



POLICY WORDINGS

# Go-Ferry Insurance



## BENEFITS SCHEDULE

Section	Benefits	Sum Insured (S)
Section 1	<b>Accidental Death &amp; Permanent Disablement</b>	
	Insured Person under age of 70 years	\$25,000
	Insured Person age 70 years or older	\$10,000
Section 2	<b>Medical Expenses Incurred Overseas for Sickness or Injury</b>	
	Insured Person under age of 70 years	\$5,000
	Insured Person age 70 years or older	\$2,000
Section 3	<b>Emergency Medical Evacuation</b>	\$5,000
Section 4	<b>Repatriation</b>	\$5,000
Section 5	<b>Baggage Loss &amp; Damage (\$100 per article)</b>	\$300
Section 6	<b>Loss of Travel Documents</b>	\$200

The amounts listed above are the maximum coverage payable for each Benefit.

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## IMPORTANT NOTICE

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In accordance with Section 23(5) of the Insurance Act 1966, We would remind You that You must disclose to Us fully and faithfully all the facts You know or could reasonably be expected to know, otherwise You may not receive any benefit from this Policy.

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## GENERAL TERMS

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1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
2. We shall provide the respective Insurance in the terms set out in this Policy, provided that You pay the premium in full and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

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## ELIGIBILITY

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To be eligible under this Policy:

- a) The Insured Person(s) named in the Schedule must be a Singapore citizen, a permanent resident of Singapore or a foreigner with a valid Work Pass, Student Pass, Dependant's Pass, Long-Term Visit Pass or Short-Term Visit Pass.
- b) The Policy Owner must be at least eighteen (18) years of age.

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## PAYMENT BEFORE COVER WARRANTY

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1. The premium due must be paid to Us (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:
  - a) Cash or honored cheque for the premium is handed over to Us or the intermediary;
  - b) A credit or debit card transaction for the premium is approved by the issuing bank;
  - c) A payment through an electronic medium including the internet is approved by the relevant party;
  - d) A credit in favour of Us or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to Us (or the intermediary through whom this Policy 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 Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

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## GENERAL DEFINITIONS

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**Accident / Accidental** means an unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

**Age** means age attained.

**AGA** means AWP Services Singapore Pte. Ltd. (Company Reg. No. 198903487R), trading as Allianz Global Assistance, a third party provider contracted by Us to provide travel information and emergency assistance services to the Insured Person(s).

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

**Bodily Injury** means any injury sustained by an Insured Person(s) during the Period of Insurance and is caused by an Accident solely and independently of any other causes within twelve (12) months from the date of such Accident.

**Effective Date of Insurance** means the commencement date of insurance as specified on the Schedule.

**Endorsement** means written evidence of an agreed change to this Policy.

**Extreme Sports** mean any sporting activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra-marathons, biathlons, triathlons and stunt riding.

**Family Member** means Your spouse, parent, parent-in-law, grandparent, child, brother or sister.

**Group Plan** means

- a) A Policy issued to You in respect of the Insured Persons named in the Schedule who are travelling as a group of minimum 2 Insured Persons, and no more than 20 Insured Persons.
- b) The Insured Persons under the Group Plan must travel together on the same Journey

**Illness** means a physical condition marked by a pathological deviation from the normal healthy state as verified by a Medical Practitioner.

**Individual Plan** means a Policy issued to the Insured in respect of You as the Insured Person named in the Schedule.

**Insured Person(s) / His / Him / He** in respect of Individual Plan means the person named in the Schedule as the Insured Person.

**Journey** means an Overseas Journey undertaken by the Insured Person on a ferry operated by the licensed ferry operator operating from Singapore Cruise Centre (SCC), to Batam Islands (Indonesia), Bintan Islands (Indonesia), Saint John's Island, Lazarus Island, Kusu Island and West Malaysia only, not exceeding thirty (30) consecutive days and for which cover commences from:-

- a) 3 hours before the Insured Person(s) leave Singapore, the departure date shown on the Schedule or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and

- b) shall continue until:
  - 1. For a return trip, until
    - i. The Insured Person(s)'s arrival in Singapore; or
    - ii. The expiry date shown in Your Schedule; or
    - iii. Thirty (30) consecutive days following the effective date of the Insured Person(s)'s Journey; or whichever is earlier.
  - 2. For one-way trip, until the Insured Person(s)'s arrival at His final Overseas destination.

**Major Unexpected Event** means

- a) Natural Disaster;
- b) Epidemic or pandemic as declared by the World Health Organisation;
- c) Major industrial accident as determined by Us;
- d) Civil unrest, riot or commotion resulting in cancellation of scheduled Sea Conveyance services or in a relevant government warning against non-essential travel;
- e) Strike resulting in the cancellation of scheduled Sea Conveyance services; or
- f) Any event leading to airspace or multiple airport closures.

**Medical Expenses** means the necessary and reasonable expenses incurred and paid to a medical practitioner, physician, hospital and/or ambulance service provider for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire. All treatment, including specialist treatment, must be prescribed or referred by a medical practitioner in order for expenses to be reimbursed under this Policy and such reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred and paid had this insurance not existed. Treatments and services including medicines must be customary for the treatment of a condition you have and cannot be experimental or elective.

**Medical Practitioner** means a registered and legally qualified physician, doctor or surgeon by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical services within the scope of their licence and training. This cannot be You, Your Family Member, travelling companion, partner, business partner, employer, employee or agent.

**Natural Disasters** mean extreme weather conditions as determined by Us, including but not limited to cyclones, hurricanes, typhoons, tornadoes, fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

**Overseas** means beyond the territorial limits of Singapore.

**Period of Insurance** means the period starting from the Effective Date of Insurance during which the coverage under this Policy is effective, as stated in the Schedule.

**Permanent Disablement** means one of the items of disability listed in the scale of compensation under Section 1 in the Benefits Schedule, and which was caused only by an Accident, as long as:

- a) The disability lasts for twelve (12) months consecutively from the date of the Accident; and
- b) Our Medical Practitioner confirms that it is not going to improve after twelve (12) months.

**Pre-existing Condition** means any medical condition for which:

- a) The Insured Person(s) received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- b) Medical advice or treatment was recommended by a Medical Practitioner within a twelve (12) month period immediately prior to the Effective Date of Insurance; or
- c) A reasonable person in the circumstances would be expected to be aware of within a twelve (12) month period immediately prior to the Effective Date of Insurance.

**Policyholder** refers to the named owner of the policy

**Physician** means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The Insured Person(s) should not be the attending Physician nor a member of His immediate family .

**Relative** refers to the adult Insured Person(s)'s spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, sibling, sibling-in-law, aunt, uncle, niece or nephew.

**Sea Conveyance** means any water conveyance operated under a license in the country the Insured Person(s) is in for the transportation of fare paying passengers and which has fixed, established and regular schedules and routes only.

**Serious Medical Condition** means a condition which in the opinion of AGA constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Person(s)'s immediate or long term health prospects. The seriousness of the medical condition shall be judged within the context of the Insured Person(s)'s geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.

**Schedule** means the information page that contains the details of the Policyholder, Insured Person(s), Benefit, Premium and Period of Insurance attached to this Policy.

**Serious Bodily Injury or Serious Illness** whenever applied to the Insured Person(s), is one which requires treatment by a Medical Practitioner and which results in the Insured Person(s) being certified by that Medical Practitioner as unfit to travel or continue with the planned Journey. When applied to the Family Member, it shall mean Bodily Injury or Illness certified as being dangerous to life by a Medical Practitioner and which results in the discontinuation or cancellation of the planned Journey.

**Us / We / Our** means Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K).

**You / Your** means the Policyholder / Policy Owner named in the Schedule.

## THE BENEFITS

### Section 1 – Accidental Death & Permanent Disablement

If the Insured Person(s) is involved in an Accident during the Period of Insurance and suffers an Injury or death within the next twelve (12) months from the Accident, We will indemnify the Insured Person(s) or His legal representative up to the limit mentioned under Section 1 of the Table of Benefits.

The aggregate of all benefits payable shall not exceed 100% of the Sum insured as shown under the Scale of Compensation.

Scale of Compensation		% Sum Insured
1.	Accidental Death	100%
2.	Permanent total disablement preventing the Insured Person from attending to any business, occupation or duties for which he is reasonably qualified by reason of his education, training and experience	100%
3.	Permanent total loss of sight of one or both eyes	100%
4.	Permanent total loss of a hand or a foot or loss by physical severance at or above the wrist or ankle	100%
5.	Permanent total loss of speech and hearing	100%
6.	Permanent total loss of hearing in both ears	75%
7.	Permanent total loss of hearing in one ear	15%
8.	Permanent total loss of speech	50%

### Sea Conveyance Limit

Our maximum liability in respect of Section 1 of this Policy shall be limited to \$3,000,000 on any one (1) Sea Conveyance ferrying Insured Persons on a same trip (as defined at any one time). In the event where the total amount of compensation payable to all Insured Persons ferried on the Sea Conveyance in the same trip is more than \$3,000,000, the amount payable to each Insured Person shall be proportionately reduced so that the total sum payable by Us shall remain at \$3,000,000.

### Applicable to Section 1:

Cover commences three (3) consecutive hours before the time the Insured Person(s) leave His residence or office for a direct Journey to the place of embarkation in Singapore to the Overseas destination and ceases upon:

- a) the expiry of the Period of Insurance stated in the Policy;
- b) the Insured Person(s)'s return to His permanent residence in Singapore; or
- c) within three (3) hours of the time of arrival in Singapore, whichever shall be earlier.

### Exclusions applicable to Section 1:

We shall not indemnify any Permanent Disablement or death claim arising from Illness or infectious diseases.

## **Section 2 – Medical Expenses Incurred Overseas for Sickness or Injury**

We will reimburse the Insured Person(s) up to the limit mentioned under the Table of Benefits under Section 2, the Medical Expenses incurred whilst Overseas for Injury or Illness the Insured Person(s) suffered solely and independently of any other causes. In no event will the total of the Medical Expenses incurred Overseas reimbursed by this Policy exceed the limit stated in the applicable plan selected under the Table of Benefits.

In the event the Insured Person(s) is entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this Section, We shall only be liable for the excess of the amount recoverable from such other source or insurance subject to the applicable limits.

## **Section 3 – Emergency Medical Evacuation**

When as the result of Injury or Illness commencing while the Insured Person(s) is Overseas and if in the opinion of AGA or an authorised representative of AGA, it is judged that it is medically appropriate to move the Insured Person(s) to another location or to return Him to Singapore for medical treatment, AGA, or the authorised representative of AGA, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person(s)'s condition. We will pay AGA directly the covered expenses up to the benefit limits for such evacuation specified under Section 3.

The means of evacuation arranged by AGA or an authorised representative of AGA may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by AGA, or the authorised representative of AGA, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged by AGA for the Insured Person(s)'s transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

### **Exclusions applicable to Section 3**

We will not pay for:

- a) any expenses incurred for services provided by another party for which the Insured Person(s) is not liable to pay, or any expenses already included in the cost of a scheduled Journey, including but not limited to the unutilized portion of the return ticket for the scheduled Journey; and/ or
- b) any expenses for a service not approved and arranged by AGA, or an authorized representative of AGA unless We decide that such expenses were necessarily incurred and for reasons beyond the control of the Insured Person(s), the Insured Person(s)'s Relative or Travel Companion; or in the event that AGA could not be contacted during the emergency. In any event, We reserve the right to reimburse the Insured Person(s) only for those expenses incurred for services which AGA would have provided under the same circumstances and up to the limit specified under Section 3.

## **Section 4 – Repatriation**

When as the result of Injury or Illness commencing whilst Overseas, the Insured Person(s) suffers death within 30 days from the date of the Injury or commencement of the Illness, AGA or an authorized representative of AGA will make the necessary arrangements for the return of His mortal remains to Singapore. We will also pay the associated reasonable expenses up to the benefit limits that is necessarily incurred Overseas for services and supplies provided by the mortician or undertaker. This includes, but not limited to the cost of a basic casket, embalment and cremation if so elected. This will not include expenses related to religious ceremony or rites.

All arrangements for the repatriation must be approved and arranged through AGA unless making such arrangements through AGA were not possible in the circumstances due to reasons beyond the Insured Person(s) estate's control and any alternative arrangements are deemed reasonable by Us.



#### Exclusions applicable to Section 4

We will not pay for:

- a) any expenses incurred for services provided by another party for which the Insured Person(s) is not liable to pay, or any expenses already included in the cost of a scheduled Journey including but not limited to the unutilized portion of the return ticket for the scheduled Journey; and/ or
- b) any expenses incurred for the transportation of the Insured Person(s)'s remains not approved and arranged by AGA or by an authorised representative of AGA.

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the Sections and AGA &/or Etiqa Insurance Pte. Ltd. will not be liable for:

- c) Pre-existing Conditions for which the Insured Person(s) has been hospitalized during the 12 months preceding the Journey or any medical condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within 6 months period prior to the Journey.
- d) Emergency Medical Evacuation or repatriation or cost not approved in advance and in writing by AGA and/or not arranged by AGA. This exclusion shall not apply to Emergency Medical Evacuation from remote or primitive areas where AGA cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured Person(s)'s prospect.
- e) Any event occurring when the Insured Person(s) is within Singapore or His home country.
- f) Any expenses if the Insured Person(s) is travelling outside Singapore contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- g) Any expenses if the Insured Person(s) is not suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until His return to Singapore.
- h) Any treatment or expenses related to childbirth or pregnancy (except abnormal pregnancy or vital complications of pregnancy which endangers the life of the mother or unborn child/children) and in any event, childbirth, miscarriage (spontaneous abortion) or pregnancy after 6th month thereof.
- i) Any expenses related to Accident or Injury occurring while the member is engaged in Extreme Sports, mountaineering or rock climbing necessitating the use of rope, underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving no deeper than thirty (30) meters, speed contest or racing of any kind other than on foot and all professional sports.
- j) Any expenses incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason.
- k) Self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases.
- l) Any treatment performed or ordered by a non-registered Medical Practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- m) The cost of burial in the Insured Person(s)'s home country.
- n) Any expenses resulting from participation in war, riot, civil commotion or any illegal act including resulting imprisonment or while serving in a police or military unit.

#### Useful Information Related to Section 3 and Section 4

Emergency Medical Evacuation and Repatriation services appearing in Section 3 and Section 4 respectively are arranged by Us through our appointed assistance company, AGA, where applicable, to assist the Insured Person in emergency during his/her Journey outside Singapore through the Emergency Travel Assistance Hotline +65 6415 8694.

## Section 5 – Baggage Loss & Damage

We will reimburse the Insured Person(s) up to the limit specified under Section 5, for loss of or damage sustained Overseas to personal baggage taken or purchased on the Journey where such loss or damage is due to circumstances beyond the Insured Person(s)'s control at the planned destination including Natural Disasters. This includes compensation for the Insured Person(s)'s clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on Him. All items must be owned by the Insured Person(s) or in His custody or which is loaned or entrusted to Him.

We will not be liable for more than \$100, in respect of any one article or pair or set of articles. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if the Insured Person(s) can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and ferry operator or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by proof of denial received from the ferry or service provider. The Insured Person(s) must take every possible step and reasonable precaution to ensure:-

- a) that the Insured Person(s)'s baggage or personal effects are not left unattended in a Public Place; and
- b) the safety of all personal property and baggage.

Claims that result from the Insured Person(s) losing His baggage or it being damaged while being held by a ferry or service provider should be made to the ferry or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the ferry or service provider or where such compensation is denied, proof of such denial.

### Exclusions applicable to Section 5

We will not be liable for:

- a) Loss not reported to the police or the transport carrier within twenty-four (24) hours of discovery.
- b) the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artefacts, paintings, objects of art, computers (including handheld computers, software and accessories), jewellery, gem stones, watches, contact or corneal lenses, musical instruments, bridges for tooth or teeth, dentures;
- c) loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
- d) loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- e) loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
- f) loss or damage to the Insured Person(s)'s baggage sent in advance, mailed or shipped separately;
- g) loss or damage to the Insured Person(s)'s baggage left unattended in any Public Place;

- h) loss or damage resulting from the Insured Person(s) failure to take due care and precaution for the safeguard and security of such property;
- i) loss of or damage resulting from the Insured Person(s)'s wilful act, omission, negligence or carelessness;
- j) loss of or damage arising from confiscation or retention by customs or other officials;
- k) loss or damage of business goods or samples or equipment of any kind;
- l) loss of or damage to data recorded on tapes, cards, discs or otherwise;
- m) loss of or damage to cash or cash equivalents, bank notes, casino chips, vouchers, cash storage card, public transport travel pass (e.g.: Ez Link card), bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, credit cards or replacement of credit cards, identity cards and driving licenses, travel documents except as provided for in 6.
- n) loss, damage, derangement or breakage of fragile or brittle articles; and/or
- o) loss or damage resulting from mysterious disappearance of such property.

### Section 6 – Loss of Travel Documents

We will indemnify the Insured Person(s) for cost incurred up to the limit stated under the Table of Benefits in replacing passports, travel tickets and other travel documents lost whilst Overseas, including additional travel expenses and hotel accommodation incurred, provided that the loss is reported to the police within twenty four (24) hours upon disembarkation from the Sea Conveyance and a copy of the report obtained. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst Overseas.

Where replacement passports which have been lost whilst Overseas are to be obtained upon the Insured Person(s)'s return to Singapore, We will pay the Insured Person(s), up to the limit stated under this Section, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

## GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

We will not pay for any Benefit under this Policy caused by or contributed by or related to any of the following:

1. any Pre-existing Conditions;
2. suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;
3. any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion, intoxication by alcohol or non-prescribed drugs or medications;
4. any condition, which is or results from or is a complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency Syndrome ("AIDS"), and AIDS Related Complications ("ARC"), or any opportunistic infections and/or malignant neoplasm ("tumour") found in the presence of HIV, AIDS or ARC;
5. any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane;
6. any self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;
7. mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
8. any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;
9. the Insured Person(s) undertaking in any Journey against the advice of a Medical Practitioners or for the purpose of seeking medical attention;

10. the Insured Person(s) engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment;
11. any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations.
12. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media;
13. loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
14. the Insured Person(s) participation in the following activities:
  - a) Extreme Sports. This exclusion does not apply to any of the following leisure activities – hot air balloon ride, parachuting, sky diving, bungee jumping, hang-gliding, paragliding, and non-competitive winter sports;
  - b) Training in any speed contest or racing (other than on foot) and any competition or sports that are played in a professional capacity or in which the Insured Person(s) would or could earn or receive remuneration, donations, sponsorship or reward of any kind;
  - c) Motorcycling, unless the Insured Person(s) hold a motorcycle license recognised by the country He is travelling in and provided that the Insured Person(s) wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always exclude motorcycle racing;
  - d) Mountaineering or rock climbing that entails the use of specific climbing equipment and ropes;
  - e) Hiking or trekking above 3,000 meters from sea level;
  - f) Expeditions;
  - g) Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where the Insured Person(s) is diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or the Insured Person(s) hold a PADI certification and He is diving within the certified depth under His PADI certification (but no deeper than 30 meters) and the Insured Person(s) is diving with a buddy or instructor who holds a PADI certification.
15. any Journey exceeding thirty (30) days;
16. compensation for damages for judgements not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore;
17. the costs of any loss or damage which is covered by any other insurance policy;
18. any claim that results from the tour operator, ferry or any other company, firm or person wilfully refusing to carry out any part of their obligation to the Insured Person(s);
19. the Insured Person(s) failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Unexpected Event through or by general mass media;
20. any liability which may arise as a result of any services provided by AGA;
21. Sanction Limitation and Exclusion Clause:
 

We will not provide cover and We shall not be liable to pay any claim or provide any Benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose Us to any sanction, prohibition or restriction under any applicable sanctions law or regulations.
22. Cyber Risks Exclusion Clause:
  - a) Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- i. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- ii. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.

b) Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

c) Electronic Date Exclusion

We will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving the Insured Person(s)'s data, whether the property of the Insured Person(s) or not, occurring at any time to

- i. correctly recognize any date as its true calendar date;
- ii. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date; iii. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.



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## GENERAL CONDITIONS

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### 1. Cover Type

The level of cover selected by You at the time of Your insurance application is subject to the following:

- a) Individual Plan or Group Plan (maximum up to twenty (20) Insured Persons)
- b) Geographical limit of Singapore and Indonesia and Malaysia Only
- c) Single Round/Return Trip. This Policy does not apply to One Way Trip, as stated in the Schedule.

### 2. Changes in Policy

No change in this Policy, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement. We reserve the right to amend the terms and provisions of this Policy by giving thirty (30) days prior notice in writing by email in Our records.

### 3. Reasonable Care

The Insured Person(s) shall act in a prudent manner to prevent loss, damage, Accident, Bodily Injury or Illness and exercise reasonable care for the safety and supervision of His property as if uninsured.

### 4. Misrepresentation/Fraud

If the proposal or declaration from the Insured Person(s) is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases, this Insurance shall be void.

### 5. Payment of Benefit

Any benefit payable under this Policy shall be paid to the Policyholder, the Policyholder's nominated beneficiary, if any, as stated in the Schedule or otherwise to the Insured Person(s). Any receipt by the Insured Person(s), His nominated beneficiary or His estate of any Benefit payable under this Policy shall in all cases be deemed final and a complete discharge of all of Our liabilities in respect of such Benefit.

### 6. Portfolio Withdrawal Condition

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this Insurance product. You shall be notified of cancellation of the portfolio as a whole via written notice to You at least thirty (30) days before the cancellation and We will run off all Policies to expiry of the period of cover within the portfolio.

### 7. Claims Procedures

- a) All claims and relevant supporting documents must be given to Us as soon as possible but not later than thirty (30) days after any event which may entitle the Insured Person(s) to claim under this Policy.
- b) Any document or evidence required by Us to verify the claim shall be provided by the Insured Person(s) at His own expense.
- c) Any medical examination required by Us to verify the claim shall be at Our expense.

### 8. Incomplete Claims

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed by Us. Only actual costs incurred shall be considered for reimbursement. Any variation or waiver of the foregoing shall be at Our sole discretion.

## 9. Other Insurance

No person shall be covered under more than one such identical travel insurance Policy issued by Etiqa Insurance Pte. Ltd. In the event the Insured Person(s) is covered under more than one such Policy, We shall consider the Insured Person(s) to be insured under the Policy which provides the greatest amount of Benefit, or where the benefits provided under each such Policy are identical, the Policy that was issued first and We shall refund any duplicated premium payment which may have been made by You / the Insured Person(s) on Your / His behalf.

## 10. Interest & Currency

No amount payable under this Policy shall be subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollars (SGD).

## 11. Governing Law

This Policy will be construed according to and governed by the laws of the Republic of Singapore. The parties to this Policy shall submit themselves to the exclusive jurisdiction of the courts of the Republic of Singapore for the resolution of all conflicts or disputes arising out of or in connection with this Policy.

## 12. Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this Policy.

## 13. Disappearance Clause

If the Insured Person(s) is travelling and the means of transportation disappears, sinks, crashes or is wrecked and the Insured Person(s) body cannot be found after a period of twelve (12) months, We shall presume that the Insured Person(s) have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, the Insured Person(s) is found to be alive, such amount paid must be refunded to Us.

## 14. Rights of Third Parties

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

## 15. Right Of Recovery

We reserve the right to recover against the Insured Person(s) or His legal representative(s) for the full sum which We or AGA have paid on the Insured Person(s)'s behalf but for which this Policy is not responsible.

## 16. Subrogation

If We shall become liable for any payment under this Insurance, We shall be subrogated to the extent of such payment to all the Insured Person(s)'s right and remedies against any party and shall be entitled at Our own expense to sue in the Insured Person(s)'s name. The Insured Person(s) shall give or cause to be given to Us all such assistance in His power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all document necessary to enable Us to effectively bring suit in His name.

## 17. Fitness for Travel

At the time of effecting this insurance, the Insured Person(s) must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Journey or to any other claim under this Policy, otherwise no claim will be payable.

## 18. Awareness of Circumstances

At the time of effecting this insurance, the Insured Person(s) must not be aware of any circumstances, facts or risks related to the Insured Person(s)'s place of destination which are known or ought to be known by the Insured Person(s) and which may give rise to a claim under this Policy, otherwise no claim will be payable.

## 19. AGA Notification

If the Insured Person(s) require hospitalization or emergency transportation services or need to return to Singapore early for any reason, He must contact AGA and obtain approval before arrangements are made. The Insured Person(s) must follow the advice and instruction of AGA failing which His claim may not be payable.

## 20. Offset Clause

We will not cover the Insured Person(s) for loss or any event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what the Insured Person(s) would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 1 of the Policy.

## 21. Purchase of Travel Insurance

You must purchase this insurance before departing Singapore. If the purchase is made after the Insured Person(s) departure from Singapore, no coverage is extended, regardless of whether a Policy has been issued. In such circumstances, any premium received in respect of such insurance will be refunded.

## 22. Determination of Age

In any claim, the Insured Person(s)'s age will be determined as at the date of the Injury or Illness with reference to the birth date.

## 23. Cancellation of Policy

### a) Cancellation by You

You may cancel the insurance policy up to seven (7) days prior to the commencement date of the Period of Insurance provided that the reason for cancellation is due to cancellation of Your ferry ticket. We will grant a full refund of premium to You.

No refund of premium will be made if:

- i. You cancel the policy in less than seven (7) days prior to the commencement date of the Period of Insurance; or
- ii. the Period of Insurance has commenced; or
- iii. any claims is made under the policy.

### b) Automatic Cancellation

This Insurance shall be cancelled:

- i. upon the death of the Insured Person(s);
- ii. if the Insured Person(s) ceases to be eligible on the grounds of age, and/or Residential Qualification;
- iii. upon full payment of benefit under Sections 1 or 2; or
- iv. upon cancellation by the Policyholder

### c) Premium Position Upon Cancellation:

We will grant a full refund of the premium prior to the commencement of the policy. There will be no refund for the cancellation after the Period of Insurance has commenced.



d) Effective Time of Cancellation

This Policy shall terminate at 12:01am Singapore Time on the relevant date specified in the occurrence date of any events specified herein, Schedule or Endorsement.

#### 24. No Cover Clause

Notwithstanding anything to the contrary, this Policy shall not cover or provide for the payment of claims or Benefits to specific persons or entities where the application of or compliance with certain laws and regulations including but not limited to trade sanctions, anti-terrorism or anti-money laundering (as may be applicable to Us, Our parent companies and/or Our ultimate controlling entities, Our reinsurers, their parent company and/or ultimate controlling entity) prohibit performance under the Policy based on:

- a) the identity, domicile, residence, place of incorporation, establishment (whether incorporated or unincorporated), or citizenship, of You, or claimant or the parent company and ultimate controlling entity of You, or claimant; or
- b) the country where the claim arises.

Should any person or entity be found to have been erroneously enrolled under this policy, insurance coverage for such person or entity shall cease with immediate effect and any unearned Premiums paid in respect of such person or entity shall, subject to compliance with laws and regulations, be refunded without interest to You.

Should any claim for payment of any nature be found to have been made under this Policy by a person or entity excluded by this provision, no such payment will be made.

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## DISPUTE RESOLUTION

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Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

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## POLICY OWNER'S PROTECTION SCHEME

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

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## PERSONAL DATA USE

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We shall be able to process Personal Data according to the Personal Data Protection Act 2012. Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.