 14 - Replacement Traveller on page 24.

Section 14 - Replacement Traveller

What Is Covered	<p>If, You are travelling together with Your Travel Companion and that person is forced to cancel the Journey as the direct and necessary result of any Specified Causes (as defined in Section 12 - Journey Cancellation or Postponement) within thirty (30) days prior to the Scheduled Departure Date, and another person takes his place and proceeds with the Journey.</p> <p>ADDITIONAL CONDITION</p> <p>This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p>
What We Will Pay	<p>We will reimburse You for the administrative fees or administrative charges incurred in making the necessary changes in travel and/or accommodation arrangements to enable this other person to take over the place for that Journey up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>If a claim under Section 12 - Journey Cancellation or Postponement and Section 14 Replacement Traveler results from the same occurrence, this Policy will pay for the claim under one (1) section only.</p>
What Is Not Covered	In addition to Part 4 - General Exclusions, refer to Exclusions Applicable to Section 12 - Journey Cancellation or Postponement, Section 13 - Journey Curtailment, and Section 14 - Replacement Traveller on page 24.

Exclusions Applicable to Section 12 - Journey Cancellation or Postponement, Section 13 - Journey Curtailment, and Section 14 - Replacement Traveller

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay under Section 12 - Journey Cancellation or Postponement, Section 13 - Journey Curtailment or Section 14 - Replacement Traveller for any of the following</p> <ul style="list-style-type: none"> (a) You or any other person having a change in mind and deciding not to start a Journey, continue with the Journey or any other disinclination to travel; (b) You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; (c) Financial Default or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements; (d) Any loss that is covered by any other source, other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; (e) any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; (f) Compensation for any air miles or holiday points You used to pay for the Journey in part or in full; (g) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points); (h) more than one incident of change of traveler under Section 14 - Replacement Traveller.
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Section 15 - Loss Of Advance Payment Due To Insolvency Of Travel Agent

What Is Covered	<p>If, You are forced to cancel the Journey as the direct and necessary result of Financial Default (meaning full suspension of operations due to financial circumstances following a filing of bankruptcy) by a Registered Travel Agent in Singapore.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) This Policy was purchased before You became aware of any circumstances which could lead to the disruption of Your Journey. (b) You must have bought this Policy more than three (3) days prior to the commencement of the Journey. (c) This coverage is effective only if: <ul style="list-style-type: none"> (i) Bankruptcy or insolvency took place before the start of the Journey but after the issue date this Policy or before arranging Your Journey; (ii) Petition for bankruptcy or similar petition was not filed before this Policy was purchased; (iii) You have paid a deposit or advance payment for travel and/or accommodation expenses equal to or exceeding five hundred dollars (\$500) in respect of anyone Insured Person or an aggregate purchase price equal to or exceeding one thousand dollars (\$1,000) including Goods and Service Tax. (d) Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey. <p>ADDITIONAL DEFINITIONS</p> <p>Registered Travel Agent means Licensee or Trade Specific Agents that is subjected to Section 7(4) Travel Agents Act (Chapter 334).</p> <p>Licensee means a non-Trade Specific Agent or Trade Specific Agents registered in Singapore.</p>
What We Will Pay	We will reimburse You in respect of the deposit or loss of advance payment for travel and/or accommodation expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

Section 16 - Travel Disruption

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey,</p> <ul style="list-style-type: none"> (a) the departure of the Public Conveyance in which You had arranged to travel is delayed at any single location Overseas due to: <ul style="list-style-type: none"> i. strike or industrial action; ii. adverse weather conditions; iii. due to grounding of the Public Conveyance as a result of mechanical or structural defect; iv. any event leading to airspace restriction or airport closure. (b) You are denied boarding on a confirmed scheduled flight as stated in Your travel tickets due to overbooking and no alternative transportation is made available to You; (c) Your confirmed onward travel connection Overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You; or (d) the Public Conveyance in which You are travelling is diverted at any single location for at least four (4) consecutive hours from the scheduled arrival time specified in Your travel itinerary supplied to You due to: <ul style="list-style-type: none"> i. adverse weather conditions; ii. any event leading to airspace restriction or airport closure.
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	<p>ADDITIONAL CONDITIONS</p> <p>(a) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>(b) The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.</p> <p>(c) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan as stated in the Certificate of Insurance for the same Journey.</p>
What We Will Pay	<p>We will pay You the relevant Benefit for the first four (4) consecutive hours of delay:</p> <p>(a) the delay being calculated from actual departure time of the Public Conveyance and the original scheduled departure time specified in Your travel itinerary for (a) to (c);</p> <p>(b) the diversion delay being calculated from actual arrival time of the Public Conveyance and the original scheduled arrival time specified in Your travel itinerary for (d);</p> <p>and subsequent every twelve (12) consecutive hours of delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>In the event after You have checked-in in Singapore, the delay is in Singapore for the same reasons listed above, We will only pay You the relevant Benefit for the first four (4) consecutive hours of departure delay.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) Your failure to check in according to the itinerary supplied to You;</p> <p>(b) Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).</p>

Section 17 - Loss Or Damage Of Personal Property, Baggage And Money

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey Overseas, You sustain loss or damage of Personal Property and Baggage and Money due to robbery, theft, burglary or any attempt thereof.</p> <p>ADDITIONAL DEFINITIONS</p> <p>Money means coins, bank notes, postal or money orders or signed travellers' cheques. It does not include cryptocurrency or other digital currency.</p> <p>Personal Property and Baggage means personal goods belonging (including Portable Computers) to You which are taken on the Journey, or acquired by You and carried on Your person or hand-carried, or checked-in as accompanied baggage with the carrier during the Journey.</p> <p>Portable Computers means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.</p> <p>Public Place means any place the public has access to.</p> <p>ADDITIONAL CONDITIONS</p> <p>(a) The loss must be reported to the police or relevant authority having jurisdiction, or the transport provider where the loss occurred, within twenty-four (24) hours after the incident.</p> <p>(b) Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority, or a Property Irregularity Report issued by the airline evidencing such loss.</p> <p>(c) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.</p> <p>(d) You must take every possible safeguard to ensure the security of Your Personal Property, Baggage and Money.</p>
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	<p>(e) We will only pay for loss or damage of Your checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.</p> <p>(f) We will only pay for loss of Money up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Couple Plan/Family Plan stated in the Certificate of Insurance for the same Journey.</p> <p>(g) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.</p>
What We Will Pay	<p>We will pay up to the Benefit sub-limits or up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy for:</p> <p>(a) Money;</p> <p>(b) any one (1) single item or a pair or a set of items;</p> <p>(c) one (1) mobile phone per Insured Person;</p> <p>(d) one (1) Portable Computer per Insured Person.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) Excess of fifty dollars (\$50) per article or a pair or a set of articles (except for Money);</p> <p>(b) loss or damage of property caused by wear and tear, gradual deterioration, moths, vermin, inherent vice;</p> <p>(c) loss or damage of property due to any process of cleaning, repairing, restoring or alteration;</p> <p>(d) electrical or mechanical breakdown of items;</p> <p>(e) loss or damage of property resulting from confiscation, detention, destruction or quarantine by any government, customs or public authority, or any property which is deemed contraband, illegally transported or traded;</p> <p>(f) loss or damage of watches, valuables, mobile phones and Portable Computers not carried as hand-carried baggage or kept under Your supervision. This exclusion does not apply where there were restrictions imposed by a government, transport carrier or other official authority that prevented You from doing so;</p> <p>(g) loss of data recorded on tapes, cards, discs or other storage devices or services, (including the cost of reproducing the data);</p> <p>(h) loss or damage to property left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport;</p> <p>(i) loss or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment);</p> <p>(j) devaluation of currency or shortage due to errors or omissions during any transactions involving money;</p> <p>(k) lost or stolen cryptocurrency or other digital currency;</p> <p>(l) unexplained disappearance;</p> <p>(m) any loss or damage of items hired, leased or rented;</p> <p>(n) Property that are checked in with the Public Conveyance or service provider contrary to the terms and conditions of the Public Conveyance or service provider;</p> <p>(o) damage to property due to scratching or denting where the damage is limited to the aesthetic appeal or appearance of the item;</p> <p>(p) loss or damage of items or property shipped as freight, or shipped prior to the Scheduled Departure Date;</p>

	<p>(q) loss or damage for the following property:</p> <ul style="list-style-type: none"> i. animals; ii. damage, derangement or breakages of fragile or brittle articles; iii. any consumable and/or any perishable food or item(s); iv. artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses; v. musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s); vi. tickets, except for administrative fees required to reissue tickets; vii. coupons, negotiable instruments, title deeds, manuscripts, stamps, stocks and bonds, securities of any kind; viii. cards; including but not limited to credit card(s), debit cards, cash card, identity card, Ez-Link card, driving license; ix. computers (including software and accessories) other than Portable Computers; x. business goods or samples/prototypes or equipment of any kind or any products/components meant for trade; xi. motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyances; xii. casino chip(s), voucher(s); xiii. Golf Equipment (as defined in Section 25 - Golf); xiv. Ski Equipment (as defined in Section 26 - Skiing); xv. Jewellery or Sports Equipment (as defined in Section 28 - Personal Effects).
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Section 18 - Baggage Delay

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, any of Your checked-in baggage is delayed by a Public Conveyance operator and is not delivered to You within six (6) hours of Your arrival at the scheduled destination Overseas or upon returning to Singapore.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Family Plan stated in the Certificate of Insurance for the same Journey. (b) We will only pay for delay of Your checked-in baggage that is tagged under Your name by the airline or service provider. (c) The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.
What We Will Pay	<p>We will pay You the relevant Benefit for every full six (6) consecutive hours of delay at the destination Overseas up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>In the event the checked-in luggage is delayed upon returning to Singapore for a minimum of six (6) consecutive hours, We will pay You a maximum of one hundred dollars (\$100) for the baggage delay.</p> <p>If the baggage is later proved to be permanently lost, We shall review the claim under Section 17 - Loss of or Damage to Personal Property, Baggage And Money and recover the paid amount under Section 18 - Baggage Delay.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) delay of property resulting from confiscation, detention or quarantine by any government, customs or public authority, or any property which is deemed contraband, illegally transported or traded; (b) delay of property that was checked in with the airline or service provider contrary to the terms and conditions of the airline or service provider; (c) unexplained disappearance.

Section 19 - Loss or Damage to Travel Documents

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You sustain loss of or damage to Your Travel Documents due to robbery, theft or burglary or any attempt thereof.</p> <p>ADDITIONAL DEFINITION</p> <p>Travel Documents mean documents or identification required for Your Journey including but not limited to driving license, passport, visas or travel tickets.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) The loss must be reported to police or relevant authority having jurisdiction or transport provider where the loss occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss. (b) You must take every possible safeguard to ensure the security of Your Travel Documents. (c) Any claims that result from You losing Your Travel Documents or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.
What We Will Pay	<p>We will reimburse You the cost of replacement of Your Travel Documents, including additional transport and accommodation expenses incurred for the sole purpose of replacing Your Travel Documents up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) loss or damage to Travel Documents left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport; (b) loss or damage to Travel Documents left unattended in any motor vehicle (unless stored in the locked boot or compartment); (c) loss or damage of Travel Documents not carried as hand-carried baggage or kept under Your supervision. This exclusion does not apply where there were restrictions imposed by a government, transport carrier or other official authority that prevented You from doing so; (d) unexplained disappearance.

Section 20 - Hijack/Kidnap/Hostage

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are detained on a Public Conveyance due to it being hijacked or You are kidnapped or wrongly confined, abducted or restrained by criminal force.</p> <p>ADDITIONAL DEFINITION</p> <p>Hijack means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent of a Public Conveyance.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) stated in the Certificate of Insurance for the same Journey. (b) Any claims must be accompanied by a police report having jurisdiction at the place of loss or a report issued by the carrier confirming that You were a victim of the Hijack and the duration of such Hijack, within twenty-four (24) hours after the incident.
What We Will Pay	<p>We will pay You the relevant Benefit for each six (6) hours period that the Hijack/kidnap/hostage continues, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for the following:</p> <ul style="list-style-type: none"> (a) Kidnapping by You or Your Family Member, relative, Travel Companion or close business associate whether acting alone or in collusion with others; (b) If the intended destination of the Public Conveyance is to, or by way of, a country in a state of War or any country in which United Nations armed forces are present and active.

Section 21 - Terrorism Extension	
What Is Covered	<p>In the event of a claim arising directly from any Act of Terrorism, this Policy is extended to cover You while You are on a Journey under all Sections of Benefits (except Section 12 - Journey Cancellation or Postponement and Section 22F - Journey Cancellation due to Covid-19), provided that there is no liability when such Act of Terrorism involves the use of Biological Agents, Chemical Agents or Nuclear devices, subject to the terms and conditions of this Policy.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (S\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the maximum sum insured specified in the Benefit Schedule in respect of each Insured Person, whichever is lower. (b) Where You are insured under more than one (1) Policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) Policy only (with the highest limit on Act of Terrorism where applicable).
What We Will Pay	We will pay You up to the maximum sum insured specified in the Benefit Schedule subject to the terms, conditions and exclusions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
Section 22 - COVID-19	
22(A) Overseas Medical Expenses due to COVID-19	
What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility and incur Medical Expenses as a direct result of being diagnosed with COVID-19 and confirmed by a Doctor.</p> <p>ADDITIONAL DEFINITION</p> <p>Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include You or any of Your relatives unless otherwise approved by the Company.</p> <p>ADDITIONAL CONDITION</p> <p>You must notify Chubb Assistance to arrange for Your hospitalization and medical treatment.</p>
What We Will Pay	<p>We will reimburse You in respect of such Medical Expenses, subject to the terms and conditions of this Policy:</p> <ul style="list-style-type: none"> (a) for Confinement and medical treatment up to the maximum sum insured specified in the Benefit Schedule upon notification to Chubb Assistance. (b) up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances in the case where You were unable to notify Chubb Assistance.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) any further expenses incurred by You if We wish to return You back to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel); (b) any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first diagnosed; (c) any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice; (d) any expenses incurred in relation to treatment by an Alternative Medical Physician; (e) expenses incurred for mandatory diagnostic tests that You are required to take for the trip, such as pre-departure tests and post-arrival tests; (f) Any expenses which are recoverable from any other source, other insurance coverage, government sponsored scheme or project that You are entitled to.

22(B) Overseas Quarantine Benefit due to COVID-19

What Is Covered	If, during the Period of insurance, while You are on a Journey, You are necessarily placed under Compulsory Quarantine at Designated Facility Overseas as a direct result of being diagnosed with COVID-19 and confirmed by a Doctor.
What We Will Pay	We will pay You the relevant daily Benefit up to the maximum Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any Compulsory Quarantine in Singapore.

22(C) Emergency Medical Evacuation and Repatriation due to COVID-19

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You:</p> <ul style="list-style-type: none"> (a) are diagnosed with COVID-19 by Your treating Doctor and further validated by a Doctor designated by Chubb Assistance; and (b) the necessary medical treatment is not available, either at the nearest Hospital or other Temporary Medical & Quarantine Facility where You were transported to or in the immediate vicinity thereof, after being diagnosed with COVID-19. <p>ADDITIONAL CONDITION</p> <ul style="list-style-type: none"> (a) You must notify Chubb Assistance to make the necessary arrangements for Your evacuation. (b) We may, based on the advice of a Doctor designated by Chubb Assistance that You are medically fit to be evacuated, determine in our sole discretion, that You should be evacuated to another location for the necessary medical treatment. (c) Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. (d) All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may in appropriate circumstances to be repatriated to Singapore by scheduled commercial flight (on economy air travel) or any other appropriate means of transportation.
What We Will Pay	<p>Subject to the terms and conditions of this Policy, We will pay:</p> <ul style="list-style-type: none"> (a) directly to Chubb Assistance the Covered Expenses up to the maximum sum insured specified in the Benefit Schedule for evacuation arranged by Chubb Assistance. (b) You the necessary expenses incurred for Your evacuation to the nearest Hospital or other Temporary Medical & Quarantine Facility up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances in the case where You were unable to contact Chubb Assistance to arrange Your evacuation.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey; (b) any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section; (c) any treatment performed or ordered by a person who is not a Doctor; (d) any expenses incurred in relation to treatment that can be reasonably delayed until Your return to Singapore; or (e) any expenses which are recoverable from any other source, other insurance coverage government sponsored scheme or project that You are entitled to.

22(D) Repatriation of Mortal Remains due to COVID-19	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You suffer death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or Your Home Country.
What We Will Pay	We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: <ul style="list-style-type: none"> (a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of the Journey; (b) any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section; (c) any expenses which are recoverable from any other source, other insurance coverage, government sponsored scheme or project that You are entitled to.
22(E) Overseas Hospital Confinement Benefit due to COVID-19	
What Is Covered	If, during the Period of Insurance, while You are on a Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a result of COVID-19 as diagnosed by a Doctor.
What We Will Pay	We will pay You the daily benefit amount for Each Day of Confinement up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy. ADDITIONAL DEFINITION Each Day of Confinement means each twenty-four (24) consecutive hour period counted towards the total number of days that You are admitted in a Hospital or Temporary Medical & Quarantine Facility, notwithstanding that such days do not run consecutively. ADDITIONAL CONDITION The Overseas Hospital Confinement Benefit due to COVID-19 shall only be payable after a minimum Confinement period of forty-eight (48) hours.
What Is Not Covered	In addition to Part 4 - General Exclusions, We will not pay for any of the following: <ul style="list-style-type: none"> (a) any Confinement in Singapore; or (b) first forty-eight (48) hours of the Confinement.
22(F) Journey Cancellation or Postponement due to COVID-19	
What Is Covered	a. Journey Cancellation due to COVID-19 If You are forced to cancel or postpone any part of Your Journey as the direct and necessary direct result of any COVID-19 Specified Cause occurring within fifteen (15) days prior to the Scheduled Departure Date. ADDITIONAL DEFINITION COVID-19 Specified Cause means: <ul style="list-style-type: none"> (a) You or Your Travel Companion is diagnosed with COVID-19 and certified by a Doctor as unfit to travel; (b) the death of Your Family Member or Travel Companion due to COVID-19 which resulted in him/her cancelling the Journey; or (c) You or Your Travel Companion have been identified as a close contact of a positive COVID-19 case and is required to serve a Compulsory Quarantine order given by the government, which is enforceable by law resulting in You or Your Travel Companion having to cancel or postpone Your Journey prior to the Scheduled Departure Date.

	<p>ADDITIONAL CONDITION</p> <p>(a) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>(b) Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey.</p>
What We Will Pay	We will reimburse You the Cancellation Expenses or Postponement Expenses up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 4 - General Exclusions, refer to Exclusions Applicable to Section 22 (F) - Journey Cancellation due to COVID-19 and Section 22 (G) - Journey Curtailment due to COVID-19 on page 33.

22(G) Journey Curtailment due to COVID-19

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are forced to curtail Your Journey and return directly to Singapore or You have to alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any of the COVID-19 Specified Cause (as defined in Section 22F).</p> <p>ADDITIONAL CONDITION</p> <p>This coverage is effective only if this Policy is purchased before You became aware of any circumstances which could lead to the disruption of a planned Journey.</p>
What We Will Pay	We will reimburse You in respect of Curtailment Expenses incurred up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Exclusions Applicable to Section 22 (F) - Journey Cancellation due to COVID-19 and Section 22 (G) - Journey Curtailment due to COVID-19

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay under Section 22 (F) - Journey Cancellation due to COVID-19 and Section 22 (G) - Journey Curtailment due to COVID-19 for any of the following:</p> <ul style="list-style-type: none"> (a) You or any other person having a change in mind and deciding not to start a Journey, continue with the Journey or any other disinclination to travel; (b) You, Your Family Member or Travel Companion's financial circumstances or contractual or any business obligations; (c) Financial Default or failure to provide promised services by a person, agency, tour operator or organisation with whom You made Your travel arrangements; (d) any loss that is covered by any other source, other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; (e) any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; (f) compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full; (g) any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated striker control points).
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Optional: Add-Ons (with payment of additional premium)

You only have cover if You have paid the additional premium for the respective Optional Add-Ons and it is noted on Your Certificate of Insurance.

Section 23 - Life Event**Section 23(A) - Cancellation/Postponement of Wedding Photo**

What Is Covered	<p>If, You are forced to cancel or postpone Your wedding photo shoot at the destination Overseas as the direct and necessary result of any Specified Causes (as defined in Section 12 - Journey Cancellation or Postponement) occurring within thirty (30) days prior to the Scheduled Departure Date.</p> <p>ADDITIONAL CONDITION</p> <p>(a) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>(b) Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey.</p>
What We Will Pay	<p>We will reimburse You, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy for:</p> <p>(a) the expenses You had paid in advance for the wedding photo shoot which becomes forfeited and non-refundable in the case of cancellation; or</p> <p>(b) any administrative expenses incurred in respect of postponement of the wedding photo shoot.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) You or any other person having a change in mind and deciding not to start a Journey, continue with the Journey or any other disinclination to travel;</p> <p>(b) You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation;</p> <p>(c) Financial Default or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements;</p> <p>(d) any loss that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;</p> <p>(e) compensation for any air miles or holiday points You have used to pay for the Journey in part or in full;</p> <p>(f) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).</p>

Section 24 - Lifestyle**24(A) Alternative Accommodation Expenses**

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, and Your usual place of residence in Singapore that was left vacant becomes uninhabitable upon Your return to Singapore due to the following perils:</p> <p>(a) fire;</p> <p>(b) explosions;</p> <p>(c) bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains; or</p> <p>(d) Strike, Riot or Civil Commotion.</p>
What We Will Pay	<p>We will reimburse You up to a maximum of five (5) consecutive days of alternative accommodation expenses incurred in Singapore, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of the Policy.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your usual place of residence is unoccupied.</p>

24(B) Loss of Frequent Flyer Points

What Is Covered	<p>If, You purchase an airline ticket (or other travel and/or accommodation expense) using frequent flyer points or similar reward points and You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Cause (as defined in Section 12 - Journey Cancellation or Postponement) occurring within thirty (30) days for events (a) to (d) and within seven (7) days for events (e) to (f) prior to the Scheduled Date and the loss of such points cannot be recovered from any other source.</p> <p>ADDITIONAL CONDITION</p> <p>(a) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p> <p>(b) Once You cancel Your Journey and make a claim under this Section of Your Single Trip Policy, Your Policy shall be terminated upon cancellation of Your Journey. For the avoidance of doubt, the Policy continues to have force and effect with regards to other Insured Person(s) in a Family Plan who continue with the Journey.</p>
What We Will Pay	<p>We will reimburse You the retail price for that ticket (or other travel and/or accommodation expense) at the time it was issued up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>If a claim under Section 24(B) Loss of Frequent Flyer Points or 24(E) Entertainment Disruption results from the same event, We will pay for the claim under one of the sections only.</p>
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) You or any other person having a change in mind and deciding not to start a Journey, continue with the Journey or any other disinclination to travel;</p> <p>(b) You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation;</p> <p>(c) Financial Default or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements;</p> <p>(d) any loss that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or any loss that will be paid, credited by a voucher or credit or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;</p> <p>(e) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).</p>

24(C) Entertainment Disruption

What Is Covered	<p>If, during the Period of Insurance, whilst You are on a Journey, You are not able to utilize any Entertainment Ticket(s) which You have purchased in advance due to any of the Specified Causes (as defined under Section 12 - Journey Cancellation or Postponement).</p> <p>ADDITIONAL DEFINITION</p> <p>Entertainment Tickets mean tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events.</p> <p>ADDITIONAL CONDITIONS</p> <p>(a) You must seek cancellation refund from the relevant parties first (e.g. tour operator, event organiser). You must submit the claim with proof or denial of any compensation from the relevant parties.</p> <p>(b) This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Journey.</p>
What We Will Pay	<p>We will reimburse You for the non-refundable, pre-paid and unused portion of Your Entertainment Ticket(s) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.</p> <p>If a claim under 24(B) Loss of Frequent Flyer Points or 24(C) Entertainment Disruption results from the same event, We will pay for the claim under one of the sections only.</p>

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) You or any other person having a change in mind and deciding not to start a Journey, continue with the Journey or any other disinclination to travel; (b) You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation; (c) Financial Default or failure to provide promised services by the person, agency, tour operator or organisation with whom You made Your travel arrangements; (d) any loss or damage that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; (e) Any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points).
24(D) Rental Vehicle Excess	
What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You become legally liable to pay a rental vehicle excess as a result of an accidental collision involving two or more motorised vehicles, or theft of a rental vehicle whilst in Your control.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) The rental vehicle must be hired from a licensed rental vehicle agency. (b) You must be the nominated driver or specified driver under the rental vehicle agreement. (c) You must have a valid international driving license or a driver's licence that permits You to legally drive the rental vehicle. (d) You have paid for comprehensive motor insurance against loss or damage to the rental vehicle for the duration of the rental period. (e) You must comply with all the requirements of the rental vehicle agreement and the rental vehicle comprehensive motor insurance, as well as the laws, rules and regulations of the country in which the rental vehicle is being used. (f) Cover will take effect from the time You take legal control of the rental vehicle and will cease at the time the rental company assumes control of the rental vehicle, whether at its business location or the rental vehicle depot (the location where the rental vehicle is to be returned). (g) We will only pay limit for one adult insured person per rented vehicle, regardless of the number of insured persons registered to rent the vehicle or the number of insured persons authorised to drive the rented vehicle. (h) In the event You have a claim, You must provide a copy of Your rental vehicle agreement and any incident report.
What We Will Pay	We will reimburse You for the rental vehicle excess up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or the rental motor vehicle insurance policy, or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country in which the rental vehicle is being used; (b) Loss or damage arising from atmospheric or climatic conditions, wear and tear, gradual deterioration, damage from vermin, insects, rodents, inherent vice, latent defect or damage, or any process of cleaning, repairing, restoring or alternation; (c) damage to tyres and rims unless damage is caused to other parts of the rental vehicle in the same accident; (d) any pre-existing damage to the rental vehicle; (e) Loss or damage to the rental vehicle arising from taking part in or practicing for speed or time trials of any kind, or driving under the influence of alcohol, drugs or any drug abuse.

24(E) Rental Vehicle Return

What Is Covered	If, during the Period of Insurance, whilst You are on a Journey, You are not able to return Your rental vehicle due to Your Hospital Confinement. ADDITIONAL CONDITIONS You have this cover if You meet the Additional Conditions stated under Section 24(D) Rental Vehicle Excess.
What We Will Pay	We will reimburse You for the costs of returning Your rental vehicle to the nearest rental vehicle depot, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 25 - Golf**25(A) Hole-In-One**

What Is Covered	If, during the Period of Insurance, while You are on a Journey, You score a Hole-In-One while playing golf. ADDITIONAL DEFINITION Hospitality Expenses mean customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by You. ADDITIONAL CONDITION Any claims must be accompanied by a copy of the certificate for the Hole-In-One issued by the golf club and original receipts supporting the Hospitality Expenses.
What We Will Pay	We will indemnify You for the Hospitality Expenses incurred up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.

25(B) Golf Equipment

What Is Covered	If, during the Period of Insurance, while You are on a Journey Overseas, You sustain loss or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof. ADDITIONAL DEFINITION Golf Equipment means golf clubs, golf bag, golf shoes and on motorised golf trolley. ADDITIONAL CONDITIONS (a) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You. (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option to replace or repair such items. (c) The loss or damage must be reported to police or relevant authority having jurisdiction, or the transport provider where the loss or damage occurred within twenty-four (24) hours of such loss or damage. (d) Any claims must be accompanied by a copy of a police report or a report issued by the relevant authority, or a Property Irregularity Report issued by the airline evidencing such loss. (e) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. (f) We will only pay for loss or damage of Your checked-in Golf Equipment that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your Golf Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.
What We Will Pay	We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not be paying any of the following:</p> <ul style="list-style-type: none"> (a) loss or damage occurring during the use of the Golf Equipment; (b) loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, moths, vermin, inherent vice; (c) loss or damage to Golf Equipment due to any process of cleaning, repairing, restoring or alteration; (d) loss or damage of the Golf Equipment resulting arising from confiscation, detention, destruction or quarantine by any government, customs or public authority; (e) loss or damage to Golf Equipment left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport; (f) loss or damage to Golf Equipment left unattended in any motor vehicle (unless stored in the locked boot or compartment); (g) unexplained disappearance; (h) damage of the Golf Equipment due to scratching or denting where the damage is limited to the aesthetic appeal or appearance of the item; (i) loss or damage of Golf Equipment shipped as freight, or shipped prior to the Scheduled Departure Date; (j) any loss or damage that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.
25(C) Unused Green Fees	
What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You are prevented from playing golf as a result of Accidental Injury or Sickness.</p> <p>ADDITIONAL CONDITION</p> <ul style="list-style-type: none"> (a) Any claims must be accompanied by a copy of a medical report or certificate from the Doctor confirming Your inability to play golf during the period for which the reimbursement is being claimed due to the Accidental Injury or Sickness suffered by You. (b) You must seek cancellation refund from the relevant parties first (e.g. tour operator, event organiser). You must submit the claim with proof or denial of any compensation from the relevant parties.
What We Will Pay	We will reimburse You for any non-refundable, pre-paid and unused green fees up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
Section 26 - Skiing	
26(A) Ski Equipment	
What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey Overseas, You sustain loss or damage to Your Ski Equipment due to robbery, theft, burglary or any attempt thereof.</p> <p>ADDITIONAL DEFINITION</p> <p>Ski Equipment means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) All Ski Equipment must be owned by You and not hired by, loaned or entrusted to You; (b) We may make payment subject to allowance of wear and tear and depreciation or at Our option to replace or repair such items; (c) The loss or damage must be reported to police or relevant authority Overseas having jurisdiction, or the transport provider where the loss or damage occurred within twenty-four (24) hours of such loss or damage. (d) Any claims must be accompanied by a copy of a police report or a report issued by the relevant authority, or a Property Irregularity Report issued by the airline evidencing such loss.

	<p>(e) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.</p> <p>(f) We will only pay for loss or damage of Your checked-in Ski Equipment that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your Ski Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.</p>
What We Will Pay	We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) loss or damage occurring during the use of the Ski Equipment;</p> <p>(b) loss or damage of Ski Equipment caused by wear and tear, gradual deterioration, moths, vermin, inherent vice;</p> <p>(c) loss or damage to Ski Equipment due to any process of cleaning, repairing, restoring or alteration;</p> <p>(d) loss or damage of the Ski Equipment resulting arising from confiscation, detention, destruction or quarantine by any government, customs or public authority/other officials;</p> <p>(e) loss or damage to Ski Equipment left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport;</p> <p>(f) loss or damage to Ski Equipment left unattended in any motor vehicle (unless stored in the locked boot or compartment);</p> <p>(g) unexplained disappearance;</p> <p>(h) any loss or damage that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.</p>
26(B) Ski Track/Piste Closure	
What Is Covered	<p>If, during the Period of Insurance, whilst You are on a Journey, You are prevented from skiing due to closure of ski track/piste at the pre-booked resort due to bad weather or any unforeseen circumstances beyond Your control.</p> <p>ADDITIONAL CONDITION</p> <p>(a) Any claim must be accompanied by a copy of a written confirmation from the resort management confirming the number of days and reason of ski track/piste closure.</p> <p>(b) You must seek a cancellation refund from the relevant parties first (e.g. tour operator, event organiser). The insured person must submit the claim with proof or denial of any compensation from the relevant parties.</p>
What We Will Pay	We will pay You the relevant Benefit amount specified in the Benefit Schedule for each day of ski track/piste closure, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
26(C) Unused Ski Equipment Hire, Lift Passes And Ski School Expenses	
What Is Covered	<p>If, during the Period of Insurance, whilst You are on a Journey, You are prevented from skiing as a result of Accidental Injury or Sickness.</p> <p>ADDITIONAL CONDITION</p> <p>(a) Any claim must be accompanied by a copy of a medical report or certificate from the Doctor confirming Your inability to ski during the period for which the reimbursement is being claimed due to the Accidental Injury or Sickness suffered by You.</p> <p>(b) You must seek cancellation refund from the relevant parties first (e.g. tour operator, event organiser). You must submit the claim with proof or denial of any compensation from the relevant parties.</p>

What We Will Pay	We will reimburse You any non-refundable, pre-paid Ski Equipment (as defined in 27(A)) hire, lift passes and unused ski school expenses, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 4 - General Exclusions.
26(D) Replacement of Ski Pass or Ski Lift Pass	
What Is Covered	<p>If, during the Period of Insurance, whilst You are on a Journey, Your ski pass or ski lift pass is lost due to robbery, theft, burglary or any attempt thereof.</p> <p>ADDITIONAL CONDITION</p> <p>(a) The loss must be reported to the police or relevant authority Overseas having jurisdiction where the loss occurred within twenty-four (24) hours of such loss.</p> <p>(b) Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.</p> <p>(c) You must take every possible safeguard to ensure the security of Your ski pass or ski lift pass.</p>
What We Will Pay	We will reimburse You the cost of replacing the stolen ski pass or ski lift pass up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.
What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <p>(a) loss of ski pass or ski lift pass resulting from confiscation, detention, destruction or quarantine by any government, customs or public authority;</p> <p>(b) loss of ski pass or ski lift pass left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport;</p> <p>(c) loss of ski pass or ski lift pass left unattended in any motor vehicle (unless stored in the locked boot or compartment);</p> <p>(d) unexplained disappearance.</p>
Section 27 - Adventurous Sports	
What Is Covered	<p>Notwithstanding Part 4 - General Exclusions, this Policy is extended to cover You in respect of death or Permanent Disablement as a direct result of Accidental Injury sustained whilst engaging in the following adventurous activities:</p> <p><u>Winter Sports:</u> snowboarding, snow tubing, snow rafting, snow mobiling, glacier walking with a qualified guide.</p> <p><u>Water Sports:</u> diving up to forty (40) metres (subject to PADI Certification), white water rafting of Grade 4 and above with a qualified guide.</p> <p><u>Biking Sports:</u> mountain biking, quad biking, expedition bicycle touring, motor biking.</p> <p><u>Outdoor Sports:</u> Trekking/mountain trekking up to four thousand (4000) metres, 4 wheel driving adventure.</p> <p>ADDITIONAL CONDITION</p> <p>The covered adventurous activities undertaken by You:</p> <p>(a) are for leisure and non-competitive purposes;</p> <p>(b) is with a licensed operator for the jurisdiction it is operating in;</p> <p>(c) are adhering to all the safety and health instructions, guidelines and regulations.</p>
What We Will Pay	<p>We will only pay up to the Policy Aggregate Limit specified in the Benefit Schedule, for Sections 1 to 22, where applicable, subject to the terms and conditions of this Policy.</p> <p>ADDITIONAL DEFINITION</p> <p>Aggregate Limit means Our total liability arising from all claims from Sections 1 to 22 and shall not exceed the amount shown in the Benefit Schedule.</p>
What Is Not Covered	Please refer to Part 4 - General Exclusions for any other activities not mentioned above.

Section 28 - Personal Effects

What Is Covered	<p>If, during the Period of Insurance, while You are on a Journey, You sustain loss or damage of Your Jewellery or Sports Equipment due to robbery, theft, burglary or any attempt thereof that is not payable under Section 17 - Loss or Damage to Personal Property, Baggage and Money.</p> <p>ADDITIONAL DEFINITIONS</p> <p>Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semiprecious stones.</p> <p>Sports Equipment means any item of sports effects that is intended to be used whilst taking part in its related sport activity, other than Golf Equipment of Section 25 - Golf and Section 26 - Skiing.</p> <p>ADDITIONAL CONDITIONS</p> <ul style="list-style-type: none"> (a) All Jewellery and Sports Equipment must be owned by You and not hired by, loaned or entrusted to You. (b) The loss or damage must be reported to police or relevant authority having jurisdiction, or the transport provider where the loss or damage occurred within twenty-four (24) hours from the incident. (c) Any claims must be accompanied by a copy of a police report or a report issued by the relevant authority, or a Property Irregularity Report issued by the airline evidencing such loss. (d) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. (e) We will only pay for loss or damage of Your checked-in Sports Equipment that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your Sports Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first and must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial. (f) Jewellery must be carried as hand-carried baggage and kept under Your supervision when travelling on a Public Conveyance. There is no cover for loss or damage to Your Jewellery while transported as checked-in baggage. (g) Jewellery that is not properly stored in a hotel safe or strongroom at the time of loss. (h) We will only pay for any one article or a pair or a set of articles up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Person(s) in a Couple/Family Plan stated in the Certificate of Insurance for the same Journey subject to the terms and conditions of this Policy. (i) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
What We Will Pay	<p>We will pay you up to the Benefit sub-limits or the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy for:</p> <ul style="list-style-type: none"> (a) Jewellery; (b) any one (1) single item or a pair or a set of Sports Equipment; <p>that is not recoverable under Section 17 - Loss or Damage to Personal Property, Baggage and Money.</p>

What Is Not Covered	<p>In addition to Part 4 - General Exclusions, We will not pay for any of the following:</p> <ul style="list-style-type: none"> (a) loss or damage of Jewellery or Sports Equipment caused by wear and tear, gradual deterioration, moths, vermin, inherent vice; (b) loss or damage to Jewellery or Sports Equipment due to any process of cleaning, repairing, restoring or alteration; (c) loss or damage of Jewellery or Sports Equipment resulting from confiscation, detention, destruction or quarantine by any government, customs or public authority, or any property which is deemed contraband, illegally transported or traded; (d) loss or damage of Jewellery or Sporting Equipment not carried as hand-carried baggage or kept under Your supervision. This exclusion does not apply where there were restrictions imposed by a government, transport carrier or other official authority that prevented You from doing so; (e) loss or damage to Jewellery or Sports Equipment left unattended in a Public Place, aircraft, ship, tram, taxi, bus or other form of transport; (f) loss or damage to Jewellery or Sports Equipment left unattended in any motor vehicle (unless stored in the locked boot or compartment); (g) unexplained disappearance; (h) any loss or damage of Jewellery or Sports Equipment hired or rented; (i) Jewellery or Sports Equipment that are checked in with the Public Conveyance or service provider contrary to the terms and conditions of the Public Conveyance or service provider. (j) damage due to scratching or denting where the damage is limited to impacting the aesthetic appeal or appearance of the item; (k) loss or damage of Jewellery or Sports Equipment shipped as freight, or shipped prior to the Scheduled Departure Date; (l) loss or damage, derangement or breakages of fragile or brittle articles; (m) any loss or damage that is recoverable from any other source, other insurance coverage, government scheme or project that You are entitled to or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.
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Part 8 Chubb Assistance - Scope Of Services (Tel No.: +65 6836 2922)

The services provided under Sections A to C of this Part 8 are by way of referral and arrangement only, and all expenses actually incurred are to be borne by You. Where expenses are incurred in relation to the services under Section D, these will be borne by Us. The services under Section E are provided upon the specified terms and conditions. These services are available only when You are on a Journey.

Section A - Pre-Trip Assistance:

1. Visa Information Services

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

2. Inoculation Information Services

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

3. Weather Forecast Information Services

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

4. Foreign Exchange Rate Information Services

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

Section B - Travel Assistance:

1. Embassy Referral

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

2. Legal Firm Referral

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

3. Lost Luggage Assistance

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

4. Lost Passport Assistance

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

5. Interpreter Referral

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

6. Emergency Reservation for Airline and Hotel

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

7. Lost Reporting Assistance

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

Section C - Medical Assistance:

1. Telephone Medical Advice

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

2. Medical Service Provider Referral

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

