

## Vacation Shield Plus Policy

1. This Policy, Schedule and Endorsement, if any, are evidence of the contract between You (the Insured) and Us. The proposal made to Us in connection with this Insurance shall be the basis and form part of this contract.
2. This Policy, Schedule and Endorsement, if any, are 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.
3. Provided that You pay the premium in full and We agree to accept it, We shall provide the respective Insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.

### Commencement Of Cover

Benefits under Section 15 & 16 are effective upon the issuance of the Certificate of Insurance and/or Schedule and terminate on the commencement of the planned Trip.

For all other Benefits Sections, the insurance commences six (6) hours prior to the departure time and date as stated on the travel ticket.

### Eligibility

To be eligible for cover under this Policy, You as the Main You named in the Certificate of Insurance and/or Schedule must be a:

- (a) Singapore Citizen or;
- (b) Singapore Permanent Resident or;
- (c) Foreigners with valid Work Permit or Employment Pass

of at least eighteen (18) of age and above on the Effective Date of Insurance. Subject to You being covered, there shall also be eligibility for cover of Your:

- (a) Legal Spouse who is at least eighteen (18) years of age and above on the Effective Date of Insurance.
- (b) Legal Child including stepchild and/or legally adopted child:
  - i. who is at least 3 months of age and not more than eighteen (18) years of age (or not more than twenty four (24) years of age if studying full-time in a recognized tertiary institution) on the Effective Date of Insurance; and
  - ii. wholly dependent on You or Your Legal Spouse for financial support; and
  - iii. unmarried.

### General Definitions

**You or Your or Yourself** means you as the Policyholder/Main You.

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

**You** means You, Your Legal Spouse and/or Your Legal Child depending on the plan which You have selected for cover under this Policy. The Scheme selected by You shall be either:

- Individual which means You (the Policyholder/Main You) only; or
- Family which means You (the Policyholder/Main You), Your Legal Spouse and/or Your Legal Child.

**Accident/Accidental** means an event of violent, accidental, external and visible nature, which will independently of any other cause be the sole cause of Bodily Injury.

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

**Bodily Injury** means injury sustained by You resulting solely, directly and independently of all other causes from an Accident.

**Certificate of Insurance** means the Certificate of Insurance which is incorporated and forms part of this Policy.

**Effective Date of Insurance** means the Effective Date on the Certificate of Insurance and/or Schedule.

**Hospital** means any institution which fully meets all of the following criteria:

- (a) maintains permanent and full-time facilities for care of overnight resident patients; and
- (b) has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick person by or under the supervision of a staff of Medical Practitioners; and
- (c) continuously provides twenty four (24) hours a day nursing service supervised by qualified nurses.
- (d) is not other than incidentally a mental institution or a place for rest or a place for the aged or for drug addicts or for alcoholics.

**Family Plan**

- (a) For Single Trip policies - Maximum of 2 adults traveling with no limit on the number of Children. The 2 adults need not be related but the Child(ren) must be related to either of the insured adults.
- (b) For Annual Policies - Consists of You, Your Legal Spouse and any number of Legal Children. The Child(ren) need not be accompanied by either of the parent for any trips made during the Period of Insurance.

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

**Legal Child** means legal child(ren) including step child (ren) and/or legally adopted child(ren)

- i) who is at least 3 months of age and not more than eighteen (18) years of age (or not more than twenty four (24) years of age if studying full-time in a recognized tertiary institution) on the Effective Date of Insurance; and
- ii) wholly dependent on You or Your Legal Spouse for financial support, and
- iii) unmarried

**Legal Spouse** means Your legally married spouse.

**Main Insured** means You (the Policyholder) as stated in the Certificate of Insurance and/or Schedule.

**Medical Practitioner** means a legally qualified physician or doctor other than yourself or a member of your immediate Family.

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

**Pre-existing Condition** means any medical condition in respect of which any You have been hospitalised during the twelve (12) months period immediately prior to the Effective Date of Insurance or any medical condition that has been diagnosed or treated by a Medical Practitioner including prescribed drugs within the six (6) months prior to the Effective Date of Insurance.

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

**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. You should not be the attending Physician nor a member of your immediate family.

**Serious Medical Condition** means a condition which in the opinion of ALLIANZ GLOBAL ASSISTANCE constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care of facilities.

**Serious Bodily Injury or Serious Illness** whenever applied to You, is one which requires treatment by a Medical Practitioner and which results in the You being certified by that Medical Practitioner as unfit to travel or continue with the planned Trip. When applied to the Family Member, it will 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 Trip.

**Trip** means journey commencing six (6) hours prior to booked departure time for a direct journey to the place of embarkation in Singapore and ceases on whichever of the following occurs first:

- (a) six (6) hours after arrival and Immigration clearance in Singapore
- (b) The expiry of the Period of Insurance specified in the Policy

The duration under "Per Trip" will not exceed one hundred eighty two (182) consecutive days from the commencement date of such Trip.

**Know Your Travel Insurance**

VACATION SHIELD PLUS is more than just an insurance package. It covers pre-travel consultation, emergency general travel assistance, emergency medical assistance, medical evacuation and repatriation, repatriation of mortal remains and comprehensive travel insurance.

As a policyholder of TRAVEL INSURANCE, you are entitled to all emergency medical assistance included in this Policy, provided by ALLIANZ GLOBAL ASSISTANCE.

Cover commences when You leave the place of residence or business for a direct journey to the airport for the intended Journey and ceases upon his/her return to his/her place of residence or business or upon the expiry of the period specified in the Certificate of Insurance, whichever shall occur first. For one-way trip, the cover shall cease upon arrival at the place of residence or business at the final destination shown on the ticket.

#### **Travel Information And Emergency Assistance Services**

Please quote your policy number and dial the Emergency Services Hotline when requesting for any services provided by the following sections. Consultation with ALLIANZ GLOBAL ASSISTANCE is free. Other third-party costs and expenses are covered under this Multiplan subject to the terms and conditions provided in this policy.

#### **Pre-Trip Information Services**

- Inoculation Requirements
- Visa Requirements

#### **24-hours Emergency General Travel Assistance (English & Mandarin)**

- Embassy Referral
- Loss Luggage Assistance
- Loss Passport Assistance
- Emergency Message Transmission Assistance
- Interpreter Referral
- Telephone Medical Advice
- Medical Service Provider Referral
- Arrangement of Appointment with Local Doctors
- Arrangement of Hospital Admission
- Guarantee of Medical Expenses Incurred
- Monitor Medical Condition During Hospitalization with Attending Physician

#### **Comprehensive Travel Insurance**

You having submitted a proposal and declaration which is the basis of this contract and is deemed to be incorporated herein and has paid the agreed premium.

**ETIQA INSURANCE PTE. LTD.** (We) agree to provide insurance during the course of the Journey, subject to the terms and conditions contained in this policy or the Certificate of Insurance.

Our maximum liability for You in respect of one or more injuries or occurrences shall not exceed the limits specified under the Table of Benefits. We will indemnify you against all costs and expenses covered under this policy, subject to documentary proof satisfactory to us.

<b>Table of Benefits</b>				
The amount of your Benefits is determined by the Plan you have selected and which is stated in the Certificate of Insurance and/or Schedule.				
<b>Benefits</b>		<b>Maximum Limit of liability (per Insured Person per trip)</b>		
		<b>Economy</b>	<b>Business</b>	<b>Suite</b>
<b>Personal Accident Benefits</b>				
Section 1	Accidental Death & Permanent Disablement			
	• Adult below 70 years	\$150,000	\$250,000	\$500,000
	• Adult 70 years and above	\$30,000	\$50,000	\$100,000
	• Child	\$50,000	\$75,000	\$150,000
Section 2	Public Transport Double Cover			
	• Adult below 70 years	\$300,000	\$500,000	\$1,000,000
	• Adult 70 years and above	\$60,000	\$100,000	\$200,000
	• Child	\$100,000	\$150,000	\$300,000
<b>Medical &amp; Travel Benefits</b>				
Section 3	Medical Expenses Incurred Overseas			
	• Adult below 70 years	\$250,000	\$500,000	\$1,000,000
	• Adult 70 years and above	\$50,000	\$100,000	\$200,000
	• Child	\$75,000	\$150,000	\$300,000
Section 4	Medical Expenses Incurred in Singapore			
	• Adult below 70 years	\$20,000	\$35,000	\$50,000
	• Adult 70 years and above	\$5,000	\$7,500	\$10,000
	• Child	\$7,500	\$10,000	\$12,500

Section 5	Treatment by Physician	\$500	\$500	\$500
Section 6	Overseas Hospital Income	\$5,000	\$7,500	\$10,000
Section 7	Hospital Allowance in Singapore	\$5,000	\$7,500	\$10,000
Section 8	Hospital Visitation	\$5,000	\$7,500	\$10,000
Section 9	Compassionate Visit	\$10,000	\$10,000	\$10,000
Section 10	Child Guardian	\$10,000	\$10,000	\$10,000
Section 11	Emergency Telephone Charges	\$200	\$200	\$200
<b>Travel Assistance Benefits</b>				
Section 12	Emergency Medical Evacuation	\$1,000,000	\$1,000,000	\$1,000,000
Section 13	Emergency Medical Repatriation			
Section 14	Repatriation Of Mortal Remains to Singapore			
<b>Travel Inconvenience Benefits</b>				
Section 15	Trip Cancellation and Loss of Deposit	\$5,000	\$10,000	\$15,000
Section 16	Bankruptcy of the Travel Agent	\$3,000	\$5,000	\$10,000
Section 17	Travel Curtailment ( Including Hijacking)	\$5,000	\$10,000	\$15,000
Section 18	Fraudulent Credit Card Usage	\$500	\$1,000	\$2,000
Section 19	Personal Effects including Laptop Computer	\$5,000	\$5,000	\$5,000
Section 20	Baggage Delay	\$200	\$600	\$1,000
Section 21	Loss of Travel Document (Including Money)	\$1,000	\$3,000	\$5,000
Section 22	Travel Delay	\$250	\$500	\$1,000
Section 23	Flight Diversion	\$1,000	\$1,000	\$1,000
Section 24	Flight Overbooking	\$100	\$100	\$100
Section 25	Travel Misconnection	\$300	\$500	\$1,000
Section 26	Travel Postponement* <b>NEW</b>	\$500	\$1,000	\$2,000
<b>Liability Benefits</b>				
Section 27	Personal Liability Abroad	\$500,000	\$750,000	\$1,000,000
<b>Special Benefits</b>				
Section 28	Golf Advantage	Nil	\$750	\$1,000
Section 29	Rental Vehicle Excess	\$100	\$100	\$100
Section 30	Pet Care	Nil	\$500	\$1,000
Section 31	Hijacking/Kidnapping and Hostage	\$5,000	\$7,500	\$10,000
Section 32	Automatic Extension of Cover	Up to 7 days	Up to 7 days	Up to 7 days
Section 33	Act of Terrorism Cover (In aggregate for the above Sections 1 to 31)			
	• Adult below 70 years	\$150,000	\$250,000	\$500,000
	• Adult 70 years and above	\$30,000	\$50,000	\$100,000
	• Child	\$50,000	\$75,000	\$150,000

## The Benefits

### **Section 1 – Accidental Death & Permanent Disablement**

If You sustain accidental bodily injury and within the next 12 months solely and independently of any cause result in death or disablement, We will indemnify the You or your legal representative up to the limit mentioned under the Table of Benefits.

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

Scale of Compensation		% of Capital Sum Insured
1.	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%

Our cover commences six (6) hours before the time you leave your 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) your return to your permanent residence; or
- (c) within six (6) hours of the time of arrival in Singapore

**Exclusions applicable to Section 1:**

We shall not indemnify any Total Disablement or death claim arising from illness, or infectious diseases.

**Section 2 – Public Transport Double Cover**

Death benefit payable under Section 1 shall be doubled if it is the result of an accident happening whilst You are riding as a fare paying passenger in Public Transport provided by the relevant authority plying along commercial routes at regular intervals.

This Policy will pay for any claim under Section 1 or 2 but not both.

**Section 3 – Medical Expenses Incurred Overseas**

We will reimburse You up to the limit mentioned under the Table of Benefits under Section 3, the Medical Expenses necessarily incurred whilst overseas for Injury or Illness You suffered solely and independently of any other causes. In no event will the total of the Medical Expenses incurred overseas exceed the limit mentioned under the Table of Benefits. In the event You are 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.

**Section 4 – Medical Expenses Incurred In Singapore**

We will reimburse You up to the limit mentioned under the Table of Benefits, the Medical Expenses necessarily incurred in Singapore for medical treatment or follow-up medical treatment in Singapore for Injury or Illness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- (a) if prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within seven (7) days from the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of thirty (30) days to continue medical treatment in Singapore up to the limit mentioned under the Table of Benefits; or
- (b) if medical treatment had already been sought overseas, You have up to a maximum of thirty (30) days from the date of return to Singapore to continue medical treatment in Singapore up to limit mentioned under the Table of Benefits.

In no event will the total of the Medical Expenses in Singapore exceed the limit mentioned under the Table of Benefits. In the event You are entitled to a refund or reimbursement of all or part of such Medical 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.

**Section 5 – Treatment By Physician**

We will reimburse You up to the limit mentioned under the Table of Benefits under Section 5, the expenses incurred in relation to treatment by a Physician, which are necessarily incurred whilst overseas for Injury and Illness which You suffered solely and independently of any other causes.

We will in addition also pay the follow up treatment in Singapore for a maximum of thirty (30) days and up to 10% of the limit mentioned under the Table of Benefits.

In no event will the total expenses for treatment by a Physician incurred overseas and in Singapore exceed the limits mentioned under the Table of Benefits under Section 5. In the event You are 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.

**Section 6 – Overseas Hospital Income**

If You are hospitalized overseas as a result of accidental bodily injury or Illness contracted whilst overseas, We will pay \$250/-

per day up to the limit mentioned under the Table of Benefits. Payment shall be made after the confinement and upon returning to Singapore.

#### **Section 7 – Hospital Allowance in Singapore**

If You are hospitalized immediately upon return to Singapore as a result of accidental bodily injury or illness contracted whilst overseas, we will pay you \$100/- per day up to the limit mentioned under the Table of Benefits. Payment shall be made after the period of confinement in Singapore.

#### **Section 8 – Hospital Visitation**

- a) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and it is not judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, and no adult member of Your family is with You, We will pay, up to the limit specified in the Selected Plan under Section 8, the following:
- i) reasonable travel expense (economy class airfare, rail or sea transport fare) necessarily incurred by one Relative or friend departing from Singapore to the place where you are under Hospital Confinement; and
  - ii) reasonable hotel accommodation expenses necessarily incurred by the Relative or friend to visit and stay with You for the duration of Your Hospital Confinement.
- (b) In the event You are under Hospital Confinement during a Trip for more than 5 consecutive days due to an Injury or Sickness sustained whilst Overseas and it is not judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, and an adult member of Your family is with you on the Trip, We will pay, up to the limit specified in the Selected Plan under Section 8 the following:
- i) resulting administrative charges for postponement of return travel to Singapore; and
  - ii) reasonable hotel accommodation expenses, necessarily incurred by the adult member of Your family to stay with You for the duration of Your Hospital Confinement. For the avoidance of doubt, the accommodation expense will only be covered from the 6th day of Your Hospital Confinement.

No coverage will be provided under Section 8(b) if Your family member becomes entitled to a refund of all or part of such expenses from another source, including under any other existing insurance policy or under Section 17 of this Policy.

#### **Section 9 – Compassionate Visit**

If You sustain accidental Bodily Injury or Illness which results in Death whilst overseas and no adult member of Your family is with you, we will reimburse up to the limit mentioned under the Table of Benefits, the reasonable traveling expenses and hotel expenses necessarily incurred by one relative or friend to assist in the final arrangements at your destination.

This Policy will pay for any claim under Section 8 or 9 only for the same event but not both.

#### **Section 10 – Child Guardian**

If You are hospitalized overseas and with a child below the age of 18 and no other adult is with your child, We will pay for the reasonable traveling and hotel accommodation expenses for a relative to accompany your child back to Singapore subject to the limit mentioned under the Table of Benefits.

#### **Section 11 – Emergency Telephone Charges**

We will reimburse you up to \$200 for all telephone charges incurred for engaging the services of medical assistance/emergency for which a medical claim has been submitted under Section 3 or 5.

**ALL EXPENSES PAID EMERGENCY MEDICAL EVACUATION, REPATRIATION & REPATRIATION OF MORTAL REMAINS TO SINGAPORE**  
Etiqa Insurance Pte. Ltd. in conjunction with ALLIANZ GLOBAL ASSISTANCE shall arrange and pay for the following services up to a maximum limit of \$1,000,000/- per occurrence for Section 12, 13 & 14 subject to the exclusions listed.

#### **Section 12 – Emergency Medical Evacuation**

When as the result of Injury or Sickness commencing while You are Overseas and if in the opinion of ALLIANZ GLOBAL ASSISTANCE, or an authorised representative of ALLIANZ GLOBAL ASSISTANCE, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment ALLIANZ GLOBAL ASSISTANCE, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay ALLIANZ GLOBAL ASSISTANCE directly the covered expenses for such evacuation specified in the Selected Plan under Section 12.

The means of evacuation arranged by ALLIANZ GLOBAL ASSISTANCE, or an authorised representative of ALLIANZ GLOBAL ASSISTANCE 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 ALLIANZ GLOBAL ASSISTANCE, or the authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by ALLIANZ GLOBAL ASSISTANCE for Your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

#### **Exclusions applicable for Section 12**

We will not pay for:

- (a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip, including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/ or

- (b) any expenses for a service not approved and arranged by ALLIANZ GLOBAL ASSISTANCE, or an authorized representative of ALLIANZ GLOBAL ASSISTANCE, unless We decide that such expenses were necessarily incurred and for reasons beyond the control of You, Your Relative or Travel Companion ALLIANZ GLOBAL ASSISTANCE could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which ALLIANZ GLOBAL ASSISTANCE would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 12.

#### **Section 13 – Emergency Medical Repatriation**

When as the result of Injury or Sickness commencing while You are Overseas and if in the opinion of ALLIANZ GLOBAL ASSISTANCE, or an authorised representative of ALLIANZ GLOBAL ASSISTANCE, it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, ALLIANZ GLOBAL ASSISTANCE, or the authorised representative, will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of Your condition. We will pay ALLIANZ GLOBAL ASSISTANCE directly the covered expenses for such evacuation specified in the Selected Plan under Section 13.

The means of evacuation arranged by ALLIANZ GLOBAL ASSISTANCE, or an authorised representative of ALLIANZ GLOBAL ASSISTANCE, 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 ALLIANZ GLOBAL ASSISTANCE, or the authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by ALLIANZ GLOBAL ASSISTANCE for Your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

#### **Exclusions**

We will not pay for:

- (a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip, including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/ or
- (b) any expenses for a service not approved and arranged by ALLIANZ GLOBAL ASSISTANCE, or an authorized representative of ALLIANZ GLOBAL ASSISTANCE, unless We decide that such expenses were necessarily incurred and for reasons beyond the control of You, Your Relative or Travel Companion ALLIANZ GLOBAL ASSISTANCE could not be contacted during the emergency. In any event, We reserve the right to reimburse You only for those expenses incurred for services which ALLIANZ GLOBAL ASSISTANCE would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 13.

#### **Section 14 – Repatriation Of Mortal Remains To Singapore**

When as the result of Injury or Sickness commencing whilst Overseas, You suffer death within 30 days from the date of the Injury or commencement of the Sickness, ALLIANZ GLOBAL ASSISTANCE or an authorized representative of ALLIANZ GLOBAL ASSISTANCE will make the necessary arrangements for the return of Your mortal remains to Singapore. We will also pay the associated reasonable expenses necessarily incurred Overseas for services and supplies provided by the mortician or undertaker, including 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 ALLIANZ GLOBAL ASSISTANCE unless making such arrangements through ALLIANZ GLOBAL ASSISTANCE were not possible in the circumstances due to reasons beyond Your estate's control and any alternative arrangements are deemed reasonable by Us.

#### **Exclusions applicable for Section 14**

We will not pay for:

- (a) any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/ or
- (b) any expenses incurred for the transportation of Your remains not approved and arranged by ALLIANZ GLOBAL ASSISTANCE, or by an authorised representative of ALLIANZ GLOBAL ASSISTANCE.

#### **Exclusions Applicable Only To Section 12, 13 & 14:**

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

- (a) Pre-existing conditions for which the You 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.
- (b) Emergency Medical Evacuation or repatriation or cost not approved in advance and in writing by ALLIANZ GLOBAL ASSISTANCE and/or not arranged by ALLIANZ GLOBAL ASSISTANCE. This exclusion shall not apply to Emergency Medical Evacuation from remote or primitive areas where ALLIANZ GLOBAL ASSISTANCE cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the Insured's prospect.
- (c) Any event occurring when You are within Singapore or Your home country.

- (d) Any expenses if You are 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.
- (e) Any expenses if You are not suffering from a Serious Medical Condition or if the treatment can be reasonably delayed until You returned to Singapore.
- (f) 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.
- (g) Any expenses related to accident or injury occurring while the member is engaged in mountaineering or rock climbing necessitating the use of rope, potholing, sky diving, parachuting, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, racing of any kind other than on foot and all professional sports.
- (h) Any expenses incurred for emotional, mental illness and psychiatric disorder as opposed to physical and strictly medical reason.
- (i) 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.
- (j) 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.
- (k) The cost of burial in the Insured's home country.
- (l) 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.

**Section 15 – Trip Cancellation and Loss of Deposit**

If after this insurance is effected and any of the following events should occur within sixty (60) days, except item (c) below, before the commencement of the Journey, resulting in the cancellation of the Journey, We will pay for the irrecoverable travel and accommodation expenses paid in advance up to the limit mentioned under the Table of Benefits:

- (a) Death, injury or Illness You or Your spouse, child, parent, parent-in-law, grandparent, grandchild, brother or sister.
- (b) Unexpected outbreak of strike, riot or civil commotion.
- (c) Serious damage to your permanent place of residence.
- (d) Called as a witness in the Court of Law in Singapore or the compulsory quarantine of the You or their Travel Companion.

Cancellation means unavoidable termination of the Journey after it is arranged but before it is commenced.

**Section 16 – Bankruptcy of the Travel Agent**

We will reimburse You, up to the specified limit in the Selected Plan under Section 16, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled prior to Trip commencement because of Insolvency of a registered Travel Agent from which You purchased the Trip.

**Exclusion to Section 16**

We will not pay for any loss:

- (a) caused directly or indirectly by government regulations or control;
- (b) caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
- (c) that is covered by any other existing insurance scheme or government program;
- (d) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (e) where Insolvency occurred, or for which a petition for bankruptcy or similar petition was filed before the purchase of this insurance; and/or
- (f) should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive.)

This Policy will only pay for any claim under any one of Sections 15 or 16 for the same event but not for more than one of the Section

**Section 17 – Trip Curtailment (Including Hijacking)**

If after the commencement of the Journey and You should decide to return directly to Singapore due to the occurrence of the events mentioned below, We will pay for the loss of deposit, any additional traveling expenses necessarily incurred, and prorated amount for each incomplete day of the remaining Journey after due adjustment for any sum recovered up to the limit mentioned under the Table of Benefits:

- (a) Serious Bodily Injury or Serious Illness of You and upon written medical advice.
- (b) Hijacking of the aircraft in which You are on board as a passenger.



- (c) The unexpected death or injury or Illness of the relative with whom the You are traveling.
- (d) The unexpected death or Serious Bodily Injury or Serious Illness of Your spouse, child, parent, parent-in-law, grandparent, grandchild, brother or sister.
- (e) Natural disaster (typhoon, earthquake, etc.) preventing You from continuing with the Journey.
- (f) Due to unexpected Strike, Civil Unrest, Riot or Commotion beyond your control at the destination.
- (g) The quarantine upon medical advice.

A medical certificate must be obtained from the Medical Practitioner treating You or Your Family Member confirming the Serious Bodily Injury or Serious Illness.

**Exclusions applicable to Section 17:**

We shall not pay for claims arising directly or indirectly from, in respect of, or due to:

- (a) Government regulation or Statute, delay or amendment of the booked Trip (including error, omission or default) by the provider of any service forming part of the booked Trip as well as the agent or tour operator through whom the Trip was booked or failure to obtain the necessary documents to travel.
- (b) Your business, financial or contractual obligation or those of his travelling companion.
- (c) Your disinclination to travel or financial circumstances.
- (d) A result of unlawful act or criminal proceedings of any person on whom the booked Trip depends other than attendance under the subpoena as a witness at a Court of Law.
- (e) Your failure to notify travel agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangement.

**Section 18 – Fraudulent Credit Card Usage**

We will reimburse your financial loss whilst overseas due to unauthorized charges made to your credit card up to the limit mentioned under the Table of Benefits.

We will only pay for such unauthorized charges which you are made liable for under the terms and conditions of your credit card. You must report the theft of your credit card to the issuer within 24 hours of discovering that your credit card was stolen or any unauthorized charges were made from it.

We will not pay any losses that have occurred prior to the inception of cover or, after the termination of the policy and any cash advances made with your stolen credit card.

We will also not pay for losses caused by any illegal acts on your part and any losses due to the order of any government, public authority or customs officials.

**Section 19 – Personal Effects Including Laptop Computer**

We will reimburse You, up to the limit specified in the Selected Plan under Section 19, 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 Your control at the planned destination including Natural Disasters. This includes compensation for your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on the person. All items must be owned by you or in Your custody or which is loaned or entrusted to You.

We will not be liable for more than \$500, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$1,000 and only for one Laptop Computer for every policy. 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 you 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 airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by accompanied by proof of denial received from the airline or service provider. You must take every possible step and reasonable precaution to ensure:-

- (a) that Your 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 you losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

**Exclusions applicable for Section 19**

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, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, jewellery, gem stones, watches, contact or corneal lenses, securities, 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 Your baggage sent in advance, mailed or shipped separately;
- (g) loss or damage to Your baggage left unattended in any Public Place;
- (h) loss or damage resulting from Your failure to take due care and precaution for the safeguard and security of such property;
- (i) loss of or damage resulting from Your willful 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,

**Section 20 – Baggage Delay**

If the checked-in baggage of the Insured Person is delayed, misdirected or temporarily misplaced by the carrier for more than six (6) hours after Your arrival at the baggage pick-up point of the scheduled destination overseas, we will pay \$200/- for each six (6) consecutive hours up to the limit mentioned under the Table of Benefits. For Family Plan, we will pay \$200 for each six (6) consecutive hours of delay up to the limit mentioned under the Table of Benefits. If such baggage is delayed, misdirected or temporarily misplaced by the carrier after your arrival at the baggage pick-up point in Singapore, we will only pay a maximum of \$200 provided a minimum period of 6 hour of delay has lapsed. A property Irregularly Report or equivalent report issued by the Carrier is required indicating the date and time of loss and the date and time the baggage was delivered to you.

This Policy will pay for any claim under Section 19 or 20 only for the same event but not both.

**Section 21 – Loss of Travel Document (Including Money)**

We will indemnify you for cost incurred 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 with twenty four (24) hours and a copy of the report obtained up to the limit mentioned under the Table of Benefits.

We will also pay You up to \$300 if You experience a loss of cash, travelers' cheques or bank notes due to robbery, burglary, theft or Natural Disasters while you are overseas during the Journey. The loss must be reported to the Police at the place of incident not more than twenty four (24) hours after the loss and any claim submitted must be accompanied by the written documentation from the Police.

**Exclusions applicable to Section 21:**

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travelers' cheques not immediately reported to the local branch of agent of the issuing authorities.

**Section 22 – Travel Delay**

If the departure of the public conveyance in which You had arranged to travel whilst overseas is delayed for at least six (6) consecutive hours from the time specified in the itinerary due to strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the public conveyance, We will pay You compensation of \$100 for every full six (6) consecutive hours of delay up to the limit mentioned under the Table of Benefits. Where the delay occurred in Singapore, we will only pay You a maximum sum of \$100 provided a minimum period of six (6) hours of delay has lapsed.

**Exclusion applicable to Section 22**

We will not pay You for any delay:

- (a) arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed and the reason for such delay; and/or
- (b) that results from a Major Travel Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Common Carrier which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

This Policy will pay for any claim under Section 22 or 23 only for the same event but not both.

**Section 23 – Flight Diversion**

We will pay You \$100 for every six (6) consecutive hours of delay up to a maximum limit of \$1,000 in the event that your scheduled flight is deviated due to a major travel event or adverse weather conditions, actual or suspected mechanical breakdown/ derangement or structural defect of the air carrier that you are travelling in.

However, we will not pay You for any flight diversion that results from a major travel event or adverse weather conditions which was publicly known at the time you booked your trip or purchased this insurance, whichever occurs last.

This Policy will pay for any claim under Section 22 or 23 only for the same event but not both.

**Section 24 – Flight Overbooking**

In the event that You fail to board the aircraft whilst overseas arising from overbooking of the flight in which a confirmed reservation had been received from the airline and no alternative transportation is made available to you within six (6) consecutive hours, we will pay You up to the limit mentioned under the Table of Benefits. However, this benefit is payable only once for each Trip out of Singapore.

This Policy will pay for any claim under Section 24 or 25 only for the same event but not both.

**Section 25 – Travel Misconnection**

In the event that your confirmed onward travel connection whilst overseas is missed at transfer point due to delay of your incoming confirmed connecting scheduled carrier and no other onward transportation is available for you within six (6) consecutive hours, we will pay you for reasonable hotel accommodation, meals or refreshment up to the limit mentioned under the Table of Benefits.

We will not pay for any claim under any of this Section if your in-coming Carrier was scheduled to arrive after the stated check-in time required by the connecting Carrier.

This Policy will pay for any claim under Section 24 or 25 only for the same event but not both.

**Section 26 – Travel Postponement**

We will indemnify You up to the limit mentioned in the Policy if you have to postpone your trip due to the reasons listed below if they happen within 30 days before you are due to leave.

- (a) Death, serious sickness or serious injury you, your family member or travelling companion suffer.
- (b) Government authorizes stop you from travelling overseas because you are suffering from an infectious disease.
- (c) A sudden riot, strike or civil commotion breakout at the destination you plan to travel to.
- (d) Natural disasters which happen at the destination you plan to travel to.
- (e) Serious damage to your home due to a fire or natural disaster.
- (f) If you have to appear in court as a witness during your trip and you were not aware of this when you took up this policy.
- (g) If you are forced to postpone your trip because you are a child and Your travelling companion who is your guardian has to cancel their trip due to one of the reasons listed above.
- (h) Unexpected outbreak of infectious disease in the country you plan to travel to.

**Exclusion applicable to Section 26**

We will not pay for the following, or for loss or liability directly or indirectly caused by the following:

1. Any costs that result from you not telling the travel agent, tour operator, transport or accommodation providers as soon as you know you have to postpone your trip.
2. Prepaid or non-refundable expenses which you cannot get back.
3. Compensation for any air miles, holiday points, membership or credit-card redemption you use to pay for all or part of the trip.
4. You choosing not to travel when the event listed in Section 26 (b) to (d) has not taken place.
5. If you choose to postpone your travel because of sickness or injury to your family member or travelling companion which is not a serious sickness or serious injury.

6. Claims that result from any known event.
7. Claims that result from a pre-existing medical condition or any sickness you knew about. This applies to conditions suffered by you, your family member or travelling companion.

#### **Section 27 – Personal Liability Aboard**

We will indemnify You up to the limit mentioned in the Policy arising during the Journey whilst overseas, due to:

- (a) Death or accidental bodily injury to third party.
- (b) Accidental loss or damage to third party's property.

We will also pay for your legal expenses incurred with its written consent, provided that our total liability shall not exceed the limit mentioned under the Table of Benefits.

No admission, offer, promise of payment or indemnity shall be made or given by or on behalf of the Insured without Our written consent which shall be entitled if it is so desire to take over and conduct in the name of the You, the defence or settlement of any claim or to prosecute in the name of the You for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the You shall give all such information and assistance as We may require.

#### **Exclusions applicable to Section 27:**

We will not pay for liability arising from:

1. damage to the property or bodily injury to any person who is a relative or employee or deemed by law to be his /her employee.
2. damage to property in the legal custody or control of the You.
3. your trade, business or profession.
4. the use or ownership possession or use of any mechanically propelled vehicle, aircraft or watercraft.
5. firearms or animals.
6. damage due to liability assumed under contract, ownership or occupation of land and buildings.
7. damage to the property or bodily injuries due to willful, malicious or unlawful act by the You.
8. any criminal proceedings.
9. Judgment which is not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore.
10. punitive, aggravated or exemplary damages.

#### **Section 28 – Golf Advantage**

- (a) Damage/ Loss of Golfing Equipment

We will pay You, up to the limit specified in the Selected Plan under Section 28 (a), for loss of or damage sustained during the Trip to Golfing Equipment taken or purchased provided that such event giving rise to the loss or damage occurs in a Public Place and is due to circumstances beyond Your control. The Golfing Equipment must be owned by you or in Your custody or which is loaned or entrusted to You.

If as a result of any damage, the Golfing Equipment is proven to be beyond economical repair, we will treat a claim under this Policy as if the article had been lost.

We will not be liable for more than the limit applicable for the Selected Plan, in respect of any one article or pair or set of articles.

We may, at our sole discretion and option, make payment or reinstate or repair the Golfing Equipment.

All claim settlements will be subject to due allowance for wear and tear and depreciation.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take every possible step to ensure that Your Golfing Equipment is not left unattended in a Public Place and is safe at all times.

Claims that result from you losing Your Golfing Equipment or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any payment under this Policy shall be made upon proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

- (b) Hole-in-One  
If you complete a hole-in-one in an organised event at any 18-hole golf course during a Trip, We will pay up to \$250

to cover the cost of one round of celebratory drinks.

You must provide us with written confirmation from the Golf Club Professional that the hole-in-one was achieved and the receipts for the cost of celebratory drinks on the date of accomplishment at the golf club.

(c) **Green Fees**

We will pay, up to limit specified in the Selected Plan under Section 28 for the cost of green fees, hire fees of Golfing Equipment or tuition fees for golf coaching if You suffer Injury or Sickness during a Trip resulting in you not being able to use the golf course, Golfing Equipment and tuition services during the Trip paid for in advance by You.

We will also pay, up to the limit specified in the Selected Plan under this Section, for the cost of green fees, hire fees of Golfing Equipment or tuition fees for golf coaching which have been paid in advance by You and the documents evidencing payment thereof by You have been stolen or robbed or burgled during the Trip resulting in You not being able to use the golf course, Golfing Equipment and tuition services during the Trip.

**Exclusion applicable to Section 28**

In respect of (a), (b) and (c) above, we will not be liable for:

- (a) loss of or damage to golf balls and clubs whilst actually in the course of play or practice;
- (b) loss of or damage due to wear and tear or damage due to any process of repair or while being worked upon resulting there from;
- (c) loss of or damage resulting from Your willful act, omission, negligence or carelessness;
- (d) loss of or damage arising from confiscation or retention by customs or other officials; and
- (e) loss or damage covered by any other policy or reimbursed by any other party.

This Policy will only pay for any claim under any one of the Sections 19, 20 or 28(a) for the same event but not for more than one of the Sections.

**Section 29 – Rental Vehicle Excess**

If during a Journey outside Singapore, you rent or hire a car, or a campervan

- (a) from a licensed rental agency, and
- (b) the rental agreement includes an excess (or deductible or similar condition) which makes the you liable for loss or damage to the rental vehicle

We will pay the excess if you become legally liable to pay this amount provided that:

- i. it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in your control,
- ii. the you have complied with all requirements of the rental agreement,
- iii. the you were at the time of the accident duly licensed to drive the vehicle and was not taking part in or practicing for speed or time trials of any kind, and
- iv. no payment shall be made for any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage

The benefits under this Section do not apply to a Child Insured Person.

**Section 30 – Pet Care**

We will pay \$50 for every six (6) consecutive hours of delay up to the limit mentioned under the Table of Benefits which you become liable to pay for placing your dog or cat in a kennel/cattery or pet hotel due to your journey and you are unable to collect your pet on the day due to the delay in returning to Singapore.

**Exclusion to Section 30:**

We will not pay for a claim under this Section if the reason for the delay was made known or was informed publicly prior to the purchase of this Policy.

**Section 31 – Hijacking / Kidnapping and Hostage**

In the event that the aircraft which You are travelling in is being hijacked for more than twelve (12) hours, We will pay \$125 for each twelve (12) consecutive hours up to the limit mentioned under the Table of Benefits.

We will also pay the same benefit if you are held hostage following a kidnap during your Journey.

This policy covers death and permanent disablement up to the limit mentioned under the Table of Benefits sustained by the You as a result of Kidnapping. Provided always such injury does not arise out of Your own participation, collaboration or provocation of such act.

**Exclusion to Section 31:**

We will not pay any benefit in this Section for loss or damage due to the following:

- (a) Your fraudulent, dishonest or criminal acts;
- (b) events which take place in Your country of residence, any country located in Central or Southern America or Africa, or any country in which United Nations armed forces are present and active; and
- (c) actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage.

As a condition precedent to our liability, We must:

- (a) have sufficient 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 Your best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

during the Trip, the Period of Insurance shall be automatically extended for up to seven (7) consecutive days without additional premium subject to relevant documents evidencing such event is given to Us.

**Section 32 – Automatic Extension Of Cover**

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

- (a) your Serious Bodily Injury or Serious Illness; or
- (b) the scheduled Public Conveyance in which You are travelling is being unavoidably delayed due to strike or industrial action, adverse weather condition or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect.

during the Trip, the Period of Insurance shall be automatically extended for up to seven (7) consecutive days without additional premium subject to relevant documents evidencing such event is given to Us.

**Section 33 – Act of Terrorism Cover (In aggregate for the above Sections 1 to 32)**

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.

We will indemnify You for death or permanent disablement as a result of an Act of Terrorism.

We will pay compensation up to the limit mentioned under the Table of Benefits.

**AUTOMOBILE ASSISTANCE SERVICES (DRIVE TO MALAYSIA)**

You shall be entitled to the Automobile Assistance Services provided by ALLIANZ GLOBAL ASSISTANCE whilst traveling in West Malaysia for periods not exceeding one hundred and eighty two (182) consecutive days per trip. The Automobile Assistance Services covers the following:

1. **Emergency Roadside Assistance**  
In the event your vehicle breaks down or is involved in a car accident and becomes immobilized, ALLIANZ GLOBAL ASSISTANCE will assist in making arrangement for the vehicle to be towed to the nearest garage if immediate repair is not possible.
2. **Roadside Repair Assistance**  
In the event your vehicle breaks down and immediate repair is deemed possible, ALLIANZ GLOBAL ASSISTANCE shall assist You by arranging for a car mechanic to the accident/breakdown site.
3. **Vehicle Repatriation**  
If your vehicle cannot be repaired when it breaks down, ALLIANZ GLOBAL ASSISTANCE will assist You to arrange for the repatriation of the vehicle to Singapore. We will pay for the repatriation of the vehicle to Singapore of up to \$500.00.
4. **Vehicle Rental**  
If your vehicle cannot be repaired within reasonable time, ALLIANZ GLOBAL ASSISTANCE will arrange for the rental of a vehicle of the same capacity whenever possible. We will pay for the cost of the rental of the said vehicle of up to \$100.00.
5. **Alternative Travel Assistance**  
If your vehicle cannot be repaired and you urgently need to reach your destination, ALLIANZ GLOBAL ASSISTANCE will assist You to arrange for an alternative transport. We will pay the cost of such alternative transportation to your original destination and subsequent transportation back to the location of the vehicle of up to \$100.00.
6. **Police Report Assistance**  
If you need to make a police report, ALLIANZ GLOBAL ASSISTANCE will provide you with the information to facilitate in making a police report.

7. **Vehicle Repair Referral**  
In the event Insured's vehicles break down, ALLIANZ GLOBAL ASSISTANCE will provide referral information regarding authorized garage and if possible, their estimated costs.
8. **Locksmith Referral**  
In the event you are locked out of your vehicle, ALLIANZ GLOBAL ASSISTANCE will provide referral information regarding locksmiths and if possible, their costs. ALLIANZ GLOBAL ASSISTANCE will also assist You by arranging for the locksmith to be on site, if necessary. We will cover the cost of engaging the locksmith of up to \$50.00.
9. **Cost of Hotel Accommodation**  
Should your vehicle break down or is immobilized and the repair cannot be completed on time, ALLIANZ GLOBAL ASSISTANCE will assist you by arranging for hotel accommodation at the nearest location. We will pay for the extra accommodation costs incurred of up to \$100.00.
10. **Claims Procedure Assistance**  
In the event you are required to file a claim with us, ALLIANZ GLOBAL ASSISTANCE will provide you with the information to facilitate the filing of a claim.
11. **Claims Reporting Assistance**  
In the event ALLIANZ GLOBAL ASSISTANCE receives a call from You regarding an incident that may lead to a claim, ALLIANZ GLOBAL ASSISTANCE will try to retrieve any relevant information from you in relation to the claim. This information will then be transmitted by ALLIANZ GLOBAL ASSISTANCE to us on the following day.
12. **Referral to Claims Personnel**  
ALLIANZ GLOBAL ASSISTANCE will provide contact details of our relevant claims personnel to you if so required.

Unless otherwise stated, the above services are purely on referral or arrangement basis only. ALLIANZ GLOBAL ASSISTANCE or Etiqa Insurance Pte. Ltd. shall not be responsible for any third party expenses incurred by you.

**EXCLUSIONS APPLICABLE ONLY FOR DRIVE TO MALAYSIA**

This Endorsement does not cover claims arising from or traceable to:

1. Vehicle which has been modified and/or not in conformity with the manufacturer's specifications.
2. Vehicle which carry more passengers or towing a greater weight than that for which it is designed or arising from or in connection with the improper, unauthorized, reckless or negligent operation or misuse of the Vehicle.
3. Vehicle in an un-roadworthy condition at the commencement of the journey or the Vehicle has not been regularly serviced in accordance with the manufacturer's instructions or the Vehicle has not been serviced within six months from the last maintenance service.
4. Mechanical breakdown due to lack of oil, petrol or water or tyre damage. In such cases, assistance will still be provided but you will have to bear all such costs and expenses.
5. Cost incurred in a breakdown resulting from or in connection with the vehicle manufacturer's recall.
6. Cost incurred in a breakdown resulting from unauthorized repairs or from faulty workmanship which has not been rectified prior to the journey.
7. Cost incurred in a breakdown caused by the fitting of accessories to the Vehicle which are not genuine parts or are not from the original manufacturer or approved by the manufacturer.
8. Theft from an unattended vehicle.
9. Any person who drives the vehicle without a valid license issued by a competent authority.

**GENERAL EMERGENCY ASSISTANCE SERVICES PROVIDED BY ALLIANZ GLOBAL ASSISTANCE**

1. **Inoculation and Visa Requirement Information**  
ALLIANZ GLOBAL ASSISTANCE shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to you at any time, whether or not you are traveling or an emergency has occurred. ALLIANZ GLOBAL ASSISTANCE shall inform you requesting such information that ALLIANZ GLOBAL ASSISTANCE is simply communicating the requirements set forth in a document and ALLIANZ GLOBAL ASSISTANCE shall name the document.
2. **Interpreter Referral**  
ALLIANZ GLOBAL ASSISTANCE will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.  
  
Although ALLIANZ GLOBAL ASSISTANCE shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of You. ALLIANZ GLOBAL ASSISTANCE, however, will exercise care and diligence in selecting the service providers.
3. **Lost Luggage Assistance**  
ALLIANZ GLOBAL ASSISTANCE will assist You who has lost his/her luggage while traveling outside the Home Country or Usual Country of Residence by referring You to the appropriate authorities involved.

4. **Lost Passport Assistance**  
ALLIANZ GLOBAL ASSISTANCE will assist You who has lost his/her passport while traveling outside the Home Country or Usual Country of Residence by referring You to the appropriate authorities involved.
5. **Embassy Referral**  
ALLIANZ GLOBAL ASSISTANCE shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

### General Exclusions (Applicable To All Sections)

We shall not pay under any Section of this Policy for Benefit, loss, expense or liability directly or indirectly, caused by, a consequence of, arising in connection with or is contributed to by:

- (a) any Pre-existing Condition or Bodily Injury by You arising from a cause gradually operating upon You;
- (b) any condition which is, results from or a complication of suicide or attempted suicide or self-inflicted injury;
- (c) any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion, intoxication by alcohol or drugs not prescribed by a Medical Practitioner;
- (d) any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('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;
- (e) any wilful or intentional acts of You whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;
- (f) mental and nervous disorders, including but not limited to insanity;
- (g) any condition which is, results from or is a complication of venereal disease;
- (h) Your undertaking any Trip against the advice of a Medical Practitioner or for the purpose of seeking medical attention;
- (i) You are 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;
- (j) You are engaging in, practicing for or taking part in training in any speed contest or racing (other than on foot) and any professional competition or sports;
- (k) air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;
- (l) any illegal activities, loss resulting directly or indirectly from action taken by the government authorities including confiscation, seizure, destruction and restriction;
- (m) 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;
- (n) 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;
- (o) accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes and guides), rock climbing, hiking/trekking in remote areas unless with licensed guides, pot-holing, any activity involving You being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving or high diving, any underwater activities involving the use of underwater breathing apparatus, winter sports (excluding curling and skating), association or rugby football.
- (p) loss of expenses incurred as a result of traveling contrary to physician's advice.
- (q) any medical conditions for which You have 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 prior to the journey.
- (r) any trip exceeding one hundred and eighty two (182) days.
- (s) compensation for damages for judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
- (t) any loss, damage, cost or expense incurred as a result of You contracting any contagious or infectious disease whether directly or indirectly. Infectious disease means manifestation of an illness by a person resulting from a contagious or infectious disease, an outbreak of which is required by law or stipulated by a government authority to be notified of them.



- (u) any liability which may arise as a result of any services provided by ALLIANZ GLOBAL ASSISTANCE.

### General Conditions (Applicable To All Sections)

1. **Entire Contract - Changes in Policy**  
No change in this Policy, Certificate of Insurance, Schedule and/or Endorsements shall be valid unless approved by Us and evidenced by Endorsement.
2. **Reasonable Care**  
You 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.
3. **Misrepresentation**  
This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by You which is material to or connected with his insurance record including previous refusals to grant insurance coverage and claim history.
4. **Fraud**  
If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Policy, We shall not have liability in respect of such claim and We shall be entitled to terminate this Policy with immediate effect.
5. **Payment of Benefit**  
Any Benefit payable under this Policy shall be paid to You or your beneficiary if stated or otherwise to his estate except for Emergency Medical Evacuation and Repatriation Expenses. Any receipt by You or your beneficiary or estate of any Benefit payable under this Policy shall in all cases be deemed final and complete discharge of all of Our liabilities in respect of such Benefit.
6. **Claims Notification**
  - (a) All claims must be notified to Us as soon as possible but not later than thirty (30) days after any event which may entitle You to claim under this Policy.
  - (b) In case of hospitalization or medical emergency, You, a person travelling with you or treating medical authority or institution must immediately contact 24-Hour ALLIANZ GLOBAL ASSISTANCE to verify coverage and arrange the appropriate medical care.
  - (c) Send to us immediately any writ, summons, letters or other documents.
  - (d) Any documents or evidence required by Us to verify the claim shall be provided by the You at his own expense. Any medical examination required by Us to verify the claim shall be at Our expense.
7. **Other Insurances**  
No person shall be insured under more than one Travel Insurance Policy issued by Us. In the event You are covered under more than one such policy, We shall consider that person to be insured under the policy, which provides the greatest amount of benefit. If at the time of any loss, damage or liability arising under the policy there is any other insurance covering the same loss, damage or liability, we shall pay only our ratable proportion.
8. **Interest & Currency**  
No amount payable under this Policy shall subject to any interest. Premium and benefits payable under this policy shall be in Singapore Dollar (S\$).
9. **Governing Law**  
This Policy shall be governed by and interpreted in accordance with the Laws of Singapore.
10. **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.
11. **Disappearance Clause**  
If You are travelling and the means of transportation disappears, sinks, crashes, or is wrecked and You have not been found within one (1) year, We shall presume that You have died as a result of Bodily Injury and shall pay the Benefit accordingly. If at any time after payment of the Benefit has been made by us, You are found to be alive, such payment shall be immediately refunded to us.
12. **Arbitration**  
All differences arising out of the Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties or, in the case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The costs of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of Benefit if disputed, shall be first obtained.
13. **Contract (Rights of Third Parties) Act 2001**  
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.

14. **Right Of Recovery**  
We reserves its rights to recover against the You or his/her legal representatives for the full sum which We or ALLIANZ GLOBAL ASSISTANCE has paid on behalf of the You(s) but for which this policy is not responsible.
15. **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 rights and remedies of the Insured against any party and shall be entitled at our own expense to sue in the name of the Insured. The Insured 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 documents necessary to enable Us to effectively to bring suit in the name of the Insured.

## Complaint Procedures

If you make a complaint to us, in order to expedite matters, you need to provide us with your details (name, contact numbers, etc.), specific nature of your complaint and supporting documents.

### Stage One

1. Acknowledge your complaint within three (3) business days.
2. If we need additional information we will contact you and request that information within seven (7) business days of the date of your complaint.
3. We will endeavour to resolve all complaints as soon as possible. If your complaint takes longer to resolve, we will contact you and update you on the progress on your complaint within fourteen (14) business days of our last communication to you.

### Stage Two

If the outcome of your complaint is not handled to your satisfaction, you can write to the Principal Officer of the insurance company to appeal. We will respond to your appeal within fourteen (14) business days.

If you are still dissatisfied with the Principal Officer's response, we will refer you to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), who acts independently of the insurer.

Contact Details are:

**Financial Industry Disputes Resolution Centre Ltd (FIDReC)**

Tel: (65) 6327 8878

Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)

Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)

## Policy Owner's Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the 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))

## Personal Data Use

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.

## Important Notice

It is our duty to remind you that you must disclose to us, fully and faithfully, all the facts you know or ought to know, otherwise you may not receive any benefit from this Policy.