

Tokio Marine Insurance Singapore Ltd.



TOKIO MARINE
INSURANCE GROUP

TRAVEL INSURANCE *for Royal Brunei Airlines*

IMPORTANT

We remind that you must disclose fully and faithfully, the facts you know or ought to know. Otherwise, you may not receive any benefits from this policy.

This policy sets out the insurance coverage, benefits and exclusions, which you have purchased.

Please read this policy carefully and if it does not meet your requirement or there is any error, please contact the Company immediately for rectification.

BENEFIT SCHEDULE

Summary of Benefits		Maximum Sum Insured (BND)	
		Return	One Way
A) PERSONAL ACCIDENT			
1	Accidental Death & Permanent Disablement – Adult under the age of 70 years – Child – Adult of 70 years & above	\$100,000 \$10,000 \$50,000	\$100,000 \$10,000 \$50,000
2	Additional Scheduled Flight Cover – Adult under the age of 70 years – Child – Adult of 70 years & above	\$25,000 \$2,500 \$12,500	\$25,000 \$2,500 \$12,500
3	Special Grant (Funeral Expenses)	\$2,000	NIL
B) MEDICAL BENEFITS			
1	Overseas Medical Expenses – Adult under the age of 70 years – Child – Adult of 70 years & above – Alternative Medical Expenses	\$150,000 \$75,000 \$75,000 Maximum \$500	NIL
2	Continuation of Medical Treatment After Return to Brunei Darussalam – Adult under the age of 70 years – Child – Adult of 70 years & above – Alternative Medical Expenses	\$5,000 \$1,000 \$2,500 Maximum \$500	NIL
3	Emergency Dental Expenses due to Accident	\$2,000	NIL
4	Overseas Hospital Confinement Benefit	\$100 per 24 hours Maximum \$1,000	NIL
5	Emergency Medical Evacuation & Repatriation	\$125,000	NIL
6	Repatriation of Mortal Remains	Included	NIL
7	Hospital Visit and Compassionate Visit	\$5,000	NIL
8	Child Protector	\$3,000	NIL
9	Emergency Mobile Phone Charges	Actual Cost	NIL
C) TRAVEL INCONVENIENCES			
1	Travel Cancellation and Travel Postponement	\$5,000	\$5,000
2	Travel Curtailment	\$5,000	NIL
3	Travel Misconnection	\$100 per 6 hours Maximum \$600	\$100 per 6 hours Maximum \$600
4	Loss or Damage of Personal Property and Baggage – Per Article – Per Laptop	\$2,000 \$200 \$500	\$2,000 \$200 \$500

Summary of Benefits		Maximum Sum Insured (BND)	
		Return	One Way
5	Travel Delay	\$100 per 6 hours Maximum \$600	\$100 per 6 hours Maximum \$600
6	Baggage Delay	\$100 per 6 hours Maximum \$600	\$100 per 6 hours Maximum \$600
7	Loss of Personal Money and Travel Documents Sub-limit for Money	\$1,000 \$300	\$1,000 \$300
8	Personal Liability	\$350,000	NIL
D) SUPPLEMENTARY BENEFITS			
1	Automatic Extension of Cover	Included	Included
2	24 Hour Emergency Assistance	Included	Included
3	Terrorism Extension	Included	Included
E) COVID-19 COVER			
1	Overseas Medical Expenses due to COVID-19 - Adult under the age of 70 years - Child - Adult of 70 years & above	\$150,000 \$75,000 \$75,000	NIL
2	Overseas Hospital Confinement Benefit due to COVID-19 (2 days deductible applies)	\$100 per 24 hours Maximum \$1,000	NIL
3	Repatriation of Mortal Remains due to COVID-19	Included	NIL
4	Travel Cancellation and Travel Postponement due to COVID-19	\$5,000	\$5,000
5	Travel Curtailment due to COVID-19	\$5,000	NIL
6	Emergency Medical Evacuation & Repatriation due to COVID-19	\$125,000	NIL

Important Notes

1. The amounts listed above are the maximum coverage payable for each benefit.
2. All benefits items are on reimbursement basis where you will be reimbursed for the expenses incurred except for benefit items A1, A2, B4, C3, C5, C6, and E2.
3. Please refer to the Policy Wording for the full specifications, conditions, and exclusions.

This Travel Insurance is underwritten by Tokio Marine Insurance Singapore Ltd (Brunei Branch), with services provided by Chubb Travel Customer Service Team.

PART 1 INTERPRETATION

Section 1 – Definitions

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

Accident means a sudden, unforeseen and fortuitous event, external to the body and Accidental shall have a corresponding meaning.

Accidental Injury means bodily injury resulting from an Accident which is not a Sickness and which:

- (a) occurs at an identifiable time and place during the Period of Insurance; and
- (b) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Accident.

Adult means a person aged eighteen (18) years and above at the commencement of any Journey.

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.

Alternative Medical Expenses means the reasonable expenses for treatments of Accidental Injury or Sickness by an Alternative Medical Physician.

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing 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.

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) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Cancellation Expenses means loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a Specified Cause under Section C1 – Travel Cancellation and Travel Postponement or COVID-19 Specified Cause under Section E4 – Travel Cancellation and Travel Postponement due to COVID-19.

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 any Child or Children accompanying Adults on the Journey who is/are at least eight (8) days and below eighteen (18) years of age. Child(ren) must be accompanied by at least one (1) Adult for the Journey made during the Period of Insurance.

Chubb Assistance means our appointed service provider, which can be contacted at 8011072 (or +60 379520047 if dialing from outside of Brunei Darussalam).

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

Communicable Disease Outbreak or Communicable Disease 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 confinement in 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. For this purpose, a day of Confinement shall mean a period for which the Hospital charges for room and board. Such Confinement and number of days of Confinement to be necessarily and reasonably prescribed.

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the Insured Person's evacuation or repatriation.

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 such causes.

Curtailed Expenses mean:

- (a) loss of deposits, advance payments for travel or accommodation or other charges (excluding cost of the original travel ticket for returning to Brunei Darussalam), which have not been and will not be used but become forfeited or payable under contract; 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 return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from Specified Cause (as defined in Section C1 - Travel Cancellation and Travel Postponement) or COVID-19 Specified Cause (as defined in Section E4 – Travel Cancellation and Travel Postponement due to COVID-19).

Dental Expenses means reasonable and necessary charges incurred as a result of Accidental Injury to natural tooth/teeth for dental treatment, carried out by a Dentist, medically necessary to treat the Insured Person's 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 licence pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

Designated Facility means facility that the local government has authorised to provide quarantine services to those diagnosed with COVID-19.

Doctor means a legally licensed doctor or surgeon duly registered and practising within the scope of his or her licence pursuant to the laws of the country in which such practice is maintained. Doctor shall not include 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 mean any sports or sporting activities that present a high level of inherent danger (i.e. Involves 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, niece and nephew.

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 Brunei Darussalam.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence 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 graduate nurses;
- (c) has a staff of one (1) or more Doctors available at all times; and
- (d) maintains organised facilities for the medical diagnosis and treatment 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 used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- (b) a health hydro clinic 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; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insured Person(s) means the person(s) named in 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 an Overseas trip made during the Period of Insurance by You commencing from Brunei Darussalam and which shall be deemed to commence:

- (a) at the time You leave Your place of residence or usual place of employment in Brunei Darussalam to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in Brunei Darussalam in which You have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time You return to Your place of residence or usual place of employment in Brunei Darussalam;
- (b) three (3) hours after the scheduled arrival time of the Public Conveyance in Brunei Darussalam in which You travel;
- (c) one hundred and eighty (180) consecutive days after the Scheduled Departure Date; or
- (d) the date on which the Policy is terminated, whichever is the earliest.

One-way Journey shall be deemed to commence:

- (a) at the time the Insured Person leaves his/ her place of residence or usual place of employment in Brunei Darussalam to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in Brunei Darussalam in which the Insured Person has arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person travels; or
- (b) the date on which the Policy is terminated, whichever is the earlier.

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 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, 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 You are being remunerated for the work done.

Medical Expenses mean 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.

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 mean 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.

Nominated Account means the credit or debit card account, to which premiums are to be charged.

Nuclear, Chemical or 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 Insurance by any person or group(s) of persons, 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 Brunei Darussalam (excluding sanctioned countries for the purposes of Section 2 of Part 4);

Partner means Your spouse or de-facto partner with whom You have been living permanently with, for at least three (3) months or more at the time of 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 disablement that results solely, directly and independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) consecutive days of the Accident in which such Accidental Injury was sustained, and

- (a) falls into one of the categories listed in the Table of Compensation under Section 1 of Part 7; or
- (b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) days of the Accident in which such 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.

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

Policy Wording means this document.

Postponement Expenses mean the resulting administrative charges incurred to postpone the Journey in which full payment was made by You or for which You are legally liable for, and which are not recoverable from any other source, resulting from a Specified Cause under Section C1 - Travel Cancellation and Travel Postponement or COVID-19 Specified Cause under Section E4 - Travel Cancellation and Travel Postponement due to COVID-19.

Pre-existing Medical Condition means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which You have suffered, or was or should have been aware You were suffering within twelve (12) months prior to the Commencement Date of a Journey.

Public Conveyance means any land, sea or air conveyance operated under a licence for the transportation of fare-paying passengers, and which has fixed and established routes only.

Region means:

APAC: Australia, Cambodia, China, Hong Kong SAR, India, Indonesia, Japan, Laos, Macao SAR, Malaysia, Mongolia, Myanmar, New Zealand, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.

Worldwide: Worldwide excluding countries restricted by the Brunei Government and sanctioned countries in accordance with Part 2 of Section 4.

Riot means the act of any person taking part altogether 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.

Scheduled Flight means the flight which corresponds to the flight details set out in the Insured Person's travel itinerary.

Serious Accidental Injury means a critical or dangerous condition which, in the opinion of a Doctor, needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health.

Serious Illness means a critical or dangerous condition which, in the opinion of a Doctor, needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health. For the avoidance of doubt, Serious Illness shall exclude any illness arising from COVID-19.

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

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the Public Conveyance's employees 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.

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

We, Our, Us means Tokio Marine Insurance Singapore Ltd (Brunei Branch).

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

PART 2 ELIGIBILITY

To be eligible for cover under this Policy:

- a) You and/or Your Partner and/or Family Member must be at least eighteen (18) years of age at the time You apply for this insurance; and/or
- b) the application for insurance for the Child(ren) must be made in the name of the Child(ren)'s parent or an Adult authorised by the Child(ren)'s parent.

PART 3 SCOPE OF COVER AND LIMITS OF BENEFITS

Section 1 – Commencement of Coverage

- (a) Coverage is effective upon the issuance of the Policy or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of the Journey for Section C1 - Travel Cancellation and Travel Postponement.
- (b) Coverage is effective upon the issuance of the Policy or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall cease on the commencement of the Journey for Section E4 - Travel Cancellation and Travel Postponement due to COVID-19.
- (c) For all other sections, cover is effective upon commencement of the Journey.

Section 2 – Limits of Coverage

- 1. Your Policy shall terminate on the earliest of the following events:
 - a. upon the expiry of Period of Insurance;
 - b. when You cease to satisfy any of the eligibility requirements; or
 - c. upon Your death.
- 2. 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 (180) consecutive days for the Journey, and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the one hundred and eighty-one (181st) day after the commencement of the Journey.

PART 4 GENERAL EXCLUSIONS

- 1. 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 hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
 - (c) Any Nuclear, Chemical or Biological Terrorism.
 - (d) Any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault.
 - (e) Any willful or intentional acts by You whether sane or insane.
 - (f) 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 full-time service or as a volunteer.
 - (g) You participating in:
 - i. Extreme Sports and Sporting Activities;
 - ii. any professional competitions or sports in which You 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 and above;
 - vi. Mountaineering;
 - vii. trekking (including mountain trekking) above three thousand (3,000) metres; or
 - 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 specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and You must not be diving alone.
- (h) Any condition that results from or is a complication of infection with Human Immunodeficiency Virus ('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.
 - (i) Any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
 - (j) Intoxication by alcohol or drugs not prescribed by a Doctor.
 - (k) Illegal acts (or omissions) of You or Your executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
 - (l) Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
 - (m) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
 - (n) Any Pre-Existing Medical Condition.
 - (o) Any government prohibition, regulation or intervention.
 - (p) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimising any claim under the Policy.
 - (q) You are engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in Manual Work or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
 - (r) Any condition which results from or is a complication of venereal disease.
 - (s) Any loss or expenses which arises in connection with or is contributed by You undertaking any Journey against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Brunei Darussalam or the Ministry of Health of Brunei Darussalam, in relation to the country of Your destination, unless the Journey had already commenced prior to the issuance of such travel advice. This shall not apply in respect of travel advice based solely on the COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.
 - (t) Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the Effective Date of this Policy.
 - (u) Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Policy was taken up.
 - (v) Any loss or expenses with respect to Cuba.

2. Sanction Exclusions Applicable to this Policy

It is hereby noted and agreed that the Company shall not be liable to pay for any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

Subject otherwise to the terms, exceptions, and conditions of this Policy.

PART 5 – SPECIAL CONDITIONS

1. Cancellation

We may cancel this Policy at any time by giving seven (7) days' notice in writing delivered to You or mailed to Your last address or email 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.

2. Notification Requirement

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

3. Overall Compensation Limit

Our maximum liability in respect of all Insured Persons travelling in one (1) aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of fifteen million Brunei Darussalam dollars (B\$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, Our liability in respect of each of such Insured Persons will be a ratable 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. 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 Our authorised 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. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void. The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If we do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

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 in 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 or Misrepresentation

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

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

7. Fraud

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, the Company shall have no liability in respect of such claim and the Company shall be entitled to terminate this Policy with immediate effect.

8. Due Diligence

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

9. Claims Procedure

You can submit Your claim to TravelClaims.SG@Chubb.com.

If You, or Your legal representative wants 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
 - (iii) 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.

10. 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, Section B5 – Emergency Medical Evacuation and Repatriation, Section B6 – Repatriation of Mortal Remains, Section E4 - Repatriation of Mortal Remains due to COVID-19 or Section E6 - Emergency Medical Evacuation & Repatriation due to COVID-19.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, 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.

11. Termination for Non-Payment of Premium

This Policy shall be deemed 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. No Multiple Policies

You can only be covered under one (1) travel insurance policy paid for by You and underwritten by Us for the same Journey. For the avoidance of doubt, this does not apply to any complementary travel insurance policy which you may have with Us.

14. Compliance with Policy Provisions

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

15. 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 has 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.

16. Subrogation

In the event of any payment made by Us under one (1) 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.

17. Notice of Trust or Assignment and Third Party Rights

We shall not be bounded 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 Laws of Brunei Chapter 106 Contracts to enforce any of its terms.

18. Dispute

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Brunei Insurance & Takaful Association (BITA) for further advice. Should the final response provided to You be unsatisfactory, You may lodge a complaint to Brunei Darussalam Central Bank (BDCB) whereby BDCB may direct the complaint to the Brunei Darussalam Arbitration Centre for mediation, if necessary or applicable.

19. Governing Law

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

20. Interest

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

21. Currency

Premiums and Benefits payable under this Policy shall be in Brunei Darussalam dollars.

22. Clerical Error

A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

23. Personal Data Protection Consent

You are deemed to give consent and authorization 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 Brunei Darussalam; for purposes including but not limited to administering policies taken out with Us, handling claims and customer services. For further information please refer to <https://www.tokiomarine.com/sg/en/about-us/fair-dealing/personal-data-protection.html> and You are deemed to have read the same.

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 or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised 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 of Your Policy.

25. Awareness of Circumstances

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

Part 7 BENEFITS

Section A – Personal Accident

A1 – Accidental Death & Permanent Disablement

If during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury which results in Accidental Death or Permanent Disablement within three hundred and sixty-five (365) days from the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Compensation below, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

A2 – Additional Scheduled Flight Cover

If, during the Period of Insurance, whilst You are on a Journey, You are traveling in an aircraft and You sustain Accidental Injury which results in death or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, We will pay You or Your estate the compensation according to the scale stated in the Table of Benefits below and up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Table Of Benefits

Loss Events	Compensation Payable % of Sum Insured stated in the Certificate of Insurance
Accidental Death	100%
Permanent Total Disablement	100%
Total and Permanent Loss of Speech and Hearing	100%
Loss of Sight in i) both eyes ii) one eye	100% 50%
Loss of Limb(s) i) two or more Limbs ii) one Limb	100% 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 ii) one ear	50% 15%

Note:

If the Insured Person suffers Accidental Injury that results in more than one of the outcomes described in item 1 to 8 above, the maximum We will pay is one hundred percent (100%) of the sum insured in this section.

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 payment will be made for any loss caused by or resulting from Sickness under this section.

A3 – Special Grant (Funeral Expenses)

If during the Period of Insurance, while You are on a Journey, You suffer death as a result of an Accidental Injury or Sickness, We shall directly pay Your estate the amount that has stated in the Benefit Schedule for the funeral expenses. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule.

SECTION B – Medical Benefits

B1 – Overseas Medical Expenses

If during the Period of Insurance, while You are on a Journey, You incur Medical Expenses as a direct result of Accidental Injury or Sickness, 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.

ADDITIONAL CONDITIONS

If You have been treated by an Alternative Medical Physician, Our liability in respect of Alternative Medical Expenses incurred shall not exceed the maximum sum insured specified in the Benefit Schedule.

We have the option of returning You to Brunei Darussalam, if the cost of the Overseas Medical Expenses and/or additional expenses are likely to exceed the cost of returning You to Brunei Darussalam, subject always to medical advice provided by Chubb Assistance. We also 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.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section B1 – Overseas Medical Expenses due to Accident and Sickness for any of the following:

1. any further expenses incurred by You if We wish to return You to Brunei Darussalam but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel);
2. 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;
3. 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;
4. any expenses incurred in relation to treatment by a Dentist; or
5. any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

B2 – Continuation of Medical Treatment After Return to Brunei Darussalam

If, during the Period of Insurance, while You are on a Journey, You sustain Accidental Injury or Sickness and You have been treated by a Doctor or an Alternative Medical Physician in Overseas, You may continue to seek medical treatment from a Doctor or an Alternative Medical Physician in Brunei Darussalam up to thirty-one (31) consecutive days from the date of Your return to Brunei Darussalam.

We will reimburse You for such medical expenses or Alternative Medical Expenses necessarily incurred for follow-up treatment(s) in Brunei Darussalam up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

In addition to Part 4 – General Exclusions, We will not pay under B2 – Continuation of Medical Treatment After Return to Brunei Darussalam for any of the following:

1. if You did not seek any medical treatment Overseas;
2. 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;
3. 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; or
4. any expenses relating to any specialist treatment not prescribed or referred by a Doctor in general practice.

B3 – Accidental Emergency Dental Treatment

If during the Period of Insurance, while You are on a Journey, You incur Dental Expenses as a direct result of Accidental Injury, 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.

We will also pay for necessary Dental Expenses incurred after You return to Brunei Darussalam to restore sound and natural teeth or a fractured jaw carried out at the direction of a Dentist or Doctor as a result of Accidental Injury suffered by You Overseas during the Journey as follows:

- (a) if You obtained emergency dental treatment Overseas, We will pay for the cost of dental treatment which is a continuation in Brunei Darussalam of such Overseas dental treatment so long as it is incurred not more than thirty (30) days after returning to Brunei Darussalam.
- (b) if You did not first obtain emergency dental treatment Overseas, You must seek dental treatment by a Dentist or Doctor in Brunei Darussalam within seventy-two (72) consecutive hours from the time of Your return to Brunei Darussalam. We will further pay for related dental treatment incurred in Brunei Darussalam within thirty (30) days from the date of Your return to Brunei Darussalam.

ADDITIONAL EXCLUSION

In addition to Part 4 – General Exclusions, We will not pay under Section B3 – Accidental Emergency Dental Treatment for any expenses relating to any treatment for Accidental Injury where such treatment was first sought more than sixty (60) days from the time the Accidental Injury was first sustained.

B4 – Overseas Hospital Confinement Benefit

If, during the Period of Insurance, whilst on a Journey, You are necessarily and reasonably Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, the Company will pay You the relevant Benefit amount as specified in the Certificate of Insurance subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day of Confinement from the first day of Confinement and up to a maximum of the relevant Benefit amount specified in the Certificate of Insurance, and for this purpose, every day of Confinement as a result of the same event (Accidental Injury or Sickness) shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

Provided further that this Benefit shall be payable only if the following conditions are met:

- (i) Confinement must occur within thirty (30) days after sustaining Accidental Injury or Sickness; and
- (ii) Confinement must be considered medically necessary by a Doctor in his professional capacity.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Overseas Hospital Confinement Benefit section which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any of the following:

- (i) any expenses relating to any treatment or aid obtained in Brunei Darussalam;
- (ii) any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until the return of the Insured Person to Brunei Darussalam.

B5 – Emergency Medical Evacuation and Repatriation

If during the Period of Insurance, and while You are on a Journey, You:

- (a) suffer an Accidental Injury or Sickness as diagnosed by a Doctor designated by Chubb Assistance; and
- (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, 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.

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. 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 Brunei Darussalam.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section B5 – Chubb Assistance – Medical Evacuation and Repatriation for any of the following:

1. 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 a scheduled trip;
2. any expenses incurred for services not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in Section 3 – Medical Evacuation and Repatriation;
3. any treatment performed or ordered by a person who is not a Doctor; or
4. any expenses incurred in relation to treatment that can be reasonably delayed until You return to Brunei Darussalam.

B6 – Repatriation of Mortal Remains

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 Brunei Darussalam or Your Home Country. 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, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section B6 – Repatriation of Mortal Remains for any of the following:

1. 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; and/or
2. any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

B7 – Hospital Visit and Compassionate Visit

If during the Period of Insurance, while You are on a Journey and You are Confined in a Hospital Overseas as a result of Accidental Injury or Sickness for more than five (5) consecutive days and Your medical condition forbids evacuation and no Adult Family Member is with You, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend, who on written advice of a Doctor, is required to visit and stay with You until You are medically fit to be discharged, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

- (a) Confinement must occur within thirty (30) days of the Sickness or Accident causing the relevant Accidental Injury; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

If, during the Period of Insurance, while You are on a Journey and You sustain Accidental Injury which results in Accidental Death under Section A1 – Accidental Death & Permanent Disablement and no Adult Family Member is with You, We will indemnify Your estate for the hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) relative or friend to assist in the final arrangements of Your death, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

B8 – Child Protector

If during the Period of Insurance, while You are on a Journey, You are Confined in a Hospital Overseas and there is no other Adult to accompany Your Child(ren) home, We will reimburse You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative, or friend residing in Brunei Darussalam to accompany Your Child(ren) back to Brunei Darussalam, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

B9 – Emergency Mobile Phone Charges

If during the Period of Insurance, while You are on a Journey, You suffer Accidental Injury or Sickness and incur charges for personal mobile phone or standard land 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 an Overseas Medical Expense claim has been paid under Section B1 – Overseas Medical Expenses or Section E1 – Overseas Medical Expenses due to COVID-19, We will reimburse You in respect of Emergency Mobile Phone Charges up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITION

Charges incurred must be supported by an itemised statement of charges.

ADDITIONAL EXCLUSION

In addition to Part 4 – General Exclusions, We will not pay under Section B9 – Emergency Mobile Phone Charges for any public telephone charges using an international calling card.

Section C – Travel Inconveniences

C1 – Travel Cancellation and Travel Postponement

Travel Cancellation

If, You are forced to cancel any part of Your Journey as the direct and necessary result of any Specified Cause occurring within thirty (30) days for events 1 to 4 and within seven (7) days for events 5 and 6 prior to the Scheduled Departure Date, We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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.

ADDITIONAL DEFINITIONS

Specified Cause means

1. You dying or becoming ill or sustaining Serious Accidental Injury rendering You unfit to travel in the opinion of a Doctor;
2. the unexpected death, Serious Accidental Injury or Serious Illness of Your Family Member or Travel Companion, which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey;
3. cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
4. compulsory jury service, subpoena or hijack of You or Travel Companion;
5. Your residence in Brunei Darussalam becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date;
6. Natural Disasters which prevent You from commencing Your Journey and this must be supported by travel advice from relevant authority.

In addition to Part 4 – General Exclusions, We will not pay for any of the following under Travel Cancellation:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;

5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Serious Accidental Injury or Serious Illness of an Insured Person, Family Member or Travel Companion which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Serious Illness has manifested itself when:
 - (i) medical care or treatment has been given; or
 - (ii) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.
7. 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).

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) under the Policy who continue with the Journey.

Travel Postponement

If, You are forced to postpone Your Journey as the direct and necessary result of any Specified Causes (as defined in Travel Cancellation) occurring within thirty (30) days prior to the Scheduled Departure Date, We will reimburse You in respect of Postponement Expenses up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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.

In addition to Part 4 – General Exclusions, We will not pay for any of the following under Travel Postponement:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. loss or expense incurred as the result of Serious Accidental Injury or Serious Illness of an Insured Person, Family Member or Travel Companion which manifests itself during the sixty (60) days immediately preceding and including the Effective Date. A Serious Illness has manifested itself when:
 - (i) medical care or treatment has been given; or
 - (ii) there exists symptoms which would cause a reasonably prudent person to seek diagnostic care or treatment.
7. 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).

C2 – Travel Curtailment

If during the Period of Insurance, while You are on a Journey, You are forced to curtail or 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 Cause (as defined in Section C1 - Travel Cancellation and Travel Postponement), We will pay 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.

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.

Where a claim under Section C2 - Travel Curtailment and Section C5 - Travel Delay result from the same occurrence, this Policy will pay for the claim under one (1) Section only.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section C2 – Travel Curtailment for any of the following:

1. changes in plans by the Insured Person or a Family Member for any reason;
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default by the person, agency or tour operator, or the operator of the Scheduled Flight with whom the Insured Person made his travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation; or
6. 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).

C3 – Travel Misconnection

If, during the Period of Insurance, whilst on a Journey, You 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 within six (6) consecutive hours on Your actual arrival time, the Company will pay to You the relevant Benefit amount specified in the Benefit Schedule for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the actual arrival to Your actual departure), up to the maximum Benefit amount specified in the Benefit Schedule.

The travel misconnection details must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Public Conveyance.

C4 – Loss or Damage of Personal Property and Baggage

If during the Period of Insurance, while You are on a Journey, You sustain Accidental physical loss of or damage to Personal Property and Baggage, We will pay 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.

ADDITIONAL CONDITIONS

- (a) We will only pay up to the maximum sum insured specified in the Benefit Schedule for any one article, a pair or a set of articles or each Portable Computer.
- (b) 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.
- (c) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (d) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (e) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.
- (f) We will only pay for loss or damage of You and/or Your Child(ren)'s 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. Any claim made under Section C4 - Loss or Damage of Personal Property and Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

ADDITIONAL DEFINITIONS

Personal Property and Baggage mean personal goods belonging to You which are taken on the Journey or acquired by You and hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Mobile Device means handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

Portable Computers mean 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.

Public Place means any place the public has access to.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section C4 – Loss or Damage of Personal Property and Baggage for any of the following:

1. loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by You to repair, clean or alter any baggage;
3. loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. loss or damage of property from confiscation or retention by customs or other officials;
5. loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
6. loss or damage of watches and Portable Computers not carried as hand carried baggage or kept under Your supervision;
7. loss of data recorded on tapes, cards, discs, or otherwise, including the cost of reproducing the data;
8. damage or breakages of fragile or brittle articles;
9. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
10. loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;
11. loss of or damage to property left unattended in a Public Place; or
12. loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).

Property Not Covered

We will not pay for damage to or loss of any of the following:

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;
- (c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) coupons, negotiable instruments, title deeds, manuscripts, stamps, stocks and bonds, postal or money orders;
- (f) securities of any kind;
- (g) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (h) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;
- (i) contraband;
- (j) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;

- (k) hired or leased equipment;
- (l) any consumable and/or any perishable item(s);
- (m) computers (including software and accessories) other than Portable Computers;
- (n) jewellery;
- (o) golf equipment;
- (p) cash equivalents, bank note(s), casino chip(s), voucher(s);
- (q) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, gem, stone(s); or
- (r) derangement or breakage of fragile or brittle articles.

C5 – Travel Delay

If during the Period of Insurance, while You are on a Journey, the departure of the Public Conveyance in which You had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas due to:

- (a) Strike or other industrial action;
- (b) Natural Disaster or adverse weather conditions;
- (c) grounding of the Public Conveyance as a result of mechanical or structural defect; or
- (d) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every full six (6) consecutive hours of delay (the delay being calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event after You have checked-in in Brunei Darussalam, the delay is in Brunei Darussalam for the same reasons listed above, and where this Policy was purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay You the relevant Benefit after six (6) consecutive hours of departure delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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.

ADDITIONAL CONDITIONS

This Policy must be purchased before You become aware of any circumstance which could lead to disruption of Your Journey.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section C5 – Travel Delay for any of the following:

1. Your failure to check-in according to the itinerary supplied to You; or
2. Strike or industrial action existing on the date You applied for cover under this Policy;

Where a claim under Section C2 – Travel Curtailment results from the same occurrence, this Policy will pay for the claim under one (1) Section only.

C6 – Baggage Delay

If during the Period of Insurance, while You are on a Journey, all 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, We will pay You the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the checked-in baggage is delayed after six (6) consecutive hours upon returning to Brunei Darussalam, We will pay You the relevant Benefit for the baggage delay, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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.

ADDITIONAL CONDITIONS

- (a) We will pay for one (1) piece of delayed baggage per Insured Person.
- (b) Regardless of the number of Insured Person inconvenienced by one (1) piece of delayed baggage, We will pay for one (1) Insured Person only.
- (c) If the baggage is later proved to be permanently lost, We shall review the claim under Section C4 – Loss of or Damage to Personal Property and Baggage and recover the paid amount under Section C6 – Baggage Delay.

C7 – Loss of Personal Money and Travel Documents

If, during the Period of Insurance, whilst on a Journey, You sustains loss of Money and Travel Documents due to theft or by force, violence, or threat of violence, or due to natural disasters, the Company will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount as specified in the Benefit Schedule subject to the terms and conditions of this Policy and the following additional conditions.

ADDITIONAL CONDITIONS

- (i) The Company will not indemnify an amount in excess of Brunei Darussalam Dollars three hundred (B\$300) for loss of Money.
- (ii) The loss or damage must be reported to the police or relevant authority within the jurisdiction where the loss or damage occurred and within twenty-four (24) hours of such loss or damage. Any claims for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority as evidence of such loss.
- (iii) For the avoidance of doubt, in the event You become entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this section, the Company will only be liable to pay the balance of any amount not covered by any other insurance.
- (iv) You must take every possible safeguard to ensure the security of Your Money and Travel Documents.

ADDITIONAL DEFINITIONS

Money means coins, bank notes, postal money orders or travellers' cheques.

Travel Documents means passport, visas, travel tickets or driving license.

ADDITIONAL EXCLUSIONS

In addition to the General Exclusions, this Policy does not cover, and the Company will not in any event be liable in respect of any claim under this Personal Money and Travel Documents section which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any of the following:

- (i) devaluation of currency or shortage due to errors or omissions during any transactions involving Money;
- (ii) loss due to confiscation or detention by customs or any other authority;
- (iii) loss not reported to either the police or relevant authority within the jurisdiction where the loss occurred within twenty- four (24) hours of the discovery of such loss; and
- (iv) loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority.

C8 – Personal Liability

If 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:

- (a) death or Accidental Injury to any third party; or
- (b) Accidental Property Damage to any third party.

We will pay up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL DEFINITION

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section C8 – Personal Liability for any of the following:

1. 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;
2. Property Damage to property belonging to or held in trust by You, or while in Your custody or control;
3. any liability assumed under contract;
4. liability arising out of any wilful, malicious or unlawful act or omission on Your part;
5. liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of vehicles, aircraft, firearms or animals;
6. 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;
7. any criminal proceedings taken against You whether You are actually convicted or not;
8. liability arising out of the transmission of communicable disease by You;
9. the possession or use of any controlled substance/drugs unless prescribed by a Doctor;
10. sexual molestation, corporal punishment, physical or mental abuse; or
11. pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section D – Supplementary Benefits

D1 – Automatic Extension of Cover

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; or
- (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.

D2 – 24 Hour Emergency Assistance

The services provided under this section are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by You:

Travel Assistance Services:

- (a) Embassy/Interpreter Referral
- (b) Lost Baggage Assistance
- (c) Lost Passport Assistance
- (d) Legal Referral
- (e) Loss Reporting Assistance
- (f) Emergency Reservation for Airline and Hotel

Medical Assistance Services:

- (a) Telephone Medical Advice

- (b) Medical Service Provider Referral
- (c) Arrangement of Hospital Admission
- (d) Monitoring of Medical Condition during hospitalization

D3 – Terrorism Extension

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 Sections A to E (except Section C1 - Travel Cancellation and Travel Postponement and Section E4 - Travel Cancellation and Travel Postponement due to COVID-19) up to the maximum sum insured specified in the Benefit Schedule for the said sections, 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.

ADDITIONAL CONDITIONS

- (a) Our maximum liability in respect of all Insured Persons shall not exceed five million Brunei Darussalam dollars (B\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the Limit of Benefit(s) Payable 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). All other terms, conditions and exclusions of this Policy continue to apply.

Section E – COVID-19 Cover

E1 – Overseas Medical Expenses due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a direct result of COVID-19 and as diagnosed by a Doctor who is directly treating, testing or, attending to the Your medical circumstances, We will cover You in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalization and medical arrangement up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

ADDITIONAL CONDITIONS

If due to reasons beyond the Insured Person's control, You are unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse You up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section E1 – Overseas Medical Expenses due to COVID-19 for any of the following:

1. any further expenses incurred by the Insured Person if We wish to return the Insured Person back to Brunei Darussalam, but the Insured Person refuses (where in the opinion of the treating Doctor and Chubb Assistance, the Insured Person is fit to travel);
2. 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 sustained;
3. any expenses incurred in relation to treatment by an Alternative Medical Physician;
4. any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice;
5. expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests; or
6. any expenses covered under any government sponsored scheme or project.

E2 – Overseas Hospital Confinement Benefit due to COVID-19

If, during the Period of Insurance, While You are on the Journey, You are necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility Overseas as a result of COVID-19, and as diagnosed by a Doctor who is directly

treating, testing or, attending to Your medical circumstances, 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.

The daily Benefit amount shall be paid for each complete day twenty-four (24) hours of Confinement from the third (3rd) day of Confinement and up to the maximum Benefit specified in the Benefit Schedule.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

ADDITIONAL CONDITIONS

Overseas Hospital Confinement Benefit due to COVID-19 shall be payable only if the following conditions are met:

- (a) after a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

ADDITIONAL EXCLUSIONS:

We will not pay under Overseas Hospital Confinement Benefit due to COVID-19 for any of the following:

1. any Confinement in Brunei Darussalam ; or
2. first forty-eight (48) hours of the Confinement.

E3 – Repatriation of Mortal Remains due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person suffers death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Brunei Darussalam or his/her Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to the Insured Person's estate the actual expenses incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum Benefit specified in the Benefit Schedule.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section E3 – Repatriation of Mortal Remains due to COVID-19 for any of the following:

1. 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 a scheduled trip;
2. any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section;
3. any treatment performed or ordered by a person who is not a Doctor;
4. any expenses incurred in relation to treatment that can be reasonably delayed until the Insured Person return to Brunei Darussalam; and
5. any expenses which are recoverable from any other insurance coverage that You are entitled to.

E4 – Travel Cancellation and Travel Postponement due to COVID-19

Travel Cancellation due to COVID-19

If You are forced to cancel 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, We will reimburse You in respect of Cancellation Expenses up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. 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.

ADDITIONAL DEFINITION

COVID-19 Specified Cause means

- (a) You or Your Travel Companion is diagnosed with COVID-19 and certified by a Doctor as unfit to travel; or
- (b) the death of Your Family Member or Travel Companion due to COVID-19 which resulted in You cancelling the Journey; or

- (c) You or Your Travel Companion serving a Compulsory Quarantine order given by the government to close contacts of a COVID-19 positive case, which is enforceable by law. And as a result of such order, You or Your Travel Companion missed the Scheduled Departure Date.

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) under the Policy who continue with the Journey.

Travel Postponement due to COVID-19

If You are forced to postpone Your Journey as the direct and necessary direct result of any COVID-19 Specified Cause (as defined in Travel Cancellation due to COVID-19) occurring within fifteen (15) days prior to the Scheduled Departure Date, We will reimburse You in respect of Postponement Expenses up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy. 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.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section E4 - Travel Cancellation and Travel Postponement due to COVID-19 for any of the following:

1. any change of plans on the Insured Person's part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person has made his/her travel arrangements;
5. any loss that is covered by any 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;
6. 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;
7. 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); or
8. compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

E5 – Travel Curtailment due to COVID-19

If, during the Period of Insurance, while You are on a Journey, You are forced to curtail or alter the itinerary of any part of a planned Journey, as the direct and necessary result of any of the COVID-19 Specified Cause (as defined Section E4 – Travel Cancellation and Travel Postponement due to COVID-19) which takes place during the Journey, We will pay 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. This coverage is effective only if this Policy is purchased before the Insured Person became aware of any circumstances which could lead to the disruption of a planned Journey.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section E5 – Travel Curtailment due to COVID-19 for any of the following:

1. any change of plans on the Insured Person's part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
2. financial circumstances of the Insured Person or a Family Member;
3. any business or contractual obligations of the Insured Person or a Family Member;
4. Financial Default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person has made his/her travel arrangements;

5. any loss that is covered by any 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;
6. 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;
7. 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 strike control points); or
8. compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

E6 – Emergency Medical Evacuation & Repatriation due to COVID-19

If, during the Period of Insurance, whilst You are on a Journey, You:

- (a) are diagnosed with COVID-19 by a Doctor who is directly treating, testing or, attending to Your medical circumstances, and this is further validated by the designated Doctor appointed by Chubb Assistance; and
- (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 being diagnosed with COVID-19; We may, based on the advice of the designated Doctor appointed 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.

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. 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 Brunei Darussalam.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum Benefit specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If due to reasons beyond Your control, that You are unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital where the Insured Person was transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

ADDITIONAL EXCLUSIONS

In addition to Part 4 – General Exclusions, We will not pay under Section E6 – Emergency Medical Evacuation & Repatriation due to COVID-19 for any of the following:

1. 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 a scheduled trip;
2. any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section;
3. any treatment performed or ordered by a person who is not a Doctor; and
4. any expenses incurred in relation to treatment that can be reasonably delayed until the Insured Person return to Brunei Darussalam.