

## GEM TravelSure

(valid from 1 March 2015)

### Summary of Policy Coverage

Covers & Limits	Maximum Limit per Insured Person (S\$)		
	Essential	Comprehensive	Supreme#
<b>1. Personal Accident</b>			
a) Adult below 80 years old	250,000	250,000	500,000
b) Student as defined	250,000	250,000	Not Covered
<b>2. Medical, Dental &amp; Other Expenses Incurred Overseas</b>			
a) Adult below 80 years old	250,000	250,000	300,000
b) Student as defined	250,000	250,000	Not Covered
<b>3. Overseas Hospital Allowance</b>			
Limit per person for each complete day	5,000 200	5,000 200	5,000 200
<b>4. Follow-up Medical Expenses Incurred Upon Return to Singapore</b>			
Sub-limit for Hospital Confinement Allowance in Singapore – S\$100 each complete day	12,500 1,000	12,500 1,000	15,000 1,000
<b>5. Compassionate Visit by a Relative or Friend</b>	5,000	5,000	5,000
<b>6. Child Help</b>	5,000	5,000	5,000
<b>7. Emergency Mobile Phone Charges</b>	200	200	200
<b>8. Emergency Medical Evacuation &amp; Repatriation</b>			
a) Adult below 80 years old	Unlimited	Unlimited	Unlimited
b) Student as defined	Unlimited	Unlimited	Not Covered
<b>9. Repatriation Expenses for Mortal Remains</b>			
a) Adult below 80 years old	Unlimited	Unlimited	Unlimited
b) Student as defined	Unlimited	Unlimited	Not Covered
<b>10. Loss of Deposit or Cancellation</b>			
Sub-limit for Trip Postponement	5,000 1,000	5,000 1,000	10,000 1,000
Sub-limit for Cancellation due to bankruptcy or insolvency of travel agent	2,500	2,500	5,000
<b>11. Trip Curtailment</b>	5,000	5,000	10,000
<b>12. Travel Delay</b>			
Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100
<b>13. Flight Deviation</b>			
Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100
<b>14. Travel Misconnection</b>	200	200	200
<b>15. Overbooked Scheduled Public Conveyance</b>	100	100	100
<b>16. Baggage &amp; Personal Effects</b>			
Limit per set or pair of Article	5,000 800	5,000 800	5,000 800
<b>17. Baggage Delay</b>			
Limit for each full 6 consecutive hours of delay	1,000 200	1,000 200	1,000 200
<b>18. Personal Money &amp; Travel Documents</b>			
Sub-limit for Personal Money	5,000 500	5,000 500	5,000 500
<b>19. Personal Liability</b>	1,000,000	1,000,000	1,000,000
<b>20. Hijacking</b>			
Limit for each full 12 consecutive hours	5,000 200	5,000 200	5,000 200
<b>21. HomeSure (per household)</b>			
Sub-limit for burglary	5,000 1,000	5,000 1,000	5,000 1,000
<b>22. Rental Vehicle Excess</b>	500	500	500
<b>23. Terrorism</b>			
Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	Included	Included	Included

#Supreme Plan is not available for Student applicant.

All limits are shown in Singapore Dollars.

**UNITED OVERSEAS INSURANCE LIMITED** hereinafter called the **Insurer** agrees subject to the terms, exceptions and conditions contained herein or endorsed hereon, that if during the Period of Insurance any **Insured Person** suffers loss as shown below the **Insurer** will indemnify such **Insured Person** to the extent as defined in the Policy.

Certain words and phrases that appear in bold print have special meanings, definitions appear in the Definitions of this policy. Please read this Policy carefully.

#### Geographical Limits

<b>ASEAN</b>	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
<b>Asia</b>	Australia, Bhutan, China, Hong Kong, India, Japan, Korea, Macau, Mongolia, Nepal, New Zealand, Pakistan, Papua New Guinea, Sri Lanka, Taiwan, Tibet and ASEAN countries.
<b>Worldwide</b>	Anywhere in the World

#### Warranty

- (a) The **Insured Person** warrants that he/she is not travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- (b) The **Insured Person** must be domiciled in Singapore.

#### Period of Insurance

Under Section 10 (Loss of Deposit or Cancellation) insurance is effective immediately upon issuance of the Certificate of Insurance and/or Policy and terminates on commencement of the **Trip** from Singapore.

In respect of all other sections, insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence or business in Singapore or expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on completion of the **Trip**. In any event the **Trip** should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Singapore. A **Trip** shall involve return to Singapore within the Period of Insurance stated-hereon.

#### Automatic Extension

In the event of delay beyond the control of the **Insured Person** as a direct result of: -

- (a) an **Accident** or **Serious Illness** sustained by the **Insured Person**, or
- (b) the **Scheduled Public Conveyance** in which the **Insured Person** is travelling being unavoidably delayed, which occurs during the Period of Insurance and the return **Trip** cannot be completed before the expiry of the Period of Insurance.

Provided that either one of the above events is admissible under this insurance in the first instance, the Period of Insurance shall be automatically extended without additional premium for such period as is reasonably necessary for the completion of the **Trip**.

#### Special Extension

**This benefit is specifically arranged for the Comprehensive and Supreme Plans.**

Notwithstanding the General Exclusion (2a) which excludes participation in any professional sports or in any games and sports whereby the Insured Person would earn remunerations, donation, sponsorship or income of any kind, this Policy is specially extended to cover the **Insured Person** while they are participating in any competitive/contact sports and/or activities that are arranged by the Institution and its departments.

#### 24-hour Emergency Medical Assistance provided by International SOS – (65) 63379126



A 24-hour Emergency Telephone is operated for the benefit of the **Insured Person** so that in the event of an emergency medical problem covered by this insurance, help and advice will be given by International SOS and if necessary, **Emergency Medical Evacuation and Repatriation** will be provided.

### Claims Notification

All claims enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible to:

Crawford & Company International Pte Ltd (Travel Claims Department)  
8 Shenton Way #03-01  
Singapore 068811  
Telephone: (65) 62254211 Fax: (65) 62228310

In no event should a claim be notified later than thirty-one (31) days after the expiry of this insurance.

Please return the Certificate of Insurance and/or Policy indicating the Section(s) of cover under which you wish to claim. If medical attention is received for **Injury** or **Illness**, you should if possible pay and obtain receipted accounts. A Medical Certificate showing the nature of the **Injury** or **Illness** is required.

Any loss of or damage to baggage etc. while in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers but in any event within three (3) days and a Property Irregularity Report obtained. Any loss of **Money**, baggage etc. must be reported to the police within twenty-four (24) hours of discovery and a police report obtained at the place of loss.

### GENERAL DEFINITIONS

- 1 **Accident** means a sudden, unforeseen and unexpected event.
- 2 **Contents** mean household furniture, fixtures and furnishing, clothing and personal effects belonging to you and/or for which you are responsible or belonging to members of your family or domestic servants permanently residing with you. Landlord's fixtures and fittings, deeds, bonds, bill of exchange, promissory notes, cheques, travellers' cheques, securities for **Money**, documents of any kind, bank currency notes and coins are excluded.
- 3 **Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
- 4 **Civil War** means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, Coup d'état, the consequences of Martial Law.
- 5 **Curtailment** means abandonment of the **Trip** after arrival at the booked destination as shown on the booking invoice and return to place of residence in Singapore.
- 6 **Dental Expenses** means expenses for **Dental Treatment**.
- 7 **Dental Treatment** means emergency treatment of teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns or dentures.
- 8 **Foreign War** means armed opposition, whether declared or not declared between two countries.
- 9 **Hijack, Hijacked** or **Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft and its crew, in which the **Insured Person** is travelling.
- 10 **Injury** means bodily injury caused by an **Accident**, and which shall have occurred solely by and independently of any other causes. Such bodily injury includes injuries resulting in permanent disability or death.
- 11 **Illness** means any noticeable change in the physical health of an **Insured Person** due to a medical condition contracted, commencing or manifesting while overseas during the Period of Insurance in which the **Insured Person** seeks the care of a **Qualified Medical Practitioner** acting within the scope of his/her license to treat the **Illness** for which the claim is made provided the **Illness** is not **Pre-existing** and nature of the **Illness** is not excluded from this Policy.
- 12 **Immediate Family** means **Insured Person's** legally married spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, brother, brother-in-law, sister, or sister-in-law.
- 13 **Insurer/Our/We/Us** means **United Overseas Insurance Limited**.

- 14 **Insured Person/You/Your** means the **Insured Person(s)** shown in the Schedule of Certificate of Insurance and/or Policy.
- 15 **The Insured** means the person or an Institution or a Company shown in the Schedule of Certificate of Insurance and/or Policy.
- 16 **Loss of Eye** means the complete and irrecoverable and irremediable loss of sight of an eye.
- 17 **Loss of Limb** means
- (a) in the case of any upper limb loss by physical severance of at least all four fingers in their entirety or permanent total loss of use of an entire arm or hand.
  - (b) in the case of a limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
- 18 **Loss of Speech** means total permanent inability to communicate verbally.
- 19 **Money** means bank currency notes and coins, cheques, travellers' cheques, postal or money orders, petrol coupons or credit vouchers belonging to you.
- 20 **Permanent Total Disablement** means absolute disablement for twelve (12) calendar months and at the end of that time beyond hope of improvement.
- 21 **Pre-existing Condition** means any **Injury, Illness** or condition,
- (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy, or
  - (b) which was known by the **Insured** or the **Insured Person** to exist prior to the commencement of the insurance whether or not treatment, or medication, or advice, or diagnosis was sought or received.
- 22 **Qualified Medical Practitioner** means a legally licensed practitioner or surgeon duly registered and practising within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. The attending **Qualified Medical Practitioner** shall not be the **Insured Person**, the **Insured Person's** spouse, the travelling companion of the **Insured Person**, or a person who is related to the **Insured Person**.
- 23 **Scheduled Public Conveyance** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers but shall exclude all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled, any hired or rental car and any conveyance operated for the purpose of amusement or entertainment.
- 24 **Serious Injury or Serious Illness** whenever applied to the **Insured Person**, is one which requires treatment by a **Qualified Medical Practitioner** and which results in the **Insured Person** being certified by that **Qualified Medical Practitioner** as unfit to travel or continue with his/her **Trip**. When applied to the **Immediate Family**, it shall mean **Injury** or **Illness** certified as being dangerous to life by a **Qualified Medical Practitioner** and which results in the **Insured Person's** discontinuation or cancellation of his/her **Trip**.
- 25 **Single Trip Policy** means a Certificate of Insurance and/or Policy where premium is charged according to the selected plan, duration and destination(s) of each **Trip** undertaken during the Period of Insurance.
- 26 **Travel Documents** means travel-tickets, passports and other relevant travel documents.
- 27 **Traditional Chinese Medicine** means treatment or conduct by a **Qualified Medical Practitioner** of any of the following acts or activities:
- (a) acupuncture;
  - (b) the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
  - (c) the regulation of the functional states of the human body;
  - (d) the preparation or supply of any herbal medicine on or in accordance with a prescription given by the person or supplying the herbal medicine or by another **Qualified Medical Practitioner**;
  - (e) the processing of any herbal medicine; and
  - (f) the retailing of any herbal medicine, on the basis of **Traditional Chinese Medicine**.
- 28 **Trip** means the period commencing from the time you leave your place of residence or business to proceed directly to the place of embarkation in Singapore and ceases when you return to your place of residence or business or three (3) hours upon your arrival in Singapore after clearing the immigration or the expiry of the Period of Insurance shown on the Certificate of Insurance and/or Policy, whichever is the earlier.

29 **Valuables** means articles of gold and/or silver, and/or other precious metal, and/or precious or semi-precious gems, furs, and watches.

## SECTION 1 – PERSONAL ACCIDENT

If you sustain **Injury** during the Period of Insurance, the following benefits will be paid: -

Schedule of Benefits	Percentage of Principal Sum Insured
1 Death	100%
2 Permanent Total Disablement from gainful employment of any and every kind	
(a) Loss of one or more Limb	100%
(b) Loss of both Eyes	100%
(c) Loss of one Eye	50%
(d) Loss of hearing	both ears 75%
	one ear 15%
(e) Loss of Speech	75%
(f) Removal of Lower Jaw by surgical operation	50%
(g) Loss of a Thumb	both phalanges 25%
	one phalanx 10%
(h) Loss of an Index Finger	three phalanges 10%
	two phalanges 8%
	one phalanx 4%
(i) Loss of other Fingers	three phalanges 6%
	two phalanges 4%
	one phalanx 2%
(j) Loss of a Big Toe	both phalanges 10%
	one phalanx 5%
(k) Loss of each other Toe	2%

- No benefit will be payable unless Death occurs within twelve (12) months of the date of **Injury** or **Permanent Total Disablement** has continued for twelve (12) months from date of **Injury** and in all probability will continue for the remainder of your life.
- Benefit shall only be payable in respect of any one **Insured Person** under Benefits (1) or (2) in connection with the same accident.
- Benefit payable as the result of one **Accident** shall not exceed 100% of the Principal Sum Insured for **Permanent Total Disablement** for any one **Insured Person**.
- Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb.
- Permanent Total Disablement** from gainful employment of any and every kind shall have lasted fifty-two (52) weeks before Benefits become payable.
- No benefit will be payable for **Loss of Limb or Eye** until at least thirteen (13) weeks after the date of **Accident** and such benefit shall only be payable if Death does not happen as a result of the **Accident**. If a Death Benefit is included but is less than the appropriate Benefits for **Loss of Limb or Eye** the amount payable for **Loss of Limb or Eye** shall not exceed the Death Benefit until thirteen (13) weeks have elapsed from the date of **Accident** and the balance shall then be payable if the Death Benefit has not in the meantime become payable as a result of the **Accident**.

The maximum amount of all benefits payable for one or more injuries sustained by you during the Period of Insurance shall not exceed the maximum limit of this Section of the Certificate of Insurance and/or Policy.

## SECTION 2 – MEDICAL, DENTAL AND OTHER EXPENSES INCURRED OVERSEAS

We will reimburse you for

- medical, hospital, treatment and **Dental Expenses**,
- additional accommodation and transportation expenses necessarily incurred by you to remain behind upon written advice of a **Qualified Medical Practitioner**,
- medical expenses necessarily incurred in relation to treatment by a **Qualified Medical Practitioner of Traditional Chinese Medicine**, arising from an **Accident** or **Illness** while overseas, is payable up to a maximum of S\$200, inclusive of necessary follow-up treatment expenses reasonably incurred by you in Singapore within thirty-one (31) days after your return from overseas,

necessarily incurred within twelve (12) months from the date of incident giving rise to the claim as a direct result of an **Accident** or **Illness** sustained by you during the Period of Insurance while overseas.

In no event shall the total medical expenses incurred overseas and in Singapore shall not exceed the maximum limit under Section 2 of the Certificate of Insurance and/or Policy.

### SECTION 3 – OVERSEAS HOSPITAL ALLOWANCE

If you are admitted to a hospital (licensed for surgery) abroad as an in-patient due to an **Accident** or **Illness** sustained abroad during the Period of Insurance, we will pay you an allowance for each complete day you are hospitalised up to the maximum limit of the amount shown for this Section.

#### Exclusions applicable to Sections 2 and 3 only

##### We will not pay the claims in respect of

- 1 treatment or aid obtained in Singapore (except as specifically provided for in Section 2).
- 2 surgery or medical treatment which in the opinion of the **Qualified Medical Practitioner** treating you can be reasonably delayed until your return to Singapore (except as specifically provided for in Section 2).

### SECTION 4 – FOLLOW-UP MEDICAL EXPENSES INCURRED UPON RETURN TO SINGAPORE

- (1) We will reimburse you for necessary follow-up medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) reasonably incurred by you in Singapore within thirty-one (31) days after your return from overseas,
  - (a) where such expenses incurred arise from an **Accident** or **Illness** sustained overseas by you during the Period of Insurance, or
  - (b) if you seek medical treatment within forty-eight (48) hours upon return to Singapore, where initial treatment for that **Injury** or **Illness** by you was not sought overseas.
- (2) If you are admitted to a hospital (licensed for surgery) as an in-patient upon return to Singapore due to an **Accident** or **Illness** sustained overseas during the Period of Insurance, we will pay you an allowance for each complete day you are hospitalised up to the sub-limit of the amount shown for this Section.

In no event shall the total amount payable for medical expenses and the sub-limit for Hospital Confinement Allowance in Singapore exceed the maximum limit under this Section.

### SECTION 5 – COMPASSIONATE VISIT BY A RELATIVE OR FRIEND

We will reimburse up to the maximum limit of the amount shown for this Section for reasonable accommodation and transportation expenses necessarily incurred by one (1) **Immediate Family** or friend,

- (a) who on written advice of a **Qualified Medical Practitioner**, to remain behind with or travel to be with you, within six (6) months from the date of incident giving rise to the claim as a direct result of an **Accident** or **Serious Illness** sustained by you and your medical condition forbids an evacuation during the Period of Insurance while overseas,
- OR
- (b) in event of the **Insured Person's** death due to an **Accident** or **Serious Illness** while overseas and there is no adult member of his/her immediate family to assist the funeral arrangement at overseas.

### SECTION 6 – CHILD HELP

We will reimburse up to the maximum limit of the amount shown for this Section for reasonable accommodation and transportation expenses necessarily incurred by one (1) **Immediate Family** or friend to accompany the **Child** back to Singapore if there is no other adult travelling with the child in the event that you are hospitalised overseas, within six (6) months from the date of incident giving rise to the claim as a direct result of an **Accident** or **Serious Illness** sustained by you during the Period of Insurance while overseas.

#### Exclusions applicable to Sections 2, 5 and 6 only

##### We will not pay claims in respect of

- 1 **Injury** arising from a cause gradually operating upon you.
- 2 meals and other incidental expenses except those incurred by you during hospitalisation for medical treatment at a registered medical institution.

## SECTION 7 – EMERGENCY MOBILE PHONE CHARGES

We will reimburse you for the actual mobile telephone charges incurred for the sole purpose of engaging the services of International SOS during a medical emergency and for which a claim is admissible under Sections 2 and/or 8, up to the maximum limit of the amount shown for this Section.

No payment shall be made for:

- (a) telephone calls made via standard LAN Line;
- (b) public telephone using International Calling Card (ICC).

## SECTION 8 – EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If you suffer an **Accident** and/or **Illness** overseas, and which in the opinion of **International SOS**, it is necessary to evacuate you to the nearest registered medical institution for necessary medical treatment, we will pay for the reasonable cost of transporting and en-route medical care and supplies necessarily incurred.

The means of evacuation arranged by **International SOS** or its authorised representative may include the assignment of a doctor and/or nurse to accompany you, air ambulance, regular air transportation, rail, road or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **International SOS** or its authorised representative and will be based solely upon medical necessity.

**International SOS** will arrange for your return to Singapore following your Emergency Medical Evacuation and subsequent hospitalisation outside Singapore. **International SOS** will also arrange for provision of appropriate communications and linguistic capabilities, mobile medical equipment and medical escort crew.

### Exclusions applicable to Section 8 only

#### We will not pay claims in respect of

- 1 any services not approved and arranged by **International SOS** or its authorised representative except that we reserve the right to waive this exclusion if you or your travelling companions cannot for reasons beyond your control notify **International SOS** during an emergency situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which **International SOS** would have provided under the same circumstances.
- 2 any treatment performed or ordered by a person who is not a **Qualified Medical Practitioner**.

## SECTION 9 – REPATRIATION EXPENSES FOR MORTAL REMAINS

In the event of death, we will reimburse for reasonable charges for burial or cremation of the **Insured Person** in the locality where death occurs or the reasonable cost of transporting the body or ashes to Singapore.

## SECTION 10 – LOSS OF DEPOSIT OR CANCELLATION

In the event of the occurrence of any of the following after this insurance has been effected: -

- (a) the unexpected death, or **Serious Injury or Serious Illness** or compulsory quarantine of yourself, your **Immediate Family** or a travel companion that result in you being left with no travel companion.
- (b) unexpected outbreak of **Strike** or **Riot** arising out of circumstances beyond your control at the destination(s).
- (c) serious damage to your principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) within seven (7) days before the departure date which required your presence on the premise on the departure date.
- (d) witness, summons or jury service which were not made known to you prior to the taking up of this Certificate of Insurance and Policy.
- (e) bankruptcy or insolvency of the travel agency incorporated in Singapore whom you have arranged the **Trip** with in Singapore. Our liability shall not exceed the sub-limit of the amount shown for this Section.
- (f) natural disaster which has catastrophic consequences at the planned destination within seven (7) days before your departure date.

1 We will reimburse you up to the maximum limit of the amount shown for this Section for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for your benefit in respect of travelling expenses due to the necessary and unavoidable cancellation of your **Trip**.

or

2 We will reimburse you up to the sub-limit of the amount shown for this Section for the administrative charges unavoidably incurred and for which you are unable to recover from any other source when you defer your **Trip** as shown in your booking invoice/travel itinerary.

or

- 3 We will reimburse you up to the sub-limit of the amount shown for this Section for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for your benefit in respect of travelling expenses due to the bankruptcy or insolvency of the travel agency in Singapore.

The cover is effective only if this insurance is purchased before the **Insured Person** becomes aware of any circumstances which could lead to the disruption of his/her **Trip**.

### SECTION 11 – TRIP CURTAILMENT

We will reimburse you up to the maximum limit of the amount shown for this Section for the proportional return of the irrecoverable prepaid cost of the **Trip** in respect of travelling expenses only as shown on the booking invoice, calculated at pro rate for each complete day of the **Trip** lost, including reasonable additional hotel and repatriation costs to Singapore necessarily and unavoidably incurred, due to the necessary and unavoidable **Curtailement** of the **Trip**, due to: -

- (a) your **Serious Injury or Serious Illness**.
- (b) the unexpected death, or **Serious Injury or Serious Illness** of your **Immediate Family** or a travel companion that result in you being left with no travel companion.
- (c) unexpected outbreak of strike or riot arising out of circumstances beyond your control at the destination(s).
- (d) serious damage to your principal residence in Singapore from fire, flood or similar natural disaster (typhoon, earthquake etc) which prevent you from continuing your scheduled Trip .
- (e) witness, summons or jury service which were not made known to you prior to the taking up of this Certificate of Insurance and Policy.
- (f) hijacking of the **Scheduled Public Conveyance** in which you are on board as a passenger.
- (g) natural disaster which has catastrophic consequences.

It is essential that a medical certificate must be obtained from the **Qualified Medical Practitioner** treating any of the above person to confirm the advice for you or the person with whom you are travelling to return to Singapore.

#### Exclusions applicable to Sections 10 and 11 only

**We will not pay any loss caused directly or indirectly from or due to: -**

- 1 failure to notify travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangement.
- 2 any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- 3 your disinclination to travel and/or financial circumstances.
- 4 cancellation due to any fault on the part of the airline such as operational requirements or rescheduled flights or aircrew rotation or mechanical breakdown of the airplane in which you have a pre-booked flight.

### SECTION 12 – TRAVEL DELAY

If the departure of the **Scheduled Public Conveyance** in which you had arranged to travel is delayed for at least six (6) consecutive hours from the time specified in the itinerary supplied to you due to strike/industrial action, adverse weather conditions or mechanical breakdown/derangement of that **Scheduled Public Conveyance**, or due to interruption of the **Trip** of that **Scheduled Public Conveyance** as a result of mechanical or structural defects, we will pay S\$100 for each full six (6) consecutive hours delay (the delay being calculated from the departure time of the **Scheduled Public Conveyance** specified in the itinerary), up to the maximum limit of the amount shown for this Section.

#### Exclusions applicable to Section 12 only

**We will not pay for claims arising directly or indirectly from**

- 1 failure to check-in according to the itinerary supplied to you and to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- 2 strike or industrial action existing at the date this insurance is purchased by you.
- 3 your late arrival at the airport or port after check-in or boarding time (except for the late arrival due to strike or industrial action).

### SECTION 13 – FLIGHT DEVIATION

If the **Scheduled Public Conveyance** in which you are travelling is diverted due to adverse weather conditions which prevents you from continuing your **Trip** and you are delayed from arriving at your planned destination(s) by at least six



(6) consecutive hours, we will pay S\$100 for every full six (6) consecutive hours of delay up to a maximum limit of the amount shown for this Section.

You cannot claim under both Sections 12 and 13 for the same event.

#### **SECTION 14 – TRAVEL MISCONNECTION**

In the event you miss the confirmed onward travel connection on a **Scheduled Public Conveyance** due to delay of your confirmed incoming **Scheduled Public Conveyance** and that there is no onward transportation available, we will pay you a cash benefit up to a maximum limit of the amount shown for this Section.

You are required to provide us a written statement/notification from the operator(s) of the **Scheduled Public Conveyance** or their handling agent(s) to confirm the Travel Misconnection.

#### **SECTION 15 – OVERBOOKED SCHEDULED PUBLIC CONVEYANCE**

We will reimburse you up to the maximum limit of the amount shown for this Section the expenses incurred by you for reasonable hotel accommodation, meals or refreshment if it is not provided or compensated by the airline or any third party in the event you fail to board the **Scheduled Public Conveyance** while overseas arising from overbooking in which a confirmed reservation had been received from the travel agent or operator(s) of that **Scheduled Public Conveyance**.

The failure to board the **Scheduled Public Conveyance** due to the overbooking must be confirmed in writing by the operator(s) of the **Schedule Public Conveyance**, or their handling agent(s).

#### **SECTION 16 – BAGGAGE AND PERSONAL EFFECTS**

We will reimburse you up to the maximum limit of the amount shown for this Section for loss of or damage to baggage taken, sent in advance or purchased on the **Trip** (including clothing and personal effects worn or carried on the person, suitcases and the like receptacles) owned or which you are responsible, occurring during the Period of Insurance.

In the event that you purchase a comparable replacement for the lost article, we will pay the replacement cost provided the lost article was not more than two (2) years old at the date of loss. If you cannot prove the age of the lost article, or if the lost article is more than two (2) years old, or if the article is not replaced, we will deal with the claim on the basis of original purchase value of the article less depreciation or the cost of repair whichever is the lesser.

If any article is proven to be beyond economical repair, a claim will be dealt with under this Certificate of Insurance and Policy as if the article had been lost.

In the event of loss of or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set.

We shall not be liable for more than S\$800 in respect of any one article or pair or set of articles.

Such losses must be reported to the local police at the place of loss within 24 hours after the incident and a written statement from the police must be obtained to substantiate the claim.

#### **SECTION 17 – BAGGAGE DELAY**

We will pay you a cash benefit up to the maximum limit of the amount shown for this Section if your checked-in baggage is certified by the carrier to have been delayed, misdirected or temporarily misplaced for at least six (6) consecutive hours from the time of your arrival at destination abroad and upon return to Singapore during the Period of Insurance.

This section does not apply to baggage delay or misdirected upon your return to Singapore at the end of the **Trip**.

You cannot claim under both Sections 16 and 17 for the same event.

**Exclusions applicable to Sections 16 and/or 17 only**

**We will not pay for claims in respect of**

- 1 loss of or damage while 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.
- 2 loss of or damage arising from delay or confiscation or detention by Customs or other official.
- 3 loss of or damage to stamps, documents (other than those specifically mentioned in Section 18) or contact or cornea lenses or damage to fragile or brittle articles.
- 4 business goods or samples or any property belonging to your Employer.
- 5 normal wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by you to repair, clean or alter any property.
- 6 cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
- 7 loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 8 loss of or theft of property left unattended in a public place or as a result of your failure to take due care and precautions for the safeguard and security of such property.
- 9 loss to **Insured Person's** baggage sent in advance mailed or shipped separately.
- 10 unexplained and mysterious disappearance.

**SECTION 18 – PERSONAL MONEY & TRAVEL DOCUMENTS**

We will reimburse you up to a maximum limit of the amount shown for this Section for

- (a) the cost of replacing the **Travel Documents** including reasonable additional accommodation and travelling expenses necessarily incurred for the purpose of obtaining the replacement of the **Travel Documents**, and
- (b) loss of your **Money** up to the sub-limit of the amount shown for this Section, arising out of robbery, burglary or theft while overseas during the Period of Insurance.

Such losses must be reported to the local police at the place of loss within twenty-four (24) hours after the incident and a written statement from the police must be obtained to substantiate the claim.

**Exclusions applicable to Section 18 only**

**We will not pay claims in respect of**

- 1 shortage due to error, omission exchange or depreciation in value.
- 2 loss of travellers' cheques not immediately reported to the local bank or agent of issuing authority.
- 3 loss of pre-paid cards, bonds, stamps or securities of any kind.
- 4 unexplained losses.
- 5 replacement of lost credit cards and identification cards (IC).

**SECTION 19 – PERSONAL LIABILITY**

We will indemnify you for

- (a) your legal liability to third party arising from **Injury** and accidental loss of or damage to property, during the Period of Insurance while overseas, and
- (b) third party's costs and expenses recoverable from you and your costs and expenses incurred with our written prior consent,

up to the maximum limit of the amount shown for this Section.

**Exclusions applicable to Section 19 only**

**We will not pay for claims arising out of, in respect of, consequent upon**

- 1 employer's liability, contractual liability or liability to a member of your family.
- 2 animal and property belonging to you or in your care custody or control.
- 3 any wilful, malicious or unlawful act.
- 4 pursuit of trade, business or profession.
- 5 ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- 6 ownership possession or use of vehicles, pedal cycles, aircraft or watercraft.
- 7 legal costs resulting from any criminal proceedings.
- 8 the influence of intoxicating liquor, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms.
- 9 judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.

## SECTION 20 - HIJACKING

We shall pay you a cash benefit of S\$200 for each full twelve (12) consecutive hours up to the maximum limit of the amount shown for this Section if the **Scheduled Public Conveyance** in which you are travelling in is hijacked during the Period of Insurance.

## SECTION 21 - HOMESURE

We will by payment or at our option by reinstatement or repair, indemnify you up to the maximum limit of the amount shown for this Section against physical loss of or damage to the **Contents, Valuables** and/or stamps, coins, medal collections, works of art while within your principal residence in Singapore that is left vacant because of your **Trip** caused by fire and/or burglary (following an actual forcible and violent entry of the principal residence) during the Period of Insurance after you have legally left Singapore.

For loss of or damage due to burglary, we shall indemnify you up to the sub-limit of the amount shown for this Section.

In no event shall the maximum amount payable per household exceed the amount shown for this Section.

### Exclusions applicable to Section 21 only

#### We will not pay for claims in respect of

- 1 wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- 2 any loss of or damage occasioned through the wilful act of the **Insured Person** or with the connivance of the **Insured Person**.
- 3 loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicles or thing contained the same by any government authorities.
- 4 electrical or mechanical breakdown.
- 5 consequential loss or damage of any kind.
- 6 photographic and sporting equipment and accessories and musical instruments used for business or profession.
- 7 motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
- 8 loss of or damage insured under any other insurance policy or reimbursed by any other party.

## SECTION 22 – RENTAL VEHICLE EXCESS

We will reimburse you for any excess or deductible which you become legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident during the rental period while on the **Trip**.

Conditions to be met:

- (a) You must hold a valid driving license and be either a named driver or a co-driver of the rental vehicle.
- (b) The rental vehicle must be rented from a licensed rental agency.
- (c) As part of the hiring arrangement you must take up a comprehensive motor insurance against loss of or damage to the rental vehicle during the rental period.
- (d) You must comply with all requirements of the rental organization under the hiring agreement and of the insurer under such instance, as well as the laws, rules and regulations of that country.

### Exclusions applicable to Section 22 only

#### We will not pay for claims in respect of loss of or damage arising from

- 1 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 violation of the laws, rules and regulations of the country.
- 2 wear and tear, gradual deterioration, damage from insects, or vermin, inherent vices, latent defect or damage.

## SECTION 23 – TERRORISM

We will indemnify you up to the maximum limit of the amount shown under each Section for loss or damage arising directly or indirectly from any act of terrorism except for loss arising from acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this Section an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If we allege that any claim is not covered by this Section the burden of proving the contrary shall be upon you.

#### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

**This insurance does not cover claims: -**

- 1 resulting from **Pre-existing Condition** as defined in the General Definition.
- 2 directly or indirectly occasioned by, happening through, or in consequence of
  - (a) participation in any professional sports or in any games and sports whereby you would earn remunerations, donation, sponsorship or income of any kind.
  - (b) underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
  - (c) accidents while engaging in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving you being airborne (whether suspended or not).
  - (d) accidents while in any one conveyance other than as a fare paying passenger in a conveyance which is duly licensed for the regular transportation of such passenger.
- 3 resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an **Accident**.
- 4 if you are travelling contrary to the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment.
- 5 in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- 6 directly or indirectly occasioned by, happening through or in consequence of
  - (a) treatment of mental **Illness**, psychiatric disorders, wilfully self-inflicted **Injury** or **Illness**, alcoholism or the use of drugs (other than drugs in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex), self-exposure to needless peril (except in an attempt to save human life).
  - (b) nuclear fission, nuclear fusion or radioactive contamination.
  - (c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), a civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or civil commotion through or by general mass media.
- 7 while the **Insured Person** is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
- 8 in respect of mysterious disappearances.
- 9 in respect of unexplained losses.
- 10 in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If we allege that any claim is not covered by this exclusion the burden of proving the contrary shall be upon you.

#### GENERAL CONDITIONS

- 1 **Governing Law:** This Certificate of Insurance and Policy shall be governed by and interpreted in accordance with Singapore Law.

- 2 **Interpretation:** This Certificate of Insurance and Policy shall be read together and any word or expression to which a specific meaning has been attached in any part of the Certificate of Insurance and/or Policy shall bear such meaning whenever it may appear.
- 3 **Observance:** The due observance and fulfilment of all the terms and conditions of this Certificate of Insurance and Policy by you or anyone acting on your behalf insofar as they relate to anything to be done or complied with you or anyone acting on your behalf shall be a condition precedent to any liability of the Insurer to make any payment under this Certificate of Insurance and Policy.
- 4 **Reasonable Care:** You shall act in a prudent manner and exercise reasonable care for the safety and supervision of your property as if uninsured and to prevent loss, damage, accident, **Injury** or **Illness**.
- 5 **Fraud:** If you make a dishonest, fraudulent or intentionally exaggerated claim or make a false declaration or statement to support your claim, we may cancel the Certificate of Insurance and/or Policy, or refuse to pay you.
- 6 **Payment of Benefits:** All benefits payable under this Certificate of Insurance and/or Policy shall be paid to the **Insured Person** concerned, and in the event of your death, to your estate. Such payment shall be a full and final discharge to us. Benefits payable under this Certificate of Insurance and/or Policy are in Singapore dollars.
- 7 **Notification of Claims:**
  - (a) If anything happens that might lead you to make a claim, you must: -
    - (i) notify us or our appointed loss adjuster, Crawford & Company International Pte Ltd, in writing as soon as possible or within thirty-one (31) days of the expiry of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
    - (ii) provide documents including receipts, information and evidence as may be required (including where necessary translation) by us at the expense of the **Insured Person** or his/her legal representative.
    - (iii) in the case of loss or damage to baggage or loss of **Money**, promptly notify in writing to the police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and obtained a report at the place of loss.
  - (b) Except with our written consent, you must not admit liability or give representations or other undertakings binding upon you. We shall be entitled to conduct all proceedings arising out of or in connection with claims in your name and to instruct solicitors of our own choice for this purpose.
  - (c) If you made a claim, we may
    - (i) require you to submit to a medical examination at your expense in support of all claims relating to **Injury** or **Illness**.
    - (ii) arrange for a post-mortem examination at our expense.
    - (iii) take over and conduct in your name the defence or settlement of any claim.
    - (iv) at our expenses take proceedings in your name to recover compensation from any person responsible for the loss, damage, death or **Injury** and at our discretion, settle the proceedings.
- 8 **Contributions:** If there is any other insurance covering the same loss, damage or liability we will pay the rateable proportion. This however, will not be applicable to Section 1 – Personal Accident.
- 9 **Subrogation:** You shall at our expense do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we shall be or would be entitled or subrogated, upon its paying for or making good any loss or damage under the Certificate of Insurance and/or Policy, whether such acts and things shall be or become necessary or required before or after your indemnification by us.
- 10 **Cancellation and Premium Refund:** We will not refund your premium once the Certificate of Insurance and/or Policy is issued.
- 11 **Arbitration:** All dispute or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to our liability.

## 12 **Payment Before Cover Warranty**

This Payment Before Cover Warranty will apply to all personal lines policies. By virtue of this warranty, a Personal Lines Policy shall not be in force unless premium is paid to the Insurer or Intermediary on or before the date of inception of the policy.

- (a) Notwithstanding anything herein contained but subject to (b) hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Certificate of Insurance, or Endorsement.
- (b) In the event that the total premium due is not paid and actually received in full by the Insurer (or the intermediary through whom the Policy was effected) on or before the inception date referred to above, then the Policy, Certificate of Insurance and Endorsement shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, Certificate of Insurance and Endorsement.

## **ADDITIONAL ENDORSEMENTS**

### **1. IT Clarification**

Property damage covered under this Certificate of Insurance and/or Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from the Certificate of Insurance and/or Policy:

- A. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure and any business interruption losses during resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

### **2. Contract (Rights of Third Parties) Act 2001**

It is hereby understood and agreed that a person who is not a party to this Certificate of Insurance and/or Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

### **3. 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 your insurer or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

### **4. Personal Data Protection Act (PDPA) Clause (Individual)**

In accordance to the provisions of the Personal Data Protection Act 2012 ("PDPA"), the UOI's Privacy Notice shall form part of the terms and conditions of this Policy.

A copy of the UOI's Privacy Notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg)