

Chubb Premier Travel Cover Single Trip (Plan 1)

Policy Wording

CHUBB®

Benefit Schedule

Benefits		Single Trip - Return Journey	Single Trip - One Way Journey
Personal Accident Benefits		Maximum Sum Insured (S\$)	Maximum Sum Insured (S\$)
Section 1A	Accidental Death and Permanent Disablement		
	- Insured Person (12 years old to 65 years old)	200,000	100,000
	- Insured Person (above 66 years old)	100,000	50,000
	- Insured Person (1 day old to below 12 years old)	100,000	50,000
Section 1B	Accidental Death and Permanent Disablement (Flight Only)		
	- Insured Person (12 years old to 65 years old)	400,000	Not Applicable
	- Insured Person (above 66 years old)	200,000	
	- Insured Person (1 day old to below 12 years old)	200,000	
Section 1C	Additional Accidental Death and Permanent Disablement Benefit for Cathay Members		
	- Insured Person (12 years old to 65 years old)	50,000	Not Applicable
	- Insured Person (above 66 years old)	25,000	
	- Insured Person (1 day old to below 12 years old)	Not Applicable	
Section 2	Child Education Grant	5,000	Not Applicable
Medical and Travel Inconveniences Benefits			
Section 3	Overseas Medical Expenses		
	- Insured Person (12 years old to 65 years old)	1,000,000	50,000
	- Insured Person (above 66 years old)	200,000	10,000
	- Insured Person (1 day old to below 12 years old)	200,000	10,000
Section 4	Continuation of Medical Treatment After Return to Singapore		
	- Insured Person (12 years old to 65 years old)	15,000	Not Applicable
	- Insured Person (above 66 years old)	7,500	
	- Insured Person (1 day old to below 12 years old)	7,500	
Section 5	Alternative Medical Expenses in Overseas and in Singapore	750	Not Applicable
Section 6	Overseas Hospital Confinement (S\$200 per day)	20,000	Not Applicable
Section 7	Hospital Confinement In Singapore (S\$200 per day)	6,000	Not Applicable
Section 8	Chubb Assistance - Emergency Medical Evacuation		
	- Insured Person (12 years old to 65 years old)	Unlimited	Not Applicable
	- Insured Person (above 66 years old)	200,000	
	- Insured Person (1 day old to below 12 years old)	200,000	
Section 9	Chubb Assistance - Repatriation of Mortal Remains		
	- Insured Person (12 years old to 65 years old)	Unlimited	100,000
	- Insured Person (above 66 years old)	200,000	20,000
	- Insured Person (1 day old to below 12 years old)	200,000	20,000
Section 10	Chubb Assistance - Direct Repatriation of Mortal Remains to Home Country		
	- Insured Person (12 years old to 65 years old)	Unlimited	100,000
	- Insured Person (above 66 years old)	200,000	20,000
	- Insured Person (1 day old to below 12 years old)	200,000	20,000
Section 11	Hospital Visit Overseas	10,000	Not Applicable
Section 12	Compassionate Visit Overseas	10,000	Not Applicable

Benefits		Single Trip - Return Journey	Single Trip - One Way Journey
Medical and Travel Inconveniences Benefits		Maximum Sum Insured (S\$)	Maximum Sum Insured (S\$)
Section 13	Child Protector	10,000	Not Applicable
Section 14	Emergency Mobile Phone Charges	Actual Cost	Not Applicable
Section 15	Journey Cancellation	15,000	10,000
Section 16	Journey Postponement	1,500	1,000
Section 17	Journey Curtailment	15,000	Not Applicable
Section 18	Credit Card Indemnity	2,000	Not Applicable
Section 19	Personal Property and Baggage (Maximum S\$500 per article)	5,000	Not Applicable
	Sub-limit for Jewellery Coverage	750	
Section 20	Baggage Delay (S\$200 per every 6 consecutive hours)	1,200	Not Applicable
Section 21	Personal Money and Travel Documents (Maximum S\$300 for loss of Money)	5,000	Not Applicable
Section 22	Travel Delay (S\$200 per every 6 consecutive hours of delay)	1,000	Not Applicable
Section 23	Flight Diversion (S\$100 per every 6 consecutive hours of delay)	800	Not Applicable
Section 24	Travel Misconnection (S\$200 per every 6 consecutive hours of delay)	500	Not Applicable
Section 25	Personal Liability	2,000,000	Not Applicable
Section 26	Legal Expenses	150,000	Not Applicable
Section 27	Home Guard	10,000	Not Applicable
Section 28	Rental Vehicle Excess	1,000	Not Applicable
Section 29	Pet Care	1,000	Not Applicable
Section 30	Golf		Not Applicable
	(a) Hole-in-One	750	
	(b) Golf Equipment	1,000	
	(c) Unused Green Fees	1,000	
Section 31	Loss of Frequent Flyer Points	750	500
COVID-19 Benefits			
Section 32A	Overseas Hospitalisation and Medical cost due to COVID-19	300,000	Not Applicable
Section 32B	Emergency Medical Evacuation due to COVID-19		
Section 32C	Repatriation of Mortal Remains due to COVID-19		
Section 32D	Journey Cancellation due to COVID-19	6,000	3,000
Section 32E	Journey Curtailment due to COVID-19	3,000	Not Applicable
24-Hour Worldwide Medical Emergency Assistance Hotline		Included	Included
24-Hour Travel Advice Hotline		Included	Included

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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 a bodily injury resulting from an Accident which is not an illness 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.

Alternative Medical Expenses means the reasonable expenses for treatments of Bodily 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 licence 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 Us.

Asia Miles means the travel reward programme operated by Asia Miles Limited, of which Cathay Pacific Airways Limited is an airline partner.

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

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

Child(ren) means Your unmarried dependent child(ren) who is/are at least one (1) day old and not older than twelve (12) years old.

Chubb Assistance means our appointed service provider which can be contacted at +65 6836 2922.

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

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

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

Confined or Confinement means Confinement in 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 and for this purpose, **Day of Confinement** shall mean a period for which the Hospital charges for room and board.

COVID-19 Medical Expenses means usual, reasonable and customary Doctor's fees, ambulance services, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred and as arranged directly by Chubb Assistance or its authorised representative.

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 Your condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon duly registered and practising within the scope of his or her 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.

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 means any sports or sporting activities that presents 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, parent, great grandparent, great grandparent-in-law, parent-in-law, grandparent, grandparent-in-law, child(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

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

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a 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 nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
- (e) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

Hospital shall not include the following:

- (a) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a hospital;
- (b) a health hydro or nature cure clinic;
- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics;
- (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 has been paid or agreed to be paid.

For a “Family” Plan, the Insured Persons are:

- (a) a maximum of two (2) adults who need not be related; and/or
- (b) any number of Your Child(ren), grandchild(ren), niece, nephew or cousin who is/are at least one (1) day old and not older than twelve (12) years old.

The Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) in a “Family” Plan must be accompanied by at least one (1) of the insured adults under that Policy for any Journey made during the Period of Insurance.

Journey means a One Way Journey or a Return Journey. A Journey must commence from Singapore on the Effective Date.

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.

Main Insured Person means the person named as the Main Insured Person in the Certificate of Insurance.

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 (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) meters 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;

but does not mean You undertaking voluntary work for a charitable organisation unless You are receiving remuneration for this work or if it involves construction work and usage of machinery or working more than three (3) meters above the ground.

Cathay Members means Cathay members managed and operated by Cathay Pacific Airways Limited.

Medical Expenses means usual, reasonable and customary Doctor’s fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness.

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

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

One Way Journey means a one way trip commencing from Singapore to a destination Overseas, and shall commence three (3) hours prior to the departure of the Scheduled Flight and terminate three (3) hours after arrival of the Scheduled flight at the destination.

Other COVID-19 Medical Centre means any government-designated health facilities in which the Ministry of Health or equivalent authority has authorised to provide care and medical treatment to those suffering from COVID-19.

Overseas means anywhere outside Singapore, but excluding Cuba.

Partner means spouse or de-facto with whom You have been living permanently with 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 one hundred and eighty (180) consecutive days of the Accident in which such Accidental Injury was sustained, and:

- (a) falls into one (1) of the categories listed in the Table of Benefits under Section 1; 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, beyond hope of improvement.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within one hundred and eighty (180) 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 from which there is no hope of improvement.

Pre-existing Condition means any condition which:

- (a) You received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement of a Journey;
- (b) medical advice or treatment was recommended by a Doctor within twelve (12) months period preceding the commencement of a Journey; or
- (c) You should reasonably be aware of within twelve (12) months period preceding the commencement of a Journey.

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

Policy Wording means this document.

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.

Return Journey means a return trip made during the Period of Insurance by You commencing from Singapore to a destination Overseas and back, and shall commence from the time You leave Your home or usual place of employment in Singapore to commence the trip and shall terminate at the time You return to Your home or usual place of employment in Singapore, or the end date of the Period of Insurance, whichever is earlier.

Resident In-patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) 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 You commence Your Journey as set out in Your travel itinerary.

Sickness means a sickness or disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury.

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

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 labor dispute.

Travel Companion means a person who has travel bookings to accompany You on a Journey. A Travel Companion must be an Insured Person of a travel insurance policy underwritten by Us for the same Journey.

We, Our, Us means the insurer Chubb Insurance Singapore Limited.

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

Zone means:

Zone 1: China, Taiwan, Hong Kong SAR, Macao SAR, Malaysia, Philippines and Thailand.

Zone 2: Rest of the world (including Zone 1) except Cuba and the countries and territories defined under Zone 3.

Zone 3: America - including Latin America, USA and Canada (except Cuba).

Part 2 Eligibility

To be eligible for cover under this Policy:

- (a) You must be at least one (1) day old and
- (b) You and/or Your Partner must be at least eighteen (18) years old at the time You apply for this insurance.

Part 3 Scope and Limits of Cover and Benefits

Section 1 - Choice of Plans

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

Geographical Cover

- (a) if Zone 1 cover has been chosen, only Journeys to countries and territories defined under Zone 1 will be covered under this Policy;
- (b) if Zone 2 cover has been chosen, only Journeys to countries and territories defined under Zone 2 will be covered under this Policy;
- (c) if Zone 3 cover has been chosen, only Journeys to countries and territories defined under Zone 3 will be covered under this Policy;

Benefits

- (d) the maximum sum insured will vary according to “One Way Journey” and “Return Journey”.

Section 2 - Commencement of Coverage

Coverage under Section 15 and 31 of Part 7 - Journey Cancellation and Loss of Frequent Flyer Points is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later and shall terminate on commencement of the Journey.

Coverage under Section 16 of Part 7 - Journey Postponement, insurance is effective upon the issuance of the Certificate of Insurance or within thirty (30) days prior to the Scheduled Departure Date, whichever is later, and shall terminate upon postponement of the planned Journey.

Coverage under Section 32D - Journey Cancellation due to COVID-19 is effective upon the issuance of the Certificate of Insurance or within fifteen (15) days prior to the Scheduled Departure Date, whichever is later and shall terminate on commencement of the Journey. For all other sections, insurance commences upon commencement of a Journey.

Section 3 - Limits of Coverage

- 1. This Policy shall terminate on the earliest of the following events:
 - (a) upon the expiry of Period of Insurance; or
 - (b) when You cease to satisfy any of the eligibility requirements; or
 - (c) upon Your death.
- 2. You will only be covered for the Period of Insurance as specified 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 12.00 a.m. on the one hundred and eighty-first (181st) day after the commencement of the Journey.

3. For coverage under Section 32 - COVID-19 Benefits, You will only be covered for the the Period of Insurance as stated in the Policy Schedule up to a maximum of thirty (30) consecutive days for Your Journey and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the thirty-first (31st) day after the commencement of the Your Journey.

Section 4 - Automatic Policy Extension

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

- (a) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by Chubb Assistance 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 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 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 thirty (30) days for events (a) and (b) above and up to seven (7) days for event (c) above.

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, civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) Any nuclear reaction or contamination, ionising rays or radioactivity.
 - (c) Any wilful or intentional acts by You whether sane or insane, mental and nervous disorders, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
 - (d) 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, other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore.
 - (e) 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) private white water rafting grade 4 and above;
 - (vi) Mountaineering;
 - (vii) trekking (including mounting trekking) above three thousand (3000) meters; 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 as specified under Your PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and You must not be diving alone.
 - (f) Any condition, which is or 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.
 - (g) Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
 - (h) Intoxication by alcohol or drugs not prescribed by a Doctor.

- (i) 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.
- (j) 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.
- (k) Travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (l) Any Pre-existing Conditions.
- (m) Any government prohibition, regulation or intervention.
- (n) You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding any injury or minimizing any claim under the Policy.
- (o) You 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.
- (p) Any condition which results from or is a complication of venereal disease.
- (q) 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 or before the trip was booked;
- (r) Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.

2. Sanctions Exclusions Applicable under this Policy

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

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

Part 5 Special Conditions

1. Premium

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

2. Addition of Insured Person

No person shall be covered by Your Policy unless such person is specifically named as an Insured Person. Additional premium will be charged for each additional Insured Person included under this Policy prior to commencement of Journey and evidenced by a written endorsement to this Policy.

3. Extension and Expansion of Coverage

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

If, whilst You are on a Journey and due to unforeseen circumstances requiring an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subjected to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under this Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

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

4. Group Policy

For a group of individual Insured Person(s) who are travelling on the same Journey, a group policy may be issued and all the Insured Person(s) must depart and return on the same day for that Journey.

5. Notification Requirement

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

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us 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

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. Conditions Precedent to Liability

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

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

4. Coverage Validity

You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

5. 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.

6. Legal Action

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

7. Misrepresentation

This Policy shall be voidable 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.

8. Consequences of Breach of Duty, Fraud 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) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You did not notify Us.

9. Due Diligence

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

10. Claims Procedure

Written notice must be given to Us at www.chubbclaims.com.sg.

If the Insured Person, or the Insured Person's legal representative wants to make a claim, they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - (i) original receipts for any expenses incurred that are being claimed;
 - (ii) any reports that have 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 the Insured Person's Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the incident taking place which gives rise to the claim; and
- (d) provide any documents or evidence required by Us to verify the claim at Your expense.

We may have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one. In the event the Doctor whom We appoint determines that the Confinement, or medical leave or period of medical leave, given by the Insured Person's Doctor, was unreasonable or unnecessary, We will only pay to the Insured Person such benefit based on the Confinement, period of Confinement, or medical leave or period of medical leave determined to be reasonable by the Doctor appointed by Us.

11. 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 6, Section 8 - Chubb Assistance - Emergency Medical Evacuation, Section 9 - Chubb Assistance - Repatriation of Mortal Remains and Section 10 - Chubb Assistance - Direct Repatriation of Mortal Remains to Home Country. The receipt of any benefit payable under this Policy by You shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit.

12. Termination For Non-Payment of Premium

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

13. 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.

14. No Multiple Policies

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

15. Compliance With Policy Provisions

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

16. Other Insurances and Refund or Reimbursement From any other Source

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

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

17. 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.

18. Notice of Trust or Assignment and Third Party Rights

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

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

19. Disputes

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

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

20. Governing Law

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

21. Interest

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

22. Currency

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

23. Clerical Error

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

24. Policy Owners' Protection Scheme

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

25. Personal Data Protection Consent

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

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

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

26. Modification

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

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

Part 7 Benefits

We will only pay for one (1) benefit under the respective Sections below:

- (a) Section 1A or 1B
- (b) Sections 15 or 16 or 17 or 32D or 32E
- (c) Sections 19 or 20 or 30
- (d) Sections 22 or 24

Section 1A - Accidental Death and Permanent Disablement

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

Section 1B - Accidental Death and Permanent Disablement (Flight Only)

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.

Section 1C - Additional Accidental Death and Permanent Disablement Benefit For Cathay Members

If, during the Period of Insurance, You are a valid Cathay members and You sustain Accidental Injury whilst on a Journey 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 an additional compensation according to the scale stated in the Table of Benefits below and up to the maximum sum insured in the Benefit Schedule, subject to the terms and conditions of this Policy.

Table of Benefits

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

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

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

No payment will be made for any loss caused by or resulting from Sickness.

Section 2 - Child Education Grant

If, during the Period of Insurance, whilst You are on a Journey, You sustain Accidental Injury which results in Accidental Death under Section 1A - Accidental Death and Permanent Disablement or Section 1B - Accidental Death and Permanent Disablement (Flight Only), and You have surviving Child(ren), We will pay the maximum sum insured specified in the Benefit Schedule for each Child up to a maximum of four (4) Children subject to the terms and conditions of this policy.

Section 3 - Overseas Medical Expenses

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

Additional Condition

We have the option of returning You to Singapore, if the cost of Overseas medical and/or additional expenses are likely to exceed the cost of returning You to Singapore, subject always to medical advice provided by Chubb Assistance. If We return You to Singapore, the maximum sum insured under Section 4 - Continuation of Medical Treatment After Return to Singapore shall apply. We may 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

We will not pay under Section 3 - Overseas Medical Expenses for any of the following:

- Any further expenses incurred by You if We wish to return You to Singapore but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel).
- Any expenses relating to any treatment for Accidental Injury where such treatment was first sought more than thirty-one (31) days from the time the Accidental Injury 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 relating to specialist treatment not prescribed or referred by a Doctor in general practice.
5. Any expenses incurred in relation to treatment by an Alternative Medical Physician.

Section 4 - Continuation of Medical Treatment After Return to Singapore (Applicable to Return Journey Only)

If, during the Period of Insurance, whilst You are on a Journey, You sustain Accidental Injury or Sickness and You have sought medical treatment and/or dental treatment Overseas or You are immediately Confined in a Hospital upon returning to Singapore, You may continue to seek medical and/or dental treatment in Singapore up to thirty-one (31) consecutive days from the date of Your return to Singapore. We will reimburse You up to the maximum sum insured specified in the Benefit Schedule for Medical Expenses and/or Dental Expenses as a result of Accidental Injury necessarily incurred in Singapore.

Additional Exclusions

We will not pay under Section 4 - Continuation of Medical Treatment After Return to Singapore for any of the following:

1. If You did not seek any medical and/or dental treatment Overseas.
2. 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.
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 relating to any specialist treatment not prescribed or referred by a Doctor in general practice.
5. Any expenses incurred in relation to treatment by an Alternative Medical Physician.

Section 5 - Alternative Medical Expenses In Overseas and In Singapore (Applicable to Return Journey Only)

If, during the Period of Insurance, whilst You are on a Journey, You sustain Accidental Injury or Sickness and You have sought medical treatment from an Alternative Medical Physician whilst Overseas, You may continue to seek medical treatment from an Alternative Medical Physician in Singapore within thirty-one (31) days from the date of Your return to Singapore, 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 Exclusion

We will not pay under Section 5 - Alternative Medical Expenses in Overseas and in Singapore for any expenses relating to any treatment for Accidental Injury or Sickness where such treatment was first sought more than sixty (60) days from the time the Accidental Injury or Sickness was first sustained.

Section 6 - Overseas Hospital Confinement

If, during the Period of Insurance, whilst You are on a Journey, You are necessarily Confined in a Hospital Overseas as a result of Accidental Injury or Sickness, We will pay You the relevant Benefit up to the maximum sum insured 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 (24 hours) of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each 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:

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

Additional Exclusions

We will not pay under Section 6 - Overseas Hospital Confinement for any of the following:

1. Any expenses relating to any treatment or aid obtained in Singapore.
2. Any expenses relating to Confinement for any surgery or medical treatment, which in the opinion of a Doctor, could reasonably have been delayed until Your return to Singapore.

Section 7 - Hospital Confinement In Singapore (Applicable to Return Journey Only)

If, during the Period of Insurance, whilst You are on a Journey, and as a result of Accidental Injury or Sickness, You are immediately hospitalised upon return to Singapore, We will pay You the relevant Benefit up to maximum sum insured 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 (24 hours) of Confinement from the first day of Confinement and up to the maximum sum insured specified in the Benefit Schedule.

For this purpose, each 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:

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

Section 8 - Chubb Assistance - Emergency Medical Evacuation

If, during the Period of Insurance and whilst 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 Singapore.

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 Definition

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

Additional Exclusions

We will not pay under Section 8 - Chubb Assistance - Emergency Medical Evacuation 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 8.
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 You return to Singapore.

Section 9 - Chubb Assistance - Repatriation Of Mortal Remains

If, during the Period of Insurance, whilst You are on a Journey, You suffer death as a result of Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore.

We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

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

Additional Exclusions

We will not pay under Section 9 - Chubb Assistance - 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.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 10 - Chubb Assistance - Direct Repatriation of Mortal Remains to Home Country

If, during the Period of Insurance, whilst You are on a Journey, You suffer death as a result of Accidental Injury or Sickness, Chubb Assistance, or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to 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. All payments made by Us shall not exceed the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

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

Additional Exclusions

We will not pay under Section 10 - Chubb Assistance - Direct Repatriation To Home Country 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.
2. Any expenses incurred for the transportation of Your remains not approved and arranged by Chubb Assistance or its authorised representative.

Section 11 - Hospital Visit Overseas

If, during the Period of Insurance, whilst You are on a Journey, 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 is with You, We will indemnify You for hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) 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 maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness and acceptance by Chubb Assistance of Your inability to continue Your Journey.

Section 12 - Compassionate Visit Overseas

If, during the Period of Insurance, whilst You are on a Journey, You sustain Accidental Injury or Sickness which results in death and no adult is with You, We will indemnify the travel expenses (economy return travel ticket) and ordinary room accommodation expenses in any reasonable hotel outside Singapore necessarily incurred for one (1) Family Member, relative or friend to assist in the final arrangement of Your death, up to the maximum relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit does not cover any other incidental expenses and/or charges that are incurred by Your Family Member, relative or friend, such as but not limited to cost of other transport, upgrades, drinks, meals and optional/additional room services.

Section 13 - Child Protector

If, during the Period of Insurance, whilst 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 air travel) expenses necessarily incurred for one (1) relative or friend residing in Singapore to accompany Your Child(ren) back to Singapore, up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 14 - Emergency Mobile Phone Charges

If, during the Period of Insurance, whilst You are on a Journey, You suffer Accidental Injury or Sickness and incur charges for personal mobile phone used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during a medical emergency, and for which a medical claim has been submitted under Section 3, We will indemnify You in respect of Emergency Mobile Phone Charges up to the maximum sum insured specified in the Benefit Schedule.

Additional Condition

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

Additional Exclusion

We will not pay under Section 14 - Emergency Mobile Phone Charges for any public telephone charges using an international calling card.

Section 15 - Journey 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 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:

- (a) You dying or becoming ill or sustaining Accidental Injury rendering You unfit to travel in the opinion of a Doctor;
- (b) the death, of Your Family Member or Travel Companion, or Accidental Injury or Sickness of such person which the Doctor certified as being life-threatening and which resulted in You cancelling Your trip;
- (c) compulsory jury service, subpoena or hijack of You or Travel Companion;
- (d) cancellation of scheduled Public Conveyance services consequent upon Strike, Riot or Civil Commotion;
- (e) Your residence in Singapore becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises on the Scheduled Departure Date;
- (f) due to Natural Disasters which prevent You from commencing or continuing Your Journey.

Whereby, for paragraphs (a) to (d), the events mentioned occur within thirty (30) days before the Scheduled Departure Date, for paragraph (e), the event occurs within seven (7) days before the Scheduled Departure Date and for paragraph (f) the event occurs within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority.

Cancellation Expenses means loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract.

Section 16 - Journey Postponement

If, You are forced to postpone Your Journey as the direct and necessary result of any Specified Cause (as defined in Section 15) 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.

Additional Definition

Postponement Expenses mean the resulting administrative charges incurred to postpone Your Journey:

- (a) which full payment was made by You;
- (b) for which You are legally liable for; and
- (c) which are not recoverable from any other source.

Section 17 - Journey Curtailment

If, during the Period of Insurance, 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 15) occurring up to thirty (30) days prior to the Scheduled Departure Date, We will indemnify 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 become aware of any circumstances which could lead to the disruption of Your Journey.

Additional Definitions

Curtailment Expenses means:

- (a) loss of deposits, advance payments for accommodation or other charges (excluding cost of the original travel ticket for returning to Singapore), which have not been and will not be used but become forfeited or payable under contract;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; or
- (c) additional travel (limited to economy class fare) expenses 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.

Additional Exclusions

We will not pay under Section 15 - Journey Cancellation, Section 16 - Journey Postponement and Section 17 - Journey Curtailment for any of the following:

1. Any change of plans on Your part or that of any other person to travel.
2. You, Your Family Member or Travel Companion's financial circumstances or any contractual or business obligation.
3. Financial default (whether full or partial suspension of operations due financial circumstances following a filing of bankruptcy) or failure to provide promised services by the person, agency, tour operator or organisation in Singapore with whom You made Your travel arrangements.
4. 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.

Section 18 – Credit Card Indemnity

If, during the Period of Insurance, whilst You are on a Journey, You sustain financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than You, We will reimburse You for 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) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your credit, charge or bankers card(s).
- (c) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 19 – Personal Property and Baggage

If, during the Period of Insurance, whilst You are on a Journey, You sustain loss of or damage to Your Personal Property and Baggage due to robbery, burglary, theft or threat of violence,

We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

- (a) We will only pay You up to a maximum of five hundred dollars (\$500) for any one (1) article or a pair or a set of articles, up to a maximum of seven hundred and fifty dollars (\$750) for any one (1) article or a pair or a set of Jewellery and/or up to a maximum of one thousand dollars (\$1,000) for Portable Computers.
- (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 for loss of or damage to Your baggage that is checked in and tagged under Your name by the airline or service provider. Any claim 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 this Section 19 - 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

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

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

Portable Computers means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Public Place means any place the public has access to.

Additional Exclusions

We will not pay under Section 19 - Personal Property and Baggage for any of the following:

1. loss of or damage of property caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss of or damage of property 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 of or damage to 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 of or damage arising from confiscation or retention by customs or other officials;
5. loss of or damage to property as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure such property;
6. loss of or damage to Jewellery and 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 of or damage not reported to either the police or relevant authority within the jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss of or damage;
10. loss of 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 insured under any other insurance policy, or otherwise reimbursed by a common carrier or a hotel;
12. loss of or damage to property left unattended in a Public Place;
13. 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, bicycles and other conveyances or equipment or parts pertaining to such conveyances;
- (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, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (f) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (g) cards, including but not limited to credit card(s), cash card, identity card, Ez-Link card, driving licence;
- (h) contraband;
- (i) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (j) hired or leased equipment;
- (k) any consumable and/or perishable item(s);

- (l) computers (including software and accessories) other than Portable Computers;
- (m) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);
- (n) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s);
- (o) derangement or breakage of fragile or brittle articles;
- (p) Golf Equipment (as defined in section 30).

Section 20 - Baggage Delay

If, during the Period of Insurance, whilst You are on a Journey, Your checked-in baggage(s) is/are delayed by a Public Conveyance operator and is/are 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(s) is/are delayed upon returning to Singapore for a minimum of six (6) hours, We will pay You a maximum of two hundred dollars (\$200) for the baggage delay.

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 Condition

We will only pay You up to the maximum sum insured specified in the Benefit Schedule regardless of the number of Insured Persons in a Family Plan stated in the Certificate of Insurance for the same Journey.

Section 21 - Personal Money and Travel Documents

If, during the Period of Insurance, whilst You are on a Journey, You sustain loss of or damage to Your Travel Documents and Money due to robbery, theft or burglary or any attempt thereof, We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

- (a) We will only pay You up to a maximum of three hundred dollars (S\$300) for loss of Money;
- (b) We will only pay up to a maximum of five hundred dollars (S\$500) regardless of the number of Insured Persons in a Family Plan stated in the Certificate of Insurance for the same Journey;
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of such loss. Any claims must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss;
- (d) You must take every possible safeguard to ensure the security of Your Travel Documents and Money.

Additional Definitions

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

Travel Documents means passport, visas, travel tickets, Cathay Members Card(s) or driving licence.

Additional Exclusions

We will not pay under Section 21 - Personal Money and Travel Document for any of the following:

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

Section 22 - Travel Delay

If, during the Period of Insurance, whilst 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 from the time specified in the travel itinerary supplied to You due to:

- (a) strike or industrial action;
- (b) adverse weather conditions;
- (c) mechanical breakdown/derangement of the Public Conveyance;
- (d) due to grounding of the Public Conveyance as a result of mechanical or structural defect;
- (e) any event leading to airspace restriction or airport closure.

We will pay You the relevant Benefit for every six (6) consecutive hours of delay (the delay being calculated from the scheduled departure time specified in the itinerary and the actual departure time of the Public Conveyance), 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 Singapore, the delay is in Singapore for the same reasons listed above, and this Policy is purchased before You become aware of any circumstance which could lead to disruption of Your Journey, We will pay to You a maximum of two hundred dollars (S\$200) after six (6) consecutive hours of delay.

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 Exclusions

We will not pay under Section 22 - Travel Delay for any of the following:

- 1. Your failure to check in according to the itinerary supplied to You;
- 2. Strike or industrial action existing on the date You applied for cover under this Policy;
- 3. Your late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to strike or industrial action).

Section 23 - Flight Diversion

If, during the Period of Insurance, whilst You are on a Journey, the Public Conveyance in which You had arranged to travel is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to You due to any event leading to airspace restriction or airport closure or adverse weather conditions, We will pay You the relevant Benefit for every full six (6) consecutive hours of diversion (the diversion being calculated from the actual arrival time of the Public Conveyance from the scheduled arrival time specified in the itinerary) 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 aircraft or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Section 24 - Travel Misconnection

If, during the Period of Insurance, whilst You are on a Journey, Your confirmed onward travel connection Overseas is missed at the transfer point due to any event leading to airspace restriction or airport closure or the late arrival of Your incoming confirmed connecting scheduled Public Conveyance and no onward transportation is available to You within six (6) consecutive hours of Your actual arrival time, We will pay You the relevant Benefit for every full six (6) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival time to Your actual departure time) up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

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 departure time of the next available Public Conveyance.

Section 25 – Personal Liability

If, during the Period of Insurance, whilst 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 of any third party.

We will indemnify You 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

We will not pay under Section 25 – 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.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, firearms or animals.
7. 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.
8. Any criminal proceedings taken against You whether You are actually convicted or not.
9. Liability arising out of the transmission of communicable disease by You.
10. The possession or use of any controlled substance/drugs unless prescribed by a Doctor.
11. Sexual molestation, corporal punishment, physical or mental abuse.
12. Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.

Section 26 – Legal Expenses

If, during the Period of Insurance, whilst You are on a Journey, You incur legal expenses as a result of false arrest or wrongful detention by any government or public authority, We will reimburse You up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 27 – Home Guard

If, during the Period of Insurance, whilst You are on a Journey, and Your home is vacant, We will indemnify You for loss of or damage to Home Contents kept in Your place of residence, arising out of any one of the following perils, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy:

- (a) fire, lightning, thunderbolt, subterranean fire;
- (b) explosions;
- (c) aircraft and other aerial devices or articles dropped therefrom;

- (d) impact by:
 - (i) any vehicle, plant, machinery and equipment;
 - (ii) falling trees or branches but not loss or damage caused by falling or lopping of trees by or on Your behalf;
 - (iii) breakage or collapse of television and radio aerials, aerial fittings and masts;
- (e) bursting or overflowing of domestic water tanks, apparatus or pipes (forming part of the domestic fixed water system), washing machine or water mains;
- (f) theft, but only if accompanied by forcible and violent breaking into or out of the place of residence, or any attempt thereat;
- (g) riot, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbances;
- (h) malicious act of person(s) other than by a member of Your family or by any person lawfully in the residence.

Additional Conditions

- (a) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.
- (b) In the event of loss or damage to any Home Contents forming part of a pair or set, Our liability shall not exceed a proportionate part of the value to the pair or set.

Additional Definition

Home Contents means all description of household goods, personal effects and possessions of You and Your Family Members.

Additional Exclusions

We will not pay under Section 27 - Home Guard for any of the following:

- 1. in respect of shortage due to error, omission, exchange or depreciation in value;
- 2. escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if Your place of residence is unoccupied;
- 3. theft during or after the occurrence of a fire;
- 4. the burning of property through the order of any public authority; or
- 5. perishable items.

Section 28 - Rental Vehicle Excess

If, during the Period of Insurance, whilst You are on a Journey, You become legally liable to pay a rental vehicle insurance excess as a result of an Accidental collision involving, or theft of, a rental vehicle whilst in Your control, We will reimburse You for the excess, up to the maximum sum insured specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

- (a) The rental vehicle must be rented from a licensed rental agency.
- (b) As part of the hiring arrangement You must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- (c) You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

You must be the named driver of the rental vehicle at the time of the Accidental collision.

Additional Exclusions

We will not pay under Section 28 - Rental Vehicle Excess for any of the following:

1. Loss of or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. Loss of or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 29 - Pet Care

If, during the Period of Insurance, whilst You are on a Journey, You are prevented from completing the return leg of a Journey as a result of Travel Delay payable under Section 22 or You being Confined in a Hospital Overseas We will indemnify You the additional cost of putting Your pet in a pet's boarding home up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 30 - Loss or Damage to Golf Equipment

If, during the Period of Insurance, whilst You are on a Journey, You sustain loss or damage to Your Golf Equipment due to robbery, theft, burglary or any attempt thereof, We will reimburse You in respect of such loss up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trolley.

Additional Conditions

- (a) We will only pay You up to a maximum of five hundred dollars (\$500) for each item or each pair or a set of items.
- (b) All Golf Equipment must be owned by You and not hired by, loaned or entrusted to You.
- (c) We may make payment subject to allowance of wear and tear and depreciation or at Our option to replace or repair such items.
- (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 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 evidencing such loss.

Additional Exclusions

We will not pay under Section 30 - Loss or damage to Golf Equipment for any of the following:

1. loss or damage occurring during the use of the Golf Equipment;
2. loss or damage of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
3. loss or damage arising from confiscation or retention of the Golf Equipment by customs or other officials;
4. loss or damage as a result of Your failure to take due and reasonable care and precautions to safe-guard and secure the Golf Equipment.

Section 31 - Loss of Frequent Flyer Points

If, the cost of Your Scheduled Flight and/or other travel and accommodation expenses is/are paid using Your Asia Miles frequent flyer points redemption and that Scheduled Flight and/or other travel and accommodation expenses is/are subsequently cancelled/forfeited as a result of Specified Cause (as defined in Section 15) and the loss of Your Asia Miles frequent flyer points cannot be recovered from any other source, We will reimburse You the retail price of the Scheduled Flight and/or other travel and accommodation expenses at the time of redemption up to the maximum sum insured specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Alternatively, if You have utilised additional miles to re-schedule Your trip, We will reimburse You the actual cost of the re-scheduled trip.

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.

Section 32 – COVID-19 Benefits

Specific Eligibility

- (a) You are insured for the Event(s) subject to the terms, conditions and exclusions under this Policy.
- (b) Coverage is only applicable for an Insured Person below the age of eighty (80) years old.

Section 32A – Overseas Hospitalisation and Medical cost 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 as a direct result of COVID-19 as diagnosed by a Doctor who is directly treating, testing or, attending to Your medical circumstances, we will cover You in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalisation and medical arrangement up to the maximum Sum Insured specified in the Policy Schedule, subject to the terms and conditions of this Policy.

Additional Conditions

If due to reasons beyond the Your 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 32A – Overseas Hospitalisation and Medical cost due to COVID-19 for any of the following:

1. Any further expenses incurred by You if We wish to return You to back to Singapore, 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 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; or
4. Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

Section 32B – Emergency Medical Evacuation due to COVID-19

If, during the Period of Insurance and whilst 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 Singapore.

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 Definition

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

Additional Exclusions

We will not pay under Section 32B - Emergency Medical Evacuation 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 You return to Singapore.

Section 32C - Repatriation of Mortal Remains due to COVID-19

If during the Period of Insurance, while You are on a Journey, You suffered death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of Your mortal remains to Singapore or Your Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to Your 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 Sum Insured specified in the Policy Schedule.

Additional Definition

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 repatriation of Your mortal remains.

Additional Exclusions

In addition to Part 4 - General Exclusions, We will not pay under Section 32C - Repatriation of Mortal Remains due to COVID-19 for any of the following:

1. Any expense incurred for services provided by another party for which You are not liable to pay, or any expense already included in the cost of the Journey; and/or
2. Any expense incurred for the transportation of Your remains not approved and not arranged by Chubb Assistance or its authorised representative.

Section 32D - Journey 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 Sum Insured specified in the Policy Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You becomes aware of any circumstances which could lead to the disruption of Your Journey.

Additional Definitions

COVID-19 Specified Cause means:

- (a) You or Your Travel Companion is diagnosed with COVID-19 and confirmed by a Doctor within fifteen (15) days prior to the Scheduled Departure Date;
- (b) the death of Your Family Member or Travel Companion due to the direct result of COVID-19, or sickness of such person due to the direct result of COVID-19 which the Doctor certified as being life-threatening and which resulted in You cancelling Your Journey; or
- (c) You serving stay home notice order from the government due to close contact with a positive COVID-19 carrier and as a result missed the Scheduled Departure Date.

Cancellation Expenses mean loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract, and is irrecoverable.

Additional Exclusions

In addition to Part 4 - Specific Exclusions, We will not pay under Section 32D - Journey Cancellation due to COVID-19 for any of the following:

1. Any change of plans on Your part or that of any other person to travel;
2. Your financial circumstances or any contractual or business obligation;
3. 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 You have made Your travel arrangements;
4. any loss that is covered by any other existing insurance scheme, or government programme;
5. 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;
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); or
7. Compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

Section 32E - Journey 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 during the course of that Journey, as the direct and necessary result of:

- (a) You or Your Travel Companion being diagnosed with COVID-19 and confirmed by a Doctor; and
- (b) the death of Your Family Member due to COVID-19, or sickness of Your Family Member due to COVID-19 which the Doctor certified as being life-threatening and resulted in You curtailing Your Journey.

We will pay you in respect of Curtailment Expenses incurred up to the maximum Sum Insured specified in the Policy 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.

Additional Definition

Curtailment 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 the Singapore), which have not been and will not be used but become forfeited or payable under contract, and is irrecoverable;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; and/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.

Additional Exclusions

In addition to Part 4 - Specific Exclusions, We will not pay under Section 32E - Journey Curtailment due to COVID-19 for any of the following:

1. Any change of plans on Your part or that of any other person to travel;
2. Your financial circumstances or any contractual or business obligation;
3. 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 You have made Your travel arrangements;

4. any loss that is covered by any other existing insurance scheme, or government programme;
5. any loss 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;
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); or
7. Compensation for any air miles or holiday points You have used to pay for the Overseas Journey in part or in full.

Part 8 Chubb Assistance – Scope Of Services (Tel. No. +65 6836 2922)

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

Section A – Pre-Trip Assistance:

1. Visa Information Services

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

2. Inoculation Information Services

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

3. Weather Forecast Information Services

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

4. Foreign Exchange Rate Information Services

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

Section B – Travel Assistance:

1. Embassy Referral

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

2. Legal Firm Referral

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

3. Lost Luggage Assistance

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

4. Lost Passport Assistance

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

5. Interpreter Referral

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

6. Emergency Reservation for Airline and Hotel

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

7. Lost Reporting Assistance

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

Section C - Medical Assistance:

1. Telephone Medical Advice

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

2. Medical Service Provider Referral

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

Section D - Medical Arrangements:

1. Arrangement of Hospital Admission

Chubb Assistance will assist You with hospital admission if Your medical condition is of such gravity as to require hospitalisation.

2. Monitoring of Medical Condition during Hospitalisation

Chubb Assistance will monitor Your medical condition during hospitalisation.

Section E - Medical Emergencies:

1. Arrangement of Hotel Accommodation Expenses

Refer to Section 11 and 12 of Part 7.

2. Arrangement of Emergency Medical Evacuation

Refer to Section 8 and 32B of Part 7.

3. Arrangement of Repatriation of Mortal Remains

Refer to Section 9, 10 and 32C of Part 7.

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About Chubb in Singapore

Chubb is a world leader in insurance. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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