

## GEM TravelSure

(Valid from October 2019)

Covers & Limits	Maximum Limit per Insured Person (S\$)		
	Standard	Deluxe	Supreme
<b>1. Accidental Death and Permanent Disablement</b>	200,000	250,000	250,000
<b>2. Medical and Accidental Dental Expenses Incurred Overseas</b> Sub-limit for Traditional Chinese Medicine and/or Chiropractic Treatment Expenses	200,000 300	250,000 300	700,000 300
<b>3. Medical Expenses Incurred Upon Return to Singapore</b> Sub-limit for Traditional Chinese Medicine and/or Chiropractic Treatment Expenses	10,000 300	12,500 300	15,000 300
<b>4. Hospital Confinement Allowance (Overseas and Singapore)</b> Limit for each Insured Person for each complete day	5,000 150	5,000 150	5,000 150
<b>5. Compassionate Visit</b>	5,000	5,000	5,000
<b>6. Study Interruption</b>	10,000	10,000	10,000
<b>7. Emergency Mobile Phone Charges (ISOS)</b>	200	200	200
<b>8. Emergency Medical Evacuation &amp; Repatriation</b>	Unlimited	Unlimited	Unlimited
<b>9. Repatriation Expenses for Mortal Remains</b>	Unlimited	Unlimited	Unlimited
<b>10. Trip Cancellation</b> Sub-limit for Trip Postponement Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agency incorporated in Singapore	5,000 1,000 2,500	5,000 1,000 2,500	5,000 1,000 2,500
<b>11. Trip Curtailment</b>	5,000	5,000	5,000
<b>12. Travel Delay</b> (a) While Overseas - Delay for each full 6 consecutive hours (b) Upon return to Singapore – Lump sum for delay more than full 6 consecutive hours	1,000 100 100	1,000 100 100	1,000 100 100
<b>13. Flight Deviation</b> Limit for each full 6 consecutive hours	1,000 100	1,000 100	1,000 100

Covers & Limits	Maximum Limit per Insured Person (S\$)		
	Standard	Deluxe	Supreme
<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 Limit for Laptop Computer	5,000 500 1,000	5,000 500 1,000	5,000 500 1,000
<b>17. Baggage Delay</b> (a) While Overseas - Delay for each full 6 consecutive hours (b) Upon return to Singapore – Lump sum for delay more than full 6 consecutive hours	1,000 200 200	1,000 200 200	1,000 200 200
<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>	500,000	500,000	500,000
<b>20. Kidnap and Hostage</b> Limit for each full 12 consecutive hours	5,000 200	5,000 200	5,000 200
<b>21. Terrorism Cover</b> Covers all Sections up to the maximum benefit amount, excluding Nuclear, Chemical and Biological Terrorism	Included	Included	Included

All limits are shown in Singapore Dollars.

#### **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.

#### **Special Extensions for Deluxe 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.

This Policy and the Certificate of Insurance and/or Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

Whereas the **Insured** by the proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (herein called the **Insurer**) for the insurance thereafter contained and has paid or agreed to pay the premium as consideration for such insurance.

### **Geographical Limits**

The listed countries are categorised on the following geographical areas:

<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**

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

A Trip shall involve return to Singapore within the Period of Insurance stated in the Certificate of Insurance and/or Policy.

The Insured and/or Insured Person must purchase the insurance before the Trip. If this Insurance is purchased after the Insured Person has departed from Singapore, no coverage will be extended, regardless of whether a policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded subjected to an administrative charge of S\$25 per policy.

Incorrect or inadequate Period of Insurance cover may render prejudice **your** claim under this Policy.

### **For Single Trip Plan**

In respect of all other Sections except Section 10 (Trip Cancellation), this insurance commences when the **Insured Person** leaves his/her place of residence in Singapore (whichever is the later) to commence the **Trip** until the time of return to his/her place of residence in Singapore or expiry of the Certificate of Insurance and/or Policy (whichever is the earlier) on the 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.

### **For Extension on Multi-Trip cover**

In consideration of the additional premium to the **Insurer**, the insurance is hereby extends to cover the multi-trips to and from Singapore within the Period of Insurance.

In respect of all other Sections except Section 10 (Trip Cancellation), this insurance commences when the **Insured Person** leaves his/her place of residence or business in Singapore (whichever is the later) to commence the **Trip** and ends on:

- (a) The time of return to his/her place of residence or business in Singapore; or
- (b) The expiry of this Certificate of Insurance and/or Policy, whichever is earlier.

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.

### **Automatic Extension on the Period of Insurance**

The Period of Insurance shall be automatically extended up to thirty (30) days without additional premium for such period as is reasonably necessary for the **Insured Person** to complete the **Trip** in the event of delay beyond the control of the **Insured Person** as a direct result of:

- (1) An **Accident** or **Serious Illness** sustained by the **Insured Person**; or
- (2) The **Scheduled Public Conveyance** in which the **Insured Person** is travelling being unavoidable delayed; or
- (3) Compulsory quarantine of the **Insured Person** whilst overseas by local or relevant authority which occurs during the Period of Insurance and the return **Trip** cannot be completed before the expiry of the Period of Insurance and/or Policy.

Either one of the above events must be admissible under this insurance in the first instance.

### **Claim 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 **our** appointed claims handling agent:

Broadspire by Crawford & Company  
Travel Insurance Claims Department  
8 Shenton Way  
#03-01  
Singapore 068811  
Tel: (65) 6632 8639 / 6225 4211 Fax: (65) 6632 8040

All claims must be notified not later than thirty-one (31) days upon **your** return to Singapore from the **Trip**.

Please return the Certificate of Insurance and/or Policy indicating the Section(s) of cover under which **you** wish to claim. **You** must 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.

In the case of loss or damage to baggage, personal effects or loss of **Money**, **you** are to promptly notify in writing to the Police, hotel, transportation company or transportation terminal authorities within twenty-four (24) hours and to obtain a report at the place of loss. Any loss of or damage to baggage etc., while in the custody of carriers (airline, bus company etc.) must be notified within three (3) days in writing to such carriers and to obtain a Property Irregularity Report.

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.

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.

**We** reserve **our** rights to:

- (1) Require **you** to submit to a medical examination at **your** expense in support of all claims relating to **Injury** or **Illness**;
- (2) Arrange for a post-mortem examination at **our** expense;
- (3) Take over and conduct in **your** name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) 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.

## GENERAL DEFINITIONS

- 1 **Accident** means a sudden, unforeseen and unexpected event.
- 2 **Adult** refers to a person who is at least sixteen (16) years old and up to and including seventy (70) years of age at the commencement of the **Trip**.
- 3 **Age** means the age of the **Insured** or **Insured Person** on his/her next birthday on the start date of the Period of Insurance stated in the Certificate of Insurance and/or Policy.
- 4 **Chiropractor** refers to a legally licensed practitioner 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 Chiropractor 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**.
- 5 **Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
- 6 **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.
- 7 **Content** means household furniture, fixtures and furnishing, clothing and personal effects belonging to the **Insured Person** and/or for which he/she is responsible or belonging to members of his/her family or domestic servants permanently residing with the **Insured Person**. 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.
- 8 **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.
- 9 **Dental Expenses** means necessary and reasonable expenses incurred as a result of an accidental injury to the natural tooth/teeth for dental treatment, carried out by a **Qualified Medical Practitioner** during the Period of Insurance while overseas. This does not include charges for medical supplies or services for treatment of ongoing care of tooth/teeth or cosmetic surgery to replace braces, crowns or dentures.
- 10 **Foreign War** means armed opposition, whether declared or not declared between two countries.
- 11 **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.
- 12 **Hospital** means an establishment which meets all the following requirements:
  - (a) holds a licence as a Hospital (if licensing is required in the state or Governmental jurisdiction);
  - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
  - (c) provides 24-hour a day nursing service by registered or graduated nurses;
  - (d) has a staff of one or more licensed physicians available at all times;
  - (e) provides organised facilities for diagnosis and major surgical facilities and
  - (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.
- 13 **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.
- 14 **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.
- 15 **Immediate Family** means **Insured Person's** legally married spouse, parent, child/children or siblings.
- 16 **Insured** means the person or an Institution or a Company shown in the Schedule of Certificate of Insurance and/or Policy.

- 17 **Insured Person/You/Your** means the **Insured Person(s)** shown in the Schedule of Certificate of Insurance and/or Policy.
- 18 **Insurer/Our/We/Us** means **United Overseas Insurance Limited**.
- 19 **International SOS Pte Ltd** refers ISOS.
- 20 **Kidnap** means any event or connected series of events of seizing, detaining or carrying or taking away by force or deception, of an **Insured Person** against his/her will for the purpose of demanding a ransom. This does not apply to minor kidnapped by his/her own parent(s).
- 21 **Laptop Computer** means a laptop or notebook, which is a mobile computer that comes with a full sized keyboard and a flip-up monitor with at least 12" screen including accessories or attachments that come as standard equipment with the laptop. It does not include tablets, netbook, Personal Digital Assistants and mobile phone.
- 22 **Loss of Sight in an Eye** means the complete and irrecoverable and irremediable loss of sight of an eye.
- 23 **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.
- 24 **Loss of Speech** means total permanent inability to communicate verbally.
- 25 **Money** means bank currency notes and coins, cheques, travellers' cheques, postal or money orders, petrol coupons or credit vouchers belonging to the **Insured Person**.
- 26 **Permanent Total Disablement** means absolute disablement for twelve (12) calendar months and at the end of that time beyond hope of improvement.
- 27 **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.
- 28 **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**.
- 29 **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 suppression or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
- 30 **Scheduled Public Conveyance** means any air, land or water conveyance which is duly licensed for the regular transportation of fare-paying passengers and operates to fixed, established and regular schedules and routes. It 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.
- 31 **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**.
- 32 **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.
- 33 **Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

- 34 **Traditional Chinese Medicine** means treatment or conduct by a **Qualified Medical Practitioner** of any of the following acts or activities:
- acupuncture;
  - the diagnosis, treatment, prevention or alleviation of any disease or any symptom of a disease or the prescription of any herbal medicine;
  - the regulation of the functional states of the human body;
  - 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**;
  - the processing of any herbal medicine; and
  - the retailing of any herbal medicine, on the basis of **Traditional Chinese Medicine**.
- 35 **Travel Documents** means travel-tickets, passports and other relevant travel documents.
- 36 **Travel Agent** means to a travel agent who holds a current and valid license issued by the Singapore Tourism Board under the Travel Agents Act (Chapter 334).
- 37 **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.
- 38 **Tuition Fees** means the charges paid in advance for induction at the overseas studying institution for the courses which the **Insured Person** have been enrolled (including any laboratory fee and any cost for the use of facilities for attending said courses, but excluding any cost of textbooks, room and board).
- 39 **Valuables** means articles of gold and/or silver, and/or other precious metal, and/or precious or semi-precious gems, furs, and watches.

#### Insurance Benefits

**We** agree, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any **Insured** or **Insured Person** suffers loss as shown, **we** will indemnify such **Insured Person** to the extent as defined in the Policy.

#### Section 1 – Accidental Death and Permanent Disablement

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

Schedule of Benefits	% of Principal Sum Insured
1 Death	100%
2 Permanent Total Disablement from gainful employment of any and every kind	100%
3 Total and Irrecoverable loss of sight for both Eyes	100%
Total and Irrecoverable loss of sight for one Eye	50%
4 Loss of Limb(s) – Two or more limbs	100%
Loss of Limb(s) – One limb	50%
5 Total and Irrecoverable Loss of Speech and Hearing	100%
Total and Irrecoverable Loss of Speech	50%
Total and Irrecoverable Loss of Hearing – both ears	50%
Total and Irrecoverable Loss of Hearing – one ear	15%

- No benefit will be payable unless Death occurs within three hundred and sixty-five (365) days of the date of **Injury** or **Permanent Total Disablement** has continued for three hundred and sixty-five (365) days from date of **Injury** and in all probability will continue for the remainder of **your** life.
- Benefit payable as the result of one **Accident** shall not exceed 100% of the maximum limit under this Section.

- (iii) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb.
- (iv) **Permanent Total Disablement** from gainful employment of any and every kind shall have lasted fifty-two (52) weeks before Benefits become payable.
- (v) No benefit will be payable for **Loss of Limb or Loss of Sight of an Eye** until at least ninety-one (91) days 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 Loss of Sight of an Eye** the amount payable for **Loss of Limb or Loss of Eye** shall not exceed the Death Benefit until ninety-one (91) days 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**.
- (vi) In the event that the conveyance in which the **Insured Person** is travelling in had disappeared, sunk or was wrecked and **you** body has not been recovered or is not found within one (1) year of the date of disappearance, sinking or wrecking of the conveyance, **we** will presume that **you** have died as a result of an **Accident**. **We** will pay under the Benefit (1) of this Section as a result of this only if **your** personal representatives provide **us** a signed undertaking that the Benefit amount paid will be repaid to **us** if it is discovered subsequently that **you** are alive.

No payment will be made for any loss caused by or resulting from illness or sickness under this Section 1.

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 for this Section of the Certificate of Insurance and/or Policy.

## Section 2 – Medical and Accidental Dental Incurred Overseas

**We** will reimburse **you** up to the maximum limit for this Section for:

- (a) Inpatient and/or outpatient treatment and medical expenses, including **Dental Expenses**.
- (b) additional accommodation and transportation expenses necessarily incurred by **you** to remain behind upon written advice of a **Qualified Medical Practitioner**,
- (c) medical expenses necessarily incurred in relation to treatment by a **Qualified Medical Practitioner** of **Traditional Chinese Medicine** or **Chiropractor**, arising from an **Accident** or **Illness** while overseas, is payable up to a maximum of S\$300,

necessarily incurred within ninety (90) days 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 – Medical Expenses Incurred Upon Return to Singapore

In the event that **you** have sustained **Injury** or **Illness** whilst overseas during the Period of Insurance, **we** will reimburse **you** up to the maximum limit for this Section for:

- (a) necessary follow-up medical treatment and/or **Hospital** expenses from a **Qualified Medical Practitioner** reasonably incurred by **you** in Singapore within thirty-one (31) days after **your** return to Singapore; or
- (b) Necessary medical treatment expenses incurred in Singapore if **you** seek medical treatment from a **Qualified Medical Practitioner** within five (5) days upon **your** return to Singapore, where initial treatment for that **Injury** or **Illness** sustained by **you** was not sought while overseas.

This Section will also be extended to reimburse **you** the necessary medical expenses necessarily incurred in relation to treatment by a **Qualified Medical Practitioner** of **Traditional Chinese Medicine** or **Chiropractor**, arising from an **Accident** or **Illness** while overseas, is payable up to a maximum of S\$300 for follow up medical treatment for **Injury** or **Illness** sustained while overseas during the Period of Insurance:

- (a) if prior treatment has not been sought overseas, **you** must seek medical treatment within five (5) days upon return to Singapore; or
- (b) if treatment has already been sought overseas, **you** have up to a maximum of thirty-one (31) days to continue medical treatment in Singapore.

### Exclusions applicable to Section 2 and 3 only

**We** will not pay claims for:

- (1) **Dental Treatment** as a result of teeth and gum or oral disease or from normal wearing of **your** teeth.
- (2) Pre-existing medical condition or any sickness you knew about.



#### **Section 4 – Hospital Confinement Allowance (Overseas and Singapore)**

**We** will pay **you** an allowance for each complete Day **you** are hospitalised up to the maximum limit for this Section if **you** are admitted to a **Hospital** as an in-patient overseas due to an **Accident** or **Illness** sustained during the Period of Insurance, and/or been hospitalised upon return to Singapore due to an **Accident** or **Illness** sustained overseas during the Period of Insurance.

For this purpose, Day shall mean a continuous twenty-four (24) hours period for which the **Hospital** will make a charge for room and/or board.

#### **Exclusions applicable to Section 2, 3 and 4 only**

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

- (1) any other treatment or aid obtained in Singapore.
- (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.

#### **Section 5 – Compassionate Visit**

**We** will reimburse **you** up to the maximum limit for this Section for reasonable accommodation and travel expenses (restricted to economy class air fare, rail or sea transport fare) necessarily incurred by one (1) relative or friend,

- (a) who on written advice of a **Qualified Medical Practitioner**, to remain behind with or travel to be with **you** within thirty-one (31) days 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 the 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 – Study Interruption**

**We** will reimburse **you** up to the maximum limit of the amount shown for this Section for the **Tuition Fees** which have already been paid in advance to the Educational Institution in the event of a serious **Injury** or **Illness** that **you** have been certified by the attending **Qualified Medical Practitioner** that **you** are unfit to continue **your** studies at the Educational Institution for the remaining part of a school semester for which **Tuition Fees** have been paid, or due to the unexpected death of an **Immediate Family**.

If **you** are entitled to a refund of all or part of the **Tuition Fees** from the Educational Institution, **we** will only pay the balance amount of the **Tuition Fees** that are not refunded from any other source.

In the event of a claim, official invoice(s) from the Educational Institution evidencing payment of the said **Tuition Fees** shall be produced to **us** and used as the basis for calculating any reimbursement.

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 7 – Emergency Mobile Phone Charges (ISOS)**

**We** will reimburse **you** up to the maximum limit for this Section for the actual mobile telephone charges incurred for the sole purpose of engaging the services of **ISOS** during a medical emergency situation. A claim under Section 2 and/or 8 must be admissible for this Section to be paid out.

#### **Exclusions applicable to Section 7 only**

**We** will not pay claims for:

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

## Section 8 – Emergency Medical Evacuation And Repatriation

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

If **you** suffer an **Accident** and/or **Illness** overseas, and which in the opinion of **ISOS**, 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 **ISOS** 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 **ISOS** or its authorised representative and will be based solely upon medical necessity.

**ISOS** will arrange for **your** return to Singapore following **your** Emergency Medical Evacuation and subsequent hospitalisation outside Singapore. **ISOS** 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 **ISOS** 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 **ISOS** during an emergency situation. In any event, **we** reserve the right to reimburse **you** only for those expenses incurred for service which **ISOS** 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 the reasonable charges incurred up to up to the maximum limit for this Section 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.

### Exclusions applicable to Section 9 only

**We** will not pay claims arising out of or upon:

- (1) any expenses incurred for body recovery or retrieval.
- (2) any expenses incurred and paid for religious rites or ceremonies.
- (3) any services incurred and paid for the transportation of **your** mortal remains not approved or arranged by **us** or **ISOS**.

## Section 10 – Trip Cancellation

**We** will reimburse **you** up to the maximum limit for this Section for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for **your Trip** which cannot be recovered from any other source if it is necessary and unavoidable cancellation of **your Trip** due to the occurrence of any of the following event within thirty (30) days (except (4)) from **your** scheduled **Trip** departure date:

- (a) the unexpected death or **Serious Injury** or **Serious Illness** or compulsory quarantine of the **Insured Person**, **your Immediate Family** or a travel companion that result in **you** being left with no travel companion.
- (b) unexpected outbreak of **Strike** or **Riot** or **Civil Commotion** arising out of circumstances beyond **your** control at the destination(s).
- (c) unexpected outbreak of epidemic disease declared by World Health Organisation.
- (d) declared bankruptcy or insolvency of the **Travel Agent** whom **you** have arranged the **Trip** with in Singapore.
- (e) Natural disaster which has catastrophic consequences.
- (f) any event leading to airspace or airport closures which prevent **you** from commencing the **Trip**.

The payment for lost Frequent Flyer Points will be calculated based on the following, whichever is lower:

- (a) Cost of an equivalent class airline ticket based on the quoted retail price at the time of loss, less **your** financial contribution; or
- (b) Cost to purchase the lost Frequent Flyer Points according to the Frequent Flyer Program or similar travel points by the commercial airline company.

If **you** need to defer or postpone **your Trip** as shown in **your** booking invoice/travel itinerary due to any of the above event within thirty (30) days (except (4)) from **your** scheduled **Trip** departure date, **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 or postpone **your Trip** as shown in **your** booking invoice/travel itinerary.

**We** will only pay claims for either **Trip** Cancellation or **Trip** Postponement and not both.

The cover is effective only if this insurance is purchased before **you** becomes aware of any circumstances which could lead to the cancellation of **your Trip**. **You** must notify the travel agent/tour operator or provider of transport or accommodation immediately if it is found necessary to cancel the travel arrangement.

For Single Trip Plan, once an **Insured Person** makes a claim under this Section, the insurance will terminate for that **Insured Person** only.

#### **Exclusions applicable to Section 10 only**

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

- (1) that is directly or indirectly caused by Government regulation or control;
- (2) caused by cancellation by the operator of the **Scheduled Public Conveyance** or any other provider of the travel and/or accommodation;
- (3) that is covered by any other existing insurance scheme or Government program or will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

#### **Section 11 – Trip Curtailment**

In the event of the occurrence of any of the following event and resulted in **your** need to **curtail your Trip** and return to Singapore immediately:

- (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** or **Civil Commotion** arising out of circumstances beyond **your** control at the destination(s).
- (d) unexpected outbreak of epidemic disease declared by World Health Organisation at the destination(s) and such declaration is not issued when **you** purchase this insurance.
- (e) **Hijacking** of the **Scheduled Public Conveyance** in which **you** are on board as a passenger.
- (f) natural disaster which has catastrophic consequences.

**We** will reimburse **you** up to the maximum limit for this Section for:

- (a) 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, and/or
- (b) reasonable additional accommodation and/or additional travel expense (restricted to economy fare by air, rail or sea travel) necessarily incurred so to return to Singapore.

In the event where the original travel ticket can be amended at a lower cost than to purchase a new ticket, the original travel ticket should be amended. Otherwise, it shall be based on the usual fare for the economy class of travel.

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 Section 10 and 11 only**

**We** will not pay claims caused directly or indirectly from or due to:

- 1 **your** 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 air crew rotation or mechanical breakdown of the airplane in which **you** have a pre-booked flight.
- 5 expenses incurred on food and beverages or domestic travel fares such as taxi or metro fare incurred.
- 6 Frequent Flyer Points/reward points utilised for this **Trip**.

## Section 12 – Travel Delay

**We** will pay **you** a cash benefit up to the maximum limit for this Section if the departure of the **Scheduled Public Conveyance** in which **you** had arranged to travel is delayed for at least six (6) consecutive hours at any single location overseas due to:

- (a) **Strike** or industrial action,
- (b) **Riot or Civil Commotion**;
- (c) adverse weather conditions or natural disaster which has catastrophic consequences,
- (d) mechanical or structural defects or operational requirements of that **Scheduled Public Conveyance**,
- (e) any event leading to airspace or airport closure.

Where the delay occurred upon return to Singapore, **we** will pay **you** a lump sum shown under (b) of this Section provided full six (6) consecutive hours have lapsed from the time specified in the itinerary.

**You** are to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay for claim purpose.

### Exclusions applicable to Section 15 only

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

- (1) failure to check-in according to the itinerary supplied to **you**;
- (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).
- (4) cancellation of **Scheduled Public Conveyance** by the operators for reasons not mentioned above.

## Section 13 – Flight Deviation

**We** will pay **you** a cash benefit up to the maximum limit for this Section for every full six (6) consecutive hours of delay if the scheduled flight in which **you** are travelling is diverted due to:

- (a) adverse weather conditions; or
  - (b) emergency medical treatment of a fellow passenger; or
  - (c) mechanical or structural defects or operational requirements of that scheduled flight,
  - (d) any event leading to airspace or airport closure;
- which prevent **your** scheduled flight from arriving at **your** planned destination at scheduled arrival time.

For the avoidance of doubt, the total number of hours shall be calculated from the arrival time of the scheduled flight specified in the itinerary till the actual arrival time of the scheduled flight at the new airport.

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

## Section 14 – Travel Misconnection

**We** will pay **you** a cash benefit up to the maximum limit for this Section 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.

**You** are required to provide **us** a written statement/ notification from the operator(s) of the Scheduled Public Conveyance or its 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 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 the sub-limit amount for each Plan in respect of any one article or pair or set of articles and S\$1,000 in respect of **Laptop Computer**.

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 16 and/or 18 only

**We** will not pay 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 consumable and/or perishable items, removable dentures or retainers, stamps, documents (other than those specifically mentioned in Section 18) or contact or cornea lenses or damage to fragile or brittle articles or personal power mobility devices including but not limited to electric scooter or bike.
- (4) business goods or samples or any property belonging to **your** Employer/Institution.
- (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 including in any locked vehicle unless kept in the locked glove compartment or rear boot of the vehicle and not visible from outside of the vehicle or as a result of **your** failure to take due care and precautions for the safeguard and security of such property.
- (9) loss to **your** baggage sent in advanced mailed or shipped separately.
- (10) unexplained and mysterious disappearance.

## Section 17 – Baggage Delay

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

Where the delay occurred after full six (6) consecutive hours from **your** arrival in Singapore, **we** will pay **you** a lump sum shown under (b) of this Section.

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

## Section 18 – Personal Money & Travel Documents

**We** will reimburse **you** up to the maximum limit 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 for this Section, arising out of robbery, burglary, theft or natural disaster 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).
- (6) loss of **Money** which was not under **your** care, control and custody.

#### **Section 19 – Personal Liability**

**We** will indemnify **you** up to the maximum limit for this Section 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,

#### **Exclusions applicable to Section 19 only**

**We** will not pay 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 aircraft or watercraft, vehicles, pedal cycles, personal power mobility devices including but not limited to electric scooter or bike.
- (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 – Kidnap and Hostage**

**We** will pay **you** a cash benefit up to the maximum limit for this Section for every full twelve (12) consecutive hours if **you** are **kidnap** and held as a **Hostage** which occurs overseas during a **Trip**.

As a condition precedent to **our** liability, **we** must:

- (a) have satisfactory proof that the event has actually occurred;
- (b) be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- (c) if it is in the best interests of the **Insured Person**, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

#### **Exclusions applicable to Section 20 only**

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

- (1) **your** fraudulent, dishonest or criminal acts;
- (2) event that take place in **your** country of residence, or any country located in Central or Southern America or Africa, or any country that United Nations armed forces are present and active;
- (3) loss of or damage to property of any description, including intellectual property as a result of the **kidnap** and **hostage**;
- (4) such **kidnap** and **hostage** event is not reported to the local Police and a Police report of such incident is not submitted to **us**.

## Section 21 – Terrorism Cover

**We** will indemnify the **Insured Person** up to the maximum limit for each Section for loss or damage arising directly or indirectly from any act of terrorism except for loss or damage 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 the **Insured Person**.

### General Exclusions applicable To All Sections

This insurance does not cover claims:

- (1) resulting from **Pre-existing Condition** (except as specifically provided for in Section 10) as defined in the General Definitions, congenital disease or physical abnormality.
- (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 **you** are 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 flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company 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) 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 or navigating the drone.
- (7) in respect of mysterious disappearances and unexplained losses.
- (8) directly or indirectly occasioned by, happening through or in consequence of:
  - (a) treatment of mental **Illness**, psychiatric disorders, wilfully self-inflicted **Injury** or **Illness**, committing suicide while sane or insane, the effect or under the influence of alcohol or drugs (other than drugs in accordance with treatment prescribed and directed by a **Qualified Medical Practitioner**, but not for the treatment of drug addiction),
  - (b) sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex),
  - (c) self-exposure to needless peril (except in an attempt to save human life),
  - (d) nuclear fission, nuclear fusion or radioactive contamination.
  - (e) 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.

## **General Conditions**

- (1) **Governing Law**  
This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.
- (2) **Interpretation**  
This Certificate of Insurance and/or 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/or 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/or 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** or **Insured Person** concerned (whichever is applicable), and in the event of the **Insured Person's** death, to the **Insured** or the estate of the **Insured Person** (whichever is applicable). 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 and bear no interest.
- (7) **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 – Accidental Death and Permanent Total Disablement.
- (8) **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**.
- (9) **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.
- (10) **Cancellation and Premium Refund**  
**You** may cancel this Certificate of Insurance and/or Policy at any time prior to the commencement of the **Trip** by giving written notice to **us**. **We** will refund **you** the premium paid less S\$25 being the minimum premium per **Insured Person** for Individual Plan. No refund of premium will be made if the **Trip** has commenced, or any claim is made under the Certificate of Insurance and/or Policy.
- (11) **Non-Guaranteed Premium**  
The annual premium payable for this insurance is not guaranteed and may be increased at policy renewal at the full discretion of the Company.
- (12) **Payment Before Cover Warranty**
  - (a) The premium due must be paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the **Insurer** or the intermediary when one of the following acts takes place:
    - (i) Cash or honoured cheque for the premium is handed over to the **Insurer** or the intermediary
    - (ii) A credit or debit card transaction for the premium is approved by the issuing bank;



- (iii) A payment through an electronic medium including the internet is approved by the relevant party;
  - (iv) A credit in favour of the **Insurer** or the intermediary is made through an electronic medium including the internet.
- (b) In the event that the total premium due is not paid to the **Insurer** (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **Insurer**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
  - (c) In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the **Insurer** or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the **Insurer** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

**(13) Premium Payment Warranty**

- (1) Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- (2) In the event that any premium due is not paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
  - (i) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
  - (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
  - (iii) the **Insurer** shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- (3) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the **Insurer** (or the intermediary through whom this Policy was effected) within the period of insurance.

**Memorandum application to this Policy**

**(1) Contracts (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.

**(2) 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.

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

(5) **Sanction Limitation and Exclusion Clause**

No **Insurer** shall be deemed to provide cover and no **Insurer** shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that **Insurer** to any sanction, prohibition or restriction under United Nations Resolutions or the Trade or Economic Sanctions, Laws or Regulations of Singapore, the European Union, United Kingdom or United States of America.