



ePROTECT *travel*

General Terms

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.
2. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, 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.

Eligibility

To be eligible under this Policy:

- (a) The Insured 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 or Long-Term Visit Pass.
- (b) The Insured named in the Schedule must be at least eighteen (18) years of age on the Effective Date of Insurance.
- (c) Any child(ren) named as an Insured Person under the Policy must be Your Legal Child.

The Policy Owner must be at least eighteen (18) years of age.

Payment Before Cover Warranty (Applicable To Individual Policyholders Only)

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
 - (a) Cash or honoured cheque for the premium is handed over to the Insurer 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 the Insurer 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 the Insurer (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 the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the Insurer or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

Premium Basis & Adjustment

Your Premium shall be calculated based upon Your attained age as at the Effective Date of Insurance. The premium rates are not guaranteed and may be increased or varied by Us upon renewal of the Policy, based on Our portfolio claims experience in this class of business. We will advise You of the change in writing at least thirty (30) days before Your Premium is increased or varied by Us.

General Definitions

You/Your/Insured means the Insured named in the Schedule.

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

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.

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.

Age means age attained.

Allianz Global Assistance (AGA) is a third party provider contracted by Us to provide travel information and emergency assistance services to our ePROTECT *travel* policyholders.

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 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.

Cover Type means

The level of cover selected by You at the time of Your insurance application:

- (a) Basic Plan, Economy Plan or Business Plan, providing different levels of benefits
 - (b) Individual Plan, Family Plan or Group Plan
 - (c) Single Return Trip Policy or Annual Multi-Trip Policy
- As stated in the Schedule.

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.

Family Plan

For Single Trip policies - Maximum of two (2) adults traveling with eight (8) children. The 2 adults need not be related but the child(ren) must be the Legal Child(ren) to either of the insured adults. All must depart from and return to Singapore together at the same time.

For Annual Multi-Trip Policy - The Insured will comprise You, Your Legal Spouse and any number of Your Legal Children. The child(ren) need not be accompanied by either of the parent for any trips made during the Period of Insurance.

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.
- (b) The Insured Persons under the Group Plan must travel together on a Journey
- (c) Group Plan is only available under Single Return Trip Policy.

Hijack means an illegal seize of an aircraft, ship or vehicle while in transit and force it to go to a different destination or use it for the hijacker's own purposes.

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;
- (b) has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners;
- (c) continuously provides twenty four (24) hours a day nursing service supervised by qualified nurses, and
- (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

Hospital Confinement means an admission or a series of admissions from the same cause except that if admissions from the same cause are separated by twelve (12) months or more then each such admission shall constitute a separate Hospital Confinement.

Hostage means a person taken by force to secure the taker's demand.

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

Insured Person(s) in respect of Individual Plan means the person(s) named in the Schedule as the Insured(s); in respect of Family Plan means the person(s) as defined under such plan.

Kidnap means to seize and detain or carry away by unlawful force for fraud and often with a demand for ransom.

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

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

- (a) who is/ are at least three (3) months of age and not more than eighteen (18) years of age (or not more than twenty-five (25) years of age if studying full-time in a recognized tertiary institution) on the Effective Date of Insurance;
- (b) wholly dependent on You or Your Legal Spouse for financial support, and
- (c) unmarried.

Legal Spouse means Your legally married spouse.

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 Public Conveyance services or in a relevant government warning against non-essential travel;
- (e) Strike resulting in the cancellation of scheduled Public Conveyance services; or
- (f) Any event leading to airspace or multiple airport closures.

Medical Practitioner means a legally qualified physician or doctor other than Yourself or a member of Your immediate Family.

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.

Payment Card means an ATM card, NETS card, credit card, charge card or debit card issued by a registered financial institution in Singapore for personal use only.

Period of Insurance means the period 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 table of cover, 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) You 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.

Public Conveyance means any land, water or air conveyance operating under a license in the country You are in for the transportation of fare paying passengers and which has fixed, established and regular schedules and routes only.

Public Place means any place to which the general public has access to such as airports, beaches, driving ranges, golf courses, hotel foyers, parks, public buildings, restaurants, shops and similar places.

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.

Relative refers to Your 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.

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 Your immediate

or long term health prospects. The seriousness of the medical condition shall 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.

Schedule means the information page that contains the details of the Insured, Benefit, Premium and Period of Insurance attached to this Policy.

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 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 Trip.

Travel Companion means a person who has made travel bookings to accompany You on the Trip excluding Your Relative.

Trip means an Overseas journey undertaken under either a Per Trip Policy or an Annual Multi-Trip Policy.

For Per Trip Policy, Trip means an Overseas journey not exceeding one hundred and eighty-two (182) consecutive days and for which cover commences from:

- (a) in respect of Sections 12, 13 and 22, on the Policy issuance date or as specified under the applicable Section, whichever is later;
- (b) in respect of all other Sections on 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
- (c) shall continue until:
 - i. Your arrival in Singapore;
 - ii. The expiry date shown in Your Schedule; or
 - iii. 182 consecutive days following the commencement date of Your Trip; or
 - iv. Your arrival at Your final Overseas destination for one-way trip, whichever is earlier.

For Annual Multi-Trip Policy, Trip means an Overseas journey that does not exceed 90 consecutive days and for which cover shall commence from:

- (a) In respect of Sections 14, 15 and 25, on the Policy issuance date, date of actual booking for the Trip or as specified under the applicable Section, whichever is later; and
- (b) In respect of all other Sections, on the Policy issuance date or the time of departure from Singapore to travel to the intended Overseas destination(s), whichever is later; and
- (c) Shall continue until:
 - i. Your arrival in Singapore;
 - ii. The expiry date shown in Your Schedule; or
 - iii. 90 consecutive days following the commencement date of Your Trip, whichever is earlier.

Zone means:

Zone 1: ASEAN: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Thailand, Philippines and Vietnam.

Zone 2: Zone 1; Asia: Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, China, Cyprus, Georgia, Hong Kong, India, Israel, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mauritius, Mongolia, Nepal, New Zealand, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, South Korea, Sri Lanka, Taiwan, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates, Uzbekistan and Yemen.

Zone 3: Zone 1; Zone 2; and Worldwide/the rest of the world excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Republic of the Congo, Sudan, Somalia, South Sudan and Syria.

Table of Benefits				
The amount of Your Benefits (SGD) is determined by the Plan You have selected and which is stated in the Schedule				
Benefits		Basic	Economy	Business
Personal Accident Benefits				
Section 1	Personal Accident (Accidental Death and Permanent Disablement)			
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$50,000	\$75,000	\$100,000
Medical and Travel Benefits				
Section 2	Medical Expenses Incurred Overseas			
	Adult aged below 70 years old	\$200,000	\$500,000	\$1,000,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$75,000	\$100,000	\$150,000
Section 3	Medical Expenses Incurred in Singapore			
	Adult aged below 70 years old	\$5,000	\$10,000	\$15,000
	Adult aged 70 years old and above	\$1,000	\$3,000	\$5,000
	Child	\$2,500	\$5,000	\$7,500
Section 4	Overseas Hospital Income	\$10,000 (\$200 per 24 hrs)	\$15,000 (\$200 per 24 hrs)	\$20,000 (\$200 per 24 hrs)
Section 5	Hospital Allowance in Singapore	\$500 (\$100 per 24 hrs)	\$800 (\$100 per 24 hrs)	\$1,000 (\$100 per 24 hrs)
Section 6	Hospital Visitation	\$2,500	\$5,000	\$7,500
Section 7	Compassionate Visit	\$2,500	\$5,000	\$7,500
Section 8	Child(ren) Guardian	\$2,500	\$5,000	\$7,500
Section 9	Emergency Telephone Charges	\$200	\$200	\$200
Travel Assistance Benefits				
Section 10	Emergency Medical Evacuation	\$1,500,000	\$1,500,000	\$1,500,000
Section 11	Repatriation Of Mortal Remains to Singapore			
Travel Inconvenience Benefits				
Section 12	Trip Cancellation and Loss of Deposit	\$5,000	\$10,000	\$15,000
Section 13	Bankruptcy of Travel Agent	\$1,000	\$3,000	\$5,000
Section 14	Travel Curtailment (including Hijacking)	\$3,000	\$5,000	\$10,000
Section 15	Personal Effects (including laptop computer)	\$2,000 (\$250 per article)	\$3,000 (\$250 per article)	\$5,000 (\$250 per article)
Section 16	Baggage Delay	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 17	Loss of Travel Documents (including money)	Personal Money: \$150; Personal Documents: \$250	Personal Money: \$250; Personal Documents: \$500	Personal Money: \$350; Personal Documents: \$750
Section 18	Travel Delay	\$300 (\$50 per 3 hrs)	\$500 (\$50 per 3 hrs)	\$800 (\$50 per 3 hrs)
Section 19	Flight Diversion	\$300 (\$100 per 6 hrs overseas)	\$500 (\$100 per 6 hrs overseas)	\$800 (\$100 per 6 hrs overseas)

Section 20	Flight Overbooking	\$100	\$100	\$100
Section 21	Travel Misconnection	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)	\$200 (\$100 per 6 hrs)
Section 22	Travel Postponement	\$500	\$1,000	\$1,500
Liability Benefits				
Section 23	Personal Liability	\$500,000	\$750,000	\$1,000,000
Special Benefits				
Section 24	Hijacking/Kidnapping and Hostage	\$1,000	\$3,000	\$5,000
Section 25	Automatic Extension of Cover	up to 7 days	up to 7 days	up to 7 days
Section 26	Act of Terrorism Cover			
	Adult aged below 70 years old	\$200,000	\$300,000	\$400,000
	Adult aged 70 years old and above	\$30,000	\$50,000	\$75,000
	Child	\$50,000	\$75,000	\$100,000

The Benefits

Section 1 – Accidental Death & Permanent Disablement

If You are involved in an accident, within the next twelve (12) months suffer Injury or death, We will indemnify You or Your legal representative up to the limit mentioned under Sections 1 of 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.	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%

Applicable to Section 1:

Cover commences three (3) consecutive hours before the time You leave Your residence or office for a direct Trip 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 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

We will reimburse You up to the limit mentioned under the Table of Benefits under Section 2, 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 stated in the applicable plan selected under the Table of Benefits.

This benefit also covers 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, up to a total of \$500 per Overseas trip.

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 subject to the applicable limits.

Section 3 – 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.

This benefit also covers expenses incurred for follow up treatment in Singapore by a Physician, up to \$50, 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 forty-eight (48) hours 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 stated 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 stated under the Table of Benefits.

In no event will the total of the Medical Expenses in Singapore exceed the limit stated 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 4 – Overseas Hospital Income

If You are hospitalized Overseas as a result of accidental bodily injury or Illness contracted whilst Overseas, We will pay \$200/- per 24 hrs up to the limit stated under the Table of Benefits. Payment shall be made after the confinement and upon returning to Singapore

Section 5 – Hospital Allowance in Singapore

If You are hospitalized immediately upon return to Singapore as a result of Bodily Injury or Illness contracted whilst Overseas, We will pay You \$100/- per 24 hrs up to the limit stated under the Table of Benefits. Payment shall be made after the period of confinement in Singapore.

Section 6 – 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 Illness 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 stated in the selected plan under Section 6, 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 Illness 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 stated in the Selected Plan under Section 6 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.

Any assessment of reasonable hotel accommodation or travel expense shall be determined by Us. No coverage will be provided under Section 6 (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 14 of this Policy.

Section 7 – Compassionate Visit

If You sustain 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 any one of Sections 6 or 7 for the same event but not for more than one of the Sections.

Section 8 – Child(ren) Guardian

If You are hospitalized Overseas with a child(ren) below the age of 18 years and no other adult is with Your child(ren), We will pay for the reasonable traveling and hotel accommodation expenses for a relative to accompany Your child(ren) back to Singapore subject to the limit stated under the Table of Benefits.

Section 9 – Emergency Telephone Charges

We will reimburse You up to \$200 for all telephone charges incurred for engaging the services of AGA during a medical assistance/emergency situation for which a medical claim will be submitted under Section 2.

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 \$1,500,000/- per occurrence for Section 10& 11 subject to the exclusions listed.

Section 10 – Emergency Medical Evacuation

When as the result of Injury or Illness commencing while You are Overseas and if in the opinion of AGA, or an authorised representative of AGA it is judged medically appropriate to move You to another location or to return You to Singapore for medical treatment, AGA, 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 AGA directly the covered expenses for such evacuation specified in the Selected Plan under Section 10.

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, and will be based solely on medical necessity.

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

Exclusions applicable to Section 10

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 AGA, or an authorized representative of AGA 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 AGA would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 10.

Section 11 – Repatriation Of Mortal Remains To Singapore

When as the result of Injury or Illness commencing whilst Overseas, You suffer 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 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 AGA unless making such arrangements through AGA 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 to Section 11

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 AGA or by an authorised representative of AGA.

Exclusions Applicable Only To Sections 10 & 11:

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:

- (a) Pre-existing conditions for which You have been hospitalized during the 12 months preceding the Trip or any medical condition that has been diagnosed or treated by a medical practitioner including prescribed drugs within 6 months period prior to the Trip.
- (b) 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'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 Your return 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 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.
- (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 Your 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 12 – 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 Trip, resulting in the cancellation of the Trip, We will pay for the irrecoverable travel and accommodation expenses paid in advance up to the limit mentioned under the Table of Benefits and which are not recoverable from any other source:

- (a) Death, injury or Illness of You or Your spouse, child, parent, parent-in-law, grandparent, grandchild, brother or sister;
- (b) Major Unexpected Event which prevents You from travelling to Your main destination(s);
- (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 You or Your Travel Companion.

Alternatively for Section 12 (a), if the Trip is cancelled due to an unexpected death of a Relative or Travel Companion occurring within sixty (60) days before the date of departure of the Trip and as a result, You are unable to travel, We will pay any replacement administrative expenses incurred in respect of the change of traveller made before the commencement of the Trip subject to specified limit in the Selected Plan under Section 12. Such replacement administrative expenses are paid by Us as an alternative to (a) above and there will be no further payment by Us for any travel losses or accommodation expenses.

Under this Section, Cancellation means unavoidable termination of the Trip after it is arranged but before it has commenced.

Exclusions applicable to Section 12

We will not pay for any loss:

- (a) Caused directly or indirectly by government regulations or control;
- (b) Caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation;
- (c) That is covered by any other existing insurance scheme or government programme;
- (d) Which will be paid or refunded by a hotel, airline, travel agent, or any other provider of travel and/or accommodation;
- (e) Should this policy be purchased less than three (3) days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- (f) That results from a Major Unexpected Event which was publicly known at the time You booked Your Trip or purchased this policy, whichever occurs last; and/or
- (g) Being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

This Policy will only pay for any claim under any one of Sections 12 or 13 for the same event but not for more than one of the Sections.

Section 13 – Bankruptcy of the Travel Agent

We will reimburse You, up to the specified limit in the Selected Plan under Section 13, 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 13

We will not pay for any loss:

- (a) caused directly or indirectly by government regulations or control;
- (b) caused by cancellation by the Public Conveyance or any other provider of the travel and/or accommodation,
- (c) that is covered by any other existing insurance scheme or government programme;
- (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 12 or 13 for the same event but not for more than one of the Sections.

Section 14 – Trip Curtailment (Including Hijacking)

If after the commencement of the Trip 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 pro-rated amount for each incomplete day of the remaining Trip 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 Your relative or Travel Companion.
- (d) Major Unexpected Event which prevents You from continuing with Your scheduled Trip.
- (e) The quarantine upon medical advice which prevents You from continuing with Your scheduled Trip.

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 14

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 travel agent or tour operator through whom the Trip was booked;
- (b) failure to obtain the necessary documents to travel.
- (c) Your business, financial or contractual obligation or those of Your travel companion.
- (d) Your disinclination to travel or financial circumstances.

Section 15 – Personal Effects Including Laptop Computer

We will reimburse You, up to the limit specified in the Selected Plan under Section 15, for loss of or damage sustained Overseas to personal baggage taken or purchased on the Trip 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 You. 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 \$250, 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 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 to Section 15

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 with the exception of Laptop Computers as provided herein above), 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 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 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 Section 17.
- (n) loss, damage, derangement or breakage of fragile or brittle articles; and/or
- (o) loss or damage resulting from mysterious disappearance of such property.

Note: This Policy will only pay for any claim under any one of Sections 15, 16 or 18 for the same event but not for more than one of the Sections.

Section 16 – Baggage Delay

If Your checked-in baggage 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 \$100/- for each six (6) consecutive hours 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 \$100 provided a minimum period of 6 hour of delay has lapsed. For avoidance of doubt, the amount of \$200 stated under this Section is based on each claim and not on each piece of baggage. 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.

Note: This Policy will only pay for any claim under any one of Sections 15, 16 or 18 for the same event but not for more than one of the Sections.

Section 17 – Loss of Travel Document (Including Money)

We will indemnify You 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 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 Your return to Singapore, We will pay You, up to the limit stated in the selected plan under this section, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Singapore.

We will also reimburse You up to \$350 (based on the plan selection) if You experience a loss of cash, travellers' cheques or bank notes due to robbery, burglary, theft or Natural Disasters while You are Overseas during the Trip. 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.

Exclusion applicable to Section 17

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

Section 18 – Travel Delay

If the departure of the Public Conveyance or any air, land, water conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars) in which You had arranged to travel whilst Overseas is delayed for at least three (3) consecutive hours from the time specified in the itinerary supplied to You due to a Major Unexpected Event, Civil Unrest, Riot or Commotion, Strike, adverse weather condition, mechanical breakdown/derangement or structural defect of the Public Conveyance, or any air, land, water conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars) We will pay You \$50 for every full three (3) 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 \$50 provided a minimum period of three (3) hours of delay has lapsed.

Exclusions applicable to Section 18

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 Unexpected Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown/derangement or structural defect of the Public Conveyance which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last.

Note: This Policy will pay for any claim under any one of the Sections 18 or 19 for the same event but not for more than one of the Sections.

Section 19 – Flight Diversion

We will pay You \$100 for every six (6) consecutive hours of delay up to a maximum limit of \$300 in the event that Your scheduled flight is deviated due to a Major Unexpected Event, adverse weather conditions, actual or suspected mechanical breakdown/ derangement or structural defect of the air carrier that You are travelling in.

Exclusion applicable to Section 19:

We will not pay You for any flight diversion that results from a Major Unexpected Event or adverse weather conditions which was publicly known at the time You booked Your trip or purchased this insurance, whichever occurs last.

Note: This Policy will pay for any claim under any one of the Sections 18 or 19 for the same event but not for more than one of the Sections.

Section 20 – 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. This benefit is payable only once for each Trip out of Singapore.

Note: This Policy will pay for any claim under any one of the Sections 20 or 21 for the same event but not for more than one of the Sections.

Section 21 – Travel Misconnection

In the event that Your confirmed onward travel connection whilst Overseas is missed at the transfer point due to the late arrival of Your incoming confirmed connecting scheduled carrier or any air, land or water conveyance operating under a valid license in the country that You are in which is chartered or arranged as part of a tour (but always excluding taxis and/or private cars), and no other onward transportation is made available for You within six (6) consecutive hours on Your arrival, We will pay You for reasonable hotel accommodation, meals or refreshment up to the limit mentioned under the Table of Benefits.

Exclusion applicable to Section 21:

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.

Note: This Policy will pay for any claim under any one of the Sections 20 or 21 only for the same event but not for more than one of the Sections.

Section 22 – Travel Postponement

We will indemnify You up to the limit mentioned in the Table of Benefits 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 Illness or Serious Injury or compulsory quarantine of You, Your family member or travelling companion;
- (b) Major Unexpected Event that prevents You from Travelling to Your main destination(s) as scheduled and outlined in Your Trip itinerary Overseas.
- (c) Serious damage to Your home in Singapore due to a fire or natural disaster occurring after the issue date of the Policy and within 1 Week before the date of departure.
- (d) 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.
- (e) If You are forced to postpone Your trip because You are a child and Your Travelling Companion who is Your guardian has to cancel his/her trip due to one of the reasons listed above.

Exclusion applicable to Section 22

We will not pay for any loss or charges:

- (a) caused directly or indirectly by government regulations or control;
- (b) caused by cancellation by the carrier or any other provider of the travel and/or accommodation;

- (c) that is covered by any other existing insurance scheme or government programme
- (d) which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
- (e) should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);
- (f) that results from a Major Unexpected Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last, and/or
- (g) Compensation for any air miles, holiday points, membership or credit-card redemption You use to pay for all or part of the trip.

Note: This Policy will only pay for any claim under any one of Sections 12, 13 or 22 for the same event but not for more than one of the Sections.

Section 23 – Personal Liability Aboard

We will indemnify You up to the limit mentioned under Section 23 of the Policy for legal liability to a third party arising during the Trip Overseas due to:

- (a) Death or accidental Bodily Injury to third party; or
- (b) Accidental loss of or damage to third party's property.

Exclusions applicable to Section 23:

- (a) No benefits will be provided arising from property belonging to a member of Your family or employee or deemed by law to be Your employee
- (b) liability to any person who is a member of Your family or employee or deemed by law to be Your employee.
- (c) property belonging to You or in Your care, custody or control.
- (d) any liability assumed under contract.
- (e) liability arising directly or indirectly from, in respect of, or due to Your wilful, malicious or unlawful act.
- (f) liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- (g) liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- (h) liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
- (i) liability arising directly or indirectly from, in respect of, or due to any criminal acts;
- (j) legal costs resulting from any criminal proceedings;
- (k) Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
- (l) Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore; and/or
- (m) Punitive, aggravated or exemplary damages.

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party, or become involved in any litigation without our written approval.

Section 24 – Hijacking / Kidnapping and Hostage

In the event that the aircraft which You are travelling in is being hijacked for more than six (6) hours, We will pay up to \$250 (depending on plan selection) for each six (6) 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 Trip.

Exclusion to Section 24:

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.

Section 25 – 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.

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 being submitted to Us.

Section 26 – Act of Terrorism Cover (In aggregate for the above Sections 1 to 25)

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

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

Free Travel Assistance Service

As a policyholder of ePROTECT *travel* You are entitled to the following free travel assistance services provided by AGA:

- (a) Travel Information And Emergency Assistance Services
- (b) Pre-Trip Information Services
- (c) Inoculation Requirements & Visa Requirements
- (d) 24-hours Emergency General Travel Assistance (English & Mandarin)
- (e) Embassy Referral
- (f) Loss Luggage Assistance
- (g) Loss Passport Assistance
- (h) Emergency Message Transmission Assistance
- (i) Interpreter Referral
- (j) Telephone Medical Advice
- (k) Medical Service Provider Referral
- (l) Arrangement of Appointment with Local Doctors
- (m) Arrangement of Hospital Admission
- (n) Guarantee of Medical Expenses Incurred
- (o) Monitor Medical Condition during Hospitalization with Attending Physician

To access the service, dial **+65 6327 2215** the Emergency Services Hotline and quote Your policy number. Consultation with AGA is free. Other third-party costs and expenses are covered under this Policy subject to the terms and conditions provided in this policy.

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:

- (a) any Pre-existing Conditions;
- (b) suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;

- (c) 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;
- (d) 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.
- (e) any wilful, negligent, reckless, fraudulent, criminal, dishonest or intentional acts or omissions whether sane or insane,
- (f) any self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault;
- (g) mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;
- (h) any condition which results from or is a complication of venereal disease or any other sexually transmitted disease;
- (i) Your undertaking any Trip against the advice of a Medical Practitioners or for the purpose of seeking medical attention.
- (j) Your 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;
- (k) Your air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;
- (l) any illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulations.
- (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) Your participation in the following activities:
 - i. 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, para-gliding, and non-competitive winter sports;
 - ii. 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 You would or could earn or receive remuneration, donations, sponsorship or reward of any kind;
 - iii. Motorcycling, unless You hold a motorcycle license recognised by the country You are travelling in and provided that You wear a helmet at all times whilst motorcycling and abide by all applicable road laws of that country, but always exclude motorcycle racing;
 - iv. Mountaineering or rock climbing that entails the use of specific climbing equipment and ropes;
 - v. Hiking or trekking above 3000 meters from sea level;
 - vi. Expeditions;
 - vii. Participation in underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where You are diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or You hold a PADI certification and You are diving within the certified depth under Your PADI certification (but no deeper than 30 meters) and You are diving with a buddy or instructor who holds a PADI certification.
- (p) any trip exceeding one hundred and eighty two (182) days.
- (q) 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.
- (r) The costs of any loss or damage which is covered by any other insurance policy;
- (s) any claim that results from the tour operator, airline or any other company, firm or person wilfully

(t) refusing to carry out any part of their obligation to You;
Your 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;

(u) any liability which may arise as a result of any services provided by AGA;

(v) Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

(w) 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 data, whether the property of the Insured 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 data 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.

General Conditions (Applicable to all Sections)

1. 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) day prior notice in writing by ordinary post to Your last known address in Our records, and such amendment will be applicable from the next renewal of this Policy.

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 Your property as if uninsured.

3. Misrepresentation/Fraud

If the proposal or declaration of the Insured 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.

4. Payment of Benefit

Any benefit payable under this Policy shall be paid to You or Your nominated beneficiary, if any, as stated in the Schedule or otherwise to Your estate. Any receipt by You or Your nominated 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.

5. 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.

6. 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 You to claim under this Policy.
- (b) Any document or evidence required by Us to verify the claim shall be provided by You at Your own expense.
- (c) Any medical examination required by Us to verify the claim shall be at Our expense.

7. 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.

8. 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 You are covered under more than one such Policy, We shall consider You 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 or on Your behalf.

9. **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).
10. **Governing Law**
This policy shall be governed by and interpreted in accordance with Singapore law.
11. **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.
12. **Disappearance Clause**
If You are travelling and the means of transportation disappears, sinks, crashes or is wrecked and Your body cannot be found after a period of twelve (12) months, We shall presume that You have died as a result of Bodily Injury and shall pay the Accidental Death benefit accordingly. If at any time after payment, You are found to be alive, such amount paid must be refunded to Us.
13. **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), Cap 53B to enforce any of its terms.
14. **Right Of Recovery**
We reserve the right to recover against You or Your legal representative(s) for the full sum which We or AGA have paid on Your behalf 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 Your right and remedies against any party and shall be entitled at Our own expense to sue in Your name. You shall give or cause to be given to Us all such assistance in Your 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 Your name.
16. **Fitness for Travel**
At the time of effecting this insurance, You must be medically fit to travel and not be aware of any circumstances which could lead to cancellation, disruption of the Trip or to any other claim under this Policy, otherwise no claim will be payable.
17. **Awareness of Circumstances**
At the time of effecting this insurance You must not be aware of any circumstances, facts or risks related to Your place of destination which are known or ought to be known by You and which may give rise to a claim under this Policy, otherwise no claim will be payable.
18. **AGA Notification**
If You require hospitalization or emergency transportation services or need to return to Singapore early for any reason, You must contact AGA and obtain approval before arrangements are made. You must follow the advice and instruction of AGA failing which Your claim may not be payable.
19. **Offset Clause**
We will not cover You 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 You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Sections 1 of the Policy.
20. **Purchase of Travel Insurance**
You must purchase this insurance before departing Singapore. If the purchase is made after Your 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.

21. Determination of Age

In any claim, Your age will be determined as at the date of the Injury or Illness with reference to the birth date.

22. Free Look Period

You have fourteen (14) days from the date You receive this Policy to examine the terms and conditions of the policy and may cancel the policy within the foregoing 14-days period by written request to Us in which case premiums paid will be refunded, if a claim has not been made under the Policy. If the Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Where the Policy is so cancelled, We will have no liability whatsoever under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting the Policy. This provision is not applicable to any policies with period of insurance of less than a year and renewals

23. Cancellation of Policy

(a) Cancellation by the Insured

You may terminate the policy any time prior to expiry by giving us seven (7) days' notice in writing.

(b) Automatic Cancellation

This Insurance shall be cancelled:

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

(c) Cancellation by Us

We may give notice of Cancellation hereof by registered post to You at Your last known address. Such Cancellation shall become effective after thirty (30) days following the date of such notice. Your child(ren)'s coverage will be automatically terminated upon Cancellation of Your policy.

(d) Premium Position Upon Cancellation:

Single Trip Policy:

We will grant a full refund of the premium provided the amount to be refunded is at least \$20 and no claim has been submitted prior to the cancellation of this Policy. There will be no refund for cancellation after the Period of Insurance has commenced.

Annual Multi-Trip Policy:

We will grant a rate refund of the premium paid corresponding to the unexpired Period of Insurance provided the amount to be refunded is at least \$20 and no claim has been submitted prior to the cancellation of this Policy:

Months remaining on Your Policy	11	10 - 9	8 - 7	6 - 5	4 - 3	2
Refund of premium payable (%)	60	50	40	30	20	10

(e) 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. One-Way Trip

This policy also covers a one-way Trip provided You have purchased the Policy in Singapore, and the original point of departure is Singapore. Transits at other countries are allowed provided You

are confined to the transit area of the airports in these countries. Cover provided under one-way Trip Policy is only limited to Sections 1, 12, 13,15, 16, 17, 18, 19, 21, 22, 23, 24 and 26 of this Policy. Cover for one-way Trip commences 3 hours before You leave Singapore and ceases on whichever of the following occurs first (except for cover under Section 1):

- (a) the expiry of the period specified in the insurance; or
- (b) Your arrival at Your first Overseas destination (excluding transit countries where You are confined to the transit area of the airport).

25. Condition Precedent

The validity of this Policy is subject to the condition precedent that

- (a) for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i. the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incept.

Distribution Cost

There is no distribution cost for this product as this policy is sold without sales advice. Distribution costs include commissions and other benefits paid to sales representative.

Disputes Resolution

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.

Policy Owners’ Protection Scheme

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

In accordance with the Insurance Act, 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.

For Annual Multi-Trip Policy Only

If you have any existing medical condition at the policy renewal date, you may not be covered under the renewed policy for such a medical condition.

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