



## SUMMARY OF BENEFITS

### Summary of Coverage

### Maximum Benefit (\$\$)

	<b>OVERSEAS MEDICAL ASSIST</b>	<b>Premier</b>	<b>Superior</b>	<b>Classic</b>
<b>Section 1</b>	<b>Medical &amp; Accident Dental Expenses Incurred Overseas</b> Insured Person before attaining 70 years old and below Insured Person upon attaining 70 years old and above Insured Child before attaining 18 years old or up to 23 years old if studying full-time in a recognised institution of higher learning	Unlimited \$100,000 \$200,000	\$500,000 \$100,000 \$200,000	\$250,000 \$100,000 \$200,000
<b>Section 2</b>	<b>Medical Expenses incurred in Singapore</b> Insured Person before attaining 70 years old and below Insured Person Upon attaining 70 years old and above Insured Child before attaining 18 years old or up to 23 years old if studying full-time in a recognised institution of higher learning	\$50,000 \$5,000 \$10,000	\$25,000 \$2,500 \$10,000	\$12,500 \$1,000 \$10,000
<b>Section 3</b>	<b>Medical Expenses - Women's Benefit</b> Incurred overseas due to Pregnancy Related Sickness	\$8,000	\$5,000	\$2,000
<b>Section 4</b>	<b>Treatment by Chinese Physician</b> Covers Chinese Physician treatment	\$500	\$300	\$100
<b>Section 5</b>	<b>Overseas Hospital Income</b> Pays S\$200 for every complete day You are hospitalised overseas.	\$50,000	\$30,000	\$10,000
<b>Section 6</b>	<b>Hospital Income in Singapore</b> Pays \$100 for every complete day You are hospitalised in Singapore.	\$1,000	\$1,000	\$500
<b>Section 7</b>	<b>Emergency Medical Evacuation</b> Covers all AIG Travel Assist Emergency Medical Evacuation expenses.	Unlimited	Unlimited	\$500,000
<b>Section 8</b>	<b>Repatriation</b> Covers all AIG Travel Assist expenses incurred in returning Your remains to Singapore in the event You suffer death during the Trip.	Unlimited	Unlimited	\$30,000
<b>Section 9</b>	<b>Direct Repatriation</b> Covers all AIG Travel Assist expenses incurred in returning Your remains to Your home country in the event You suffer death during the Trip.	Unlimited	\$30,000	\$15,000
<b>Section 10</b>	<b>Hospital Visitation</b> Pays for the incidental expenses for the visit of one Relative or friend if You cannot be evacuated and require hospitalisation for more than 5 days.	\$10,000	\$5,000	\$3,000
<b>Section 11</b>	<b>Compassionate Visit</b> Pays for the incidental expenses of sending one Relative or friend if assistance is required to assist in repatriation arrangement of the You remains.	\$10,000	\$5,000	\$3,000
<b>Section 12</b>	<b>Child Guard</b> Pays for one Relative or friend to accompany You children home following Your hospitalization.	\$10,000	\$5,000	\$3,000
<b>Section 13</b>	<b>Emergency Telephone Charges</b> Reimburses You for telephone charges incurred In contacting AIG Travel Assist for 24-hour medical assistance.	\$250	\$100	\$100
<b>Section 14</b>	<b>Automatic Extension of Policy Period</b> Allows You automatic extension of this Policy up to 30 days without additional premium due to hospitalisation and quarantine.	Yes	Yes	Yes
<b>PERSONAL ACCIDENT ASSIST</b>				
<b>Section 15</b>	<b>Accidental Death &amp; Permanent Disablement</b> Insured Person before attaining 70 years old and below Insured Person upon attaining 70 years old and above Insured Child before attaining 18 years or up to 23 years old if studying full-time in a recognised institution of higher learning	\$500,000 \$200,000 \$100,000	\$200,000 \$100,000 \$100,000	\$150,000 \$50,000 \$50,000
<b>Section 16</b>	<b>Public Transport Double Cover</b> Insured Person before attaining 70 years old and below Insured Person upon attaining 70 years old and above Insured Child before attaining 18 years or up to 23 years old if studying full-time in a recognised institution of higher learning	\$1,000,000 \$400,000 \$200,000	\$400,000 \$200,000 \$200,000	NA NA NA
<b>Section 17</b>	<b>Child Education Grant</b> Pays for each legally dependent child (before attaining 23 years old and below) studying as a full-time student in a recognised institution of learning as a result of Your accidental loss of life.	\$5,000	\$5,000	NA
<b>TRAVEL ASSIST</b>		<b>Premier</b>	<b>Superior</b>	<b>Classic</b>
<b>Section 18</b>	<b>Travel Cancellation</b> Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service.	\$15,000	\$10,000	\$5,000
<b>Section 19</b>	<b>Travel Postponement</b> Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Singapore due to death or serious injury/sickness of Insured or immediate family member; unexpected outbreak of strike, riot, etc; serious damage to insured's residence as a result of fire, natural disaster, etc; and witness summons or jury service.	\$2,000	\$1,000	\$500

**Summary of Coverage**
**Maximum Benefit (\$\$)**

<b>TRAVEL ASSIST</b>		<b>Premier</b>	<b>Superior</b>	<b>Classic</b>
<b>Section 20</b>	<b>Travel Cancellation due to Insolvency</b> Covers the loss of irrecoverable charges or deposit paid in advance in the event of insolvency of airline; cruise-line; tour operator; or travel agent from which you purchased the trip.	\$5,000	\$3,000	\$1,000
<b>Section 21</b>	<b>Travel Curtailment including Aircraft Hijacking</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip in the event of serious injury/sickness of Insured; aircraft hijack whilst onboard; unexpected death or injury/sickness of immediate family member or travel companion; unexpected strike, riot, etc; natural disaster; and quarantine.	\$15,000	\$10,000	\$5,000
<b>Section 22</b>	<b>Travel Interruption</b> Covers the unused portion of the Trip due to Your hospitalization whilst overseas.	\$8,000	\$5,000	\$3,000
<b>Section 23</b>	<b>Personal Baggage including Laptop Computer</b> Covers loss or damage to baggage, clothing, personal effects, Laptop Computer (Max. \$500 for any one article or pair or set of articles. Max. for Laptop Computer is \$1,000).	\$5,000	\$5,000	\$3,000
<b>Section 24</b>	<b>Jewellery Coverage</b> Compensates the loss of jewellery whilst overseas due to robbery.	\$750	\$500	NA
<b>Section 25</b>	<b>Baggage Delay</b> Pays \$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas and in Singapore.	\$1,000	\$1,000	\$1,000
<b>Section 26</b>	<b>Travel Documents</b> Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and relevant travel documents. Loss of money due to theft is also covered (max. \$300).	\$5,000	\$5,000	\$3,000
<b>Section 27</b>	<b>Travel Delay</b> Pays \$100 for each full 6 consecutive hours of delay whilst overseas and in Singapore.	\$1,000	\$1,000	\$1,000
<b>Section 28</b>	<b>Flight Diversion</b> Pays \$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions.	\$1,000	\$1,000	\$1,000
<b>Section 29</b>	<b>Flight Overbooking</b> Pays \$100 in the event You failed to board the scheduled flight due to an overbooking although You have a confirmed reservation from the airline for at least 6 consecutive hours.	\$100	\$100	NA
<b>Section 30</b>	<b>Travel Misconnection</b> Covers expenses incurred as a result of misconnection of conveyance for at least 6 consecutive hours.	\$500	\$200	\$200
<b>Section 31</b>	<b>Kidnap &amp; Hostage</b> Pays \$250 for loss of income for every 24 hours You are kidnapped whilst on the Trip.	\$10,000	\$5,000	\$3,000
<b>Section 32</b>	<b>Personal Liability Abroad</b> Covers You against liability to third parties or damage to their property caused by Your negligence.	\$1,000,000	\$1,000,000	\$500,000
<b>LIFESTYLE ASSIST</b>				
<b>Section 33</b>	<b>Golf Advantage</b> a) Damage or Loss of Golfing Equipment b) Hole-in-One	\$750 \$250	\$500 NA	\$500 NA
<b>Section 34</b>	<b>Home Guard</b> Pays for damage (due to fire) to Household Contents per residence which was left vacant for the full duration of the Trip.	\$5,000	\$5,000	NA
<b>Section 35</b>	<b>Rental Vehicle Excess</b> Pays for the cost of the insurance excess of a car rented by You if it is involved in an accident.	\$750	\$500	NA
<b>Section 36</b>	<b>Pet Care</b> Pays \$50 for each full 8 consecutive hours' delay of returning flight to Singapore; to cover additional cost incurred by You placing his/her cat or dog in a kennel/cattery or pet hotel.	\$500	\$250	NA
<b>Section 37</b>	<b>Cover in the event of Terrorism</b> Sections 1 through 38 of this policy are applicable if they occur as the result of an Act of Terrorism whilst You are on a Trip.	Yes	Yes	Yes
<b>Section 38</b>	<b>red24</b> Offers invaluable online access security advice and guidance from trained specialist. Available 24 hours a day.	Yes	Yes	Yes

**Note: Please refer to policy for specifications, conditions and exclusions.**

**All amount shown in Singapore dollars.**

# AIG Assist™ Global Travel Insurance

This policy sets out the terms and conditions of a contract of insurance between American Home Assurance Company, Singapore branch and You. We have written the policy in plain English so that You may better understand it. Please read the policy carefully as this is a legal document.

In consideration of the payment of premium to Us specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, We will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

## PART I – POLICY DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unforeseen and fortuitous event that result in You suffering bodily injury resulting in death or disablement, solely and independently of any other causes.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** will have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a zero-positive test for HIV.
  - a) **OPPORTUNISTIC INFECTION** includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
  - b) **MALIGNANT NEOPLASM** includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.
- 3) **AIR TRAVEL** means riding as a passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed private and/or commercial airline common carrier.
- 4) **ACTS OF TERRORISM** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
- 5) **CHILD** shall mean an unmarried person not older than 18 years of age or up to age 23 years of age if the person is studying full-time in a recognized institution of higher learning.
- 6) **CHINESE PHYSICIAN** means a registered herbalist, acupuncturist and bone setter licensed under any applicable laws. You should not be the attending Chinese Physician nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip or a person who is related to You in any way.
- 7) **COMMON AIR CARRIER** means any fixed-wing aircraft provided and operated by a commercial airline company which is duly licensed for the regular transportation of passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.
- 8) **COUNTRY OF ORIGIN / HOME COUNTRY** means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.
- 9) **GOLFING EQUIPMENT** means golf clubs and golf bags.
- 10) **HOSPITAL** means a place that holds a valid license (if required by law); operates primarily for the care and treatment of sick or injured persons; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; has organised diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.
- 11) **HOSPITAL CONFINEMENT** means being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Medical Practitioner. One day of Hospital Confinement means a continuous 24 hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 12) **HOUSEHOLD CONTENTS** means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings excluding: Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes.
- 13) **INJURY** means bodily Injury which You sustain during the period of insurance and is caused by an Accident solely and independently of any other causes within 90 days from the date of such Accident.
- 14) **INSOLVENCY** means the inability of an individual or entity to pay its debt when they are due and resulting in the total cessation of their operations due to either: -
  - a) Insolvency, with or without the filing of a bankruptcy petition: or
  - b) Abscondment with monies belonging to the organisation by an owner or employee who has prior convictions of any fraudulent or dishonest act, or is under investigation on a charge of fraudulent or dishonest act.
- 15) **INSURED PERSON(S)** in respect of an Individual Plan means the person(s) named in the Policy Schedule as the Insured(s); in respect of a Family Plan means the person(s) stated in paragraph 6 of Part IV – General Conditions.
- 16) **JEWELLERY** mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.
- 17) **KIDNAP** means any event or connected series of events of Your seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.
- 18) **HOSTAGE** means You (except a minor held hostage by his or her parents) being taken or held by another person by force or against Your will as a prisoner.
- 19) **LAPTOP COMPUTER** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers or devices are excluded from this category.
- 20) **LOSS OF LIMB** means total functional disablement or loss by complete and Permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 21) **LOSS OF HEARING** means Permanent irrecoverable loss of hearing where
  - If a dB = Hearing loss at 500 Hertz
  - If b dB = Hearing loss at 1000 Hertz
  - If c dB = Hearing loss at 2000 Hertz
  - If d dB = Hearing loss at 4000 Hertz
  - 1/6 of (a+2b+2c+d) are above 80 dB
- 22) **LOSS OF SIGHT** means the entire and Permanent irrecoverable loss of sight.
- 23) **LOSS OF SPEECH** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 24) **MEDICAL EXPENSES** mean expenses incurred overseas within 90 days of sustaining Injury or Sickness which You paid to a legally Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
- 25) **MEDICAL PRACTITIONER** means a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. You should not be the attending Medical Practitioner nor Your spouse or Your business partner or Your employer or employee or Your agent or a person booked to accompany You on the Trip, or a person who is related to You in any way.
- 26) **PERMANENT** means lasting 12 calendar months from the date of the Accident and at the expiry of the 12-calendar month period being beyond hope of improvement.
- 27) **PRE-EXISTING MEDICAL CONDITION** means any condition for which You received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Medical Practitioner within a 12-month period preceding the effective date of the Policy.
 

For Annual Plan policies, this refers to a medical condition for which You have made a claim on a previous Trip or a medical condition where treatment was sought or diagnosed within 12 months prior to Your travel, such condition will be considered a pre-existing medical condition for the purpose of subsequent Trips.
- 28) **PUBLIC PLACE** means any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings and like places.
- 29) **PUBLIC TRANSPORT** means any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries (bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train). This excludes all modes of transportation that are chartered or arranged as part of a tour; even if the services are regularly scheduled. Common Air Carrier is in this Policy treated as Public Transport.
- 30) **RELATIVE** refers to Your spouse, child, parent, parent-in-law, grandparent, grand parent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, aunt or uncle.
- 31) **SELECTED PLAN** means the choice of Premier, Superior or Classic Plan which You or Your representative made at the time of application.
- 32) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to You is one which requires treatment by a Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to travel or continue with Your original Trip. When applied to the immediate family member, it means Injury or Sickness certified as being dangerous to life by a Medical Practitioner and which results in Your discontinuation or cancellation of Your Trip.
- 33) **SICKNESS** means any noticeable change in Your physical health due to a medical condition contracted, commencing or manifesting whilst overseas during the period of Your Trip in which You seek the care of a Medical Practitioner to treat the Sickness for which the claim is made provided the Sickness is not pre-existing and the nature of the Sickness is not excluded from this Policy.
- 34) **TOTAL DISABLEMENT** means Injury of a Permanent nature which solely and directly totally disables and prevents You from attending to any business, occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties.
- 35) **TRAVEL COMPANION** means a person who has travel bookings to accompany You on the Trip.
- 36) **TRAVEL AGENT** means a NATAS travel agent registered in Singapore, including any registered overseas subsidiaries or affiliates or local sub-agent or sub-contractor of the registered travel agent.
- 37) **TRIP** means a journey which You undertake and commencing 3 hours before the time You leave Your permanent place of residence or office for a direct journey to the place of embarkation in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:
  - (a) The expiry of the period of insurance specified in the Policy;
  - (b) You return to Your permanent place of residence;
  - (c) Within 3 hours of the time of arrival in Singapore.
- 38) **VALUABLES** mean articles of gold, silver or other precious metal jewellery, furs and precious or semi-precious gems.
- 39) **WAR** means war, whether declared or not, or any warlike activities including use of military force by a sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

- 40) We or Our or Us means American Home Assurance Company, Singapore Branch  
 41) You or Your means You

**PART II - COVERAGE**

**OVERSEAS MEDICAL ASSIST**

**SECTION 1 - MEDICAL & ACCIDENT DENTAL EXPENSES INCURRED OVERSEAS**

We will reimburse You up to the limit specified in Section 1 of the Selected Plan, the Medical Expenses necessarily incurred whilst overseas for Injury or Sickness You suffered solely and independently of any other causes.

In no event will the total of the Medical Expenses incurred overseas exceed the limit specified in Section 1 of the applicable Selected Plan.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

	Premier Plan	Maximum Benefit (\$\$)	
	Unlimited	Superior Plan	Classic Plan
Insured Person (Before attaining 70 years old & below)		\$500,000	\$250,000
Insured Person (Upon attaining 70 years old & above)	\$100,000	\$100,000	\$100,000
Insured Child before attaining 18 years or up to 23 years old if studying full time in a recognised institution of higher learning	\$200,000	\$200,000	\$200,000

**EXCLUSIONS**

We will not pay for any loss:-  
 Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

**SECTION 2 - MEDICAL EXPENSES INCURRED IN SINGAPORE**

We will reimburse You up to the limit specified in Section 2 of the Selected Plan, the Medical Expenses necessarily incurred for medical treatment or follow-up medical treatment in Singapore for Injury or Sickness which You had sustained whilst overseas. The time limit for seeking such medical treatment is as follows:

- If prior medical treatment has not been sought overseas, You must seek medical treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first medical treatment in Singapore, You have up to a maximum of 30 days to continue medical treatment in Singapore or the limit specified in Section 2 of the Selected Plan, whichever occurs first.
- If medical treatment had already been sought overseas, You have up to a maximum of 30 days of the date of return to Singapore to continue medical treatment in Singapore, up to the limit specified in Section 2 of the applicable Selected Plan, whichever occurs first.

In no event will the total of the Medical Expenses in Singapore exceed the limit specified in Section 2 of the applicable Selected Plan

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

We will only reimburse expenses incurred in Singapore (if any) in accordance with the prevailing laws, rules and regulations of Singapore.

	Premier Plan	Maximum Benefit (\$\$)	
	\$50,000	Superior Plan	Classic Plan
Insured Person (Before attaining 70 years old & below)		\$25,000	\$12,500
Insured Person (Upon attaining 70 years old & above)	\$5,000	\$2,500	\$1,000
Insured Child before attaining 18 years or up to 23 years old if studying full time in a recognised institution of higher learning	\$10,000	\$10,000	\$10,000

**EXCLUSIONS**

We will not pay for any loss:-

- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

**SECTION 3 - MEDICAL EXPENSES INCURRED OVERSEAS – WOMEN'S BENEFITS**

We will reimburse You up to the maximum limit of the Selected Plan, the Medical Expenses which are necessarily incurred whilst overseas for a pregnancy-related sickness.

The section does not apply to pregnancy-related sickness or treatment which You sought in Your Country of Origin/Home Country or upon return to Singapore and does not apply to one-way Trip cover.

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of Medical Expenses over and above the refunded amount up to the applicable limits.

**EXCLUSIONS**

For the purpose of this Section, pregnancy-related sickness or treatment or losses suffered as a result of pregnancy-related sickness overseas does not include the following:-

- Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks).
- Ectopic pregnancy, childbirth, including premature childbirth or stillbirth.
- Abortion or miscarriage, except if related to accidental injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth.
- Tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses.
- Any depressive, psychological or psychiatric illness, including post-natal depression.
- Pre-existing medical conditions.

**SECTION 4 – TREATMENT BY CHINESE PHYSICIAN**

We will reimburse You up to the limit specified in Section 4 of the Selected Plan, the expenses incurred in relation to treatment by a Chinese Physician, which are necessarily incurred whilst overseas for Injury and Sickness which You suffered solely and independently of any other causes.

This benefit also covers expenses incurred for treatment or follow-up treatment in Singapore by a Chinese Physician for Injury or Sickness which You had sustained during a Trip.

The time limit for seeking such treatment is as follows:

- If prior treatment has not been sought overseas, You must seek treatment in Singapore within 7 days of the date of return to Singapore. From the date of the first treatment in Singapore, You have up to a maximum of 30 days to continue treatment in Singapore up to the limit specified in Section 4 of the Selected Plan.
- If treatment had already been sought overseas, You have up to a maximum of 30 days of the date of return to Singapore to continue treatment in Singapore up to the limit specified in Section 4 of the Selected Plan.

In no event will the total expenses for treatment by a Chinese Physician incurred overseas and in Singapore exceed the limits specified in Part II Section 4 of the Selected Plan

If You are entitled to a refund of all or part of the expenses from any person or any other source, We will only pay the amount of expenses incurred over and above the refunded amount up to the limits of the Selected Plan.

**SECTION 5 - OVERSEAS HOSPITAL INCOME**

We will pay up to the limit specified in Section 5 of the Selected Plan, hospital income for Hospital Confinement due to an Injury or Sickness sustained whilst overseas. If You are hospitalised during the Trip, We will pay You \$200 per day of such hospitalisation. Payment will be made after the period of Hospital Confinement.

**SECTION 6 – HOSPITAL INCOME IN SINGAPORE**

We will pay up to the limit specified in Section 6 of the Selected Plan, hospital income for Hospital Confinement in the event that You are hospitalised upon Your immediate return to Singapore due to an Injury or Sickness sustained whilst overseas. If You are hospitalised in Singapore, We will pay You \$100 per day of such hospitalisation. Payment will be made after the period of Hospital Confinement.

**SECTION 7 - EMERGENCY MEDICAL EVACUATION**

When as the result of Injury or Sickness commencing while You are overseas and if in the opinion of AIG Travel Assist or an authorised representative of AIG Travel Assist, it is judged medically appropriate to move You to another location for medical treatment, or to return You to Singapore, AIG Travel Assist, or the authorised representative, will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of Your condition. We will pay AIG Travel Assist directly the covered expenses for such evacuation specified in Section 7 of the Selected Plan.

The means of evacuation arranged by AIG Travel Assist, or an authorised representative of AIG Travel Assist, 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 AIG Travel Assist, or the authorised representative, and will be based solely on medical necessity.

Covered expenses are expenses for services provided and/or arranged by AIG Travel Assist for Your transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation and is subject to the following exclusions:-

**EXCLUSIONS**

- 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.
- Any expenses for a service not approved and arranged by AIG Travel Assist, or an authorized representative of AIG Travel Assist, provided always that We reserve the right to waive this exclusion in the event that You or Your Travel Companion cannot for reasons beyond Your control to notify AIG Travel Assist during an emergency medical situation. In any event, We reserve the right to reimburse You only for those expenses incurred for service which AIG Travel Assist would have provided under the same circumstances and up to the limit specified in Section 7 of the Selected Plan.

**SECTION 8 - REPATRIATION**

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, AIG Travel Assist or an authorized representative of AIG Travel Assist will make the necessary arrangements for the return of Your mortal remains to Singapore. We will pay AIG Travel Assist directly the covered expenses for such repatriation, up to the limit specified in Section 8 of the Selected Plan.

We will also reimburse Your estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

**EXCLUSIONS**

- 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.
- Any expenses incurred for the transportation of Your remains not approved and arranged by AIG Travel Assist, or by an authorised representative of AIG Travel Assist.

**SECTION 9 – DIRECT REPATRIATION**

When as the result of an Injury or Sickness commencing whilst overseas, You suffer death within 30 days from the date of the Injury or commencement of Sickness, AIG Travel Assist or an authorized representative of AIG Travel Assist will make the necessary arrangements for the return of Your mortal remains to Your Country of Origin / Home Country. We will pay AIG Travel Assist directly the covered expenses specified in Section 9 of the Selected Plan.

We will reimburse Your estate expenses actually incurred, for services and supplies provided by the mortician or undertaker, including but not limited to the cost of the casket, the embalming and cremation if so elected.

**EXCLUSIONS**

- 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.
- Any expenses incurred for the transportation of Your remains not approved and arranged by AIG Travel Assist, or by an authorised representative of AIG Travel Assist.

**SECTION 10 - HOSPITAL VISITATION**

In the event You are hospitalised overseas for more than 5 days and Your medical condition forbids evacuation and no adult member of Your family is with You, We will pay, up to the limit specified in Section 10 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses necessarily incurred by one Relative or friend to visit and stay with You.

**SECTION 11 – COMPASSIONATE VISIT**

In the event of Your death due to an Accident or Sickness whilst overseas and no adult member of Your family was present at Your death, We will pay, up to the limit specified in Section 11 of the Selected Plan, the reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses incurred by one Relative or friend to assist in the final arrangements at Your destination.

N.B. This Policy will only pay for a claim either under Section 10 or Section 11, but not both.

## SECTION 12 - CHILD GUARD

In the event You are hospitalised overseas and there is no adult to accompany the child/children who is/are below the age of 18 years old, We will pay, up to the limit specified in Section 12 of the Selected Plan, reasonable travel (economy airfare, rail or sea transport fare) and hotel accommodation expenses for a Relative or friend to accompany the child/children back to Singapore.

## SECTION 13 – EMERGENCY TELEPHONE CHARGES

We will reimburse You up to the limit specified in Section 13 of the Selected Plan, the telephone charges incurred for personal mobile phone used for the sole purpose of engaging the services of AIG Travel Assist during a medical assistance/emergency, and for which a medical claim has been submitted under Sections 1, 3 or 4.

## EXCLUSIONS

No reimbursement will be payable for telephone calls made via standard LAN Line and public telephones using an International Calling Card (ICC).

## SECTION 14 – AUTOMATIC EXTENSION OF POLICY PERIOD

The Policy period will automatically extend for up to 30 days from the date of expiry of the Policy without payment of any additional premium if You are hospitalised and quarantined overseas as advised by the attending Medical Practitioner.

## PERSONAL ACCIDENT ASSIST

## SECTION 15 - ACCIDENTAL DEATH & PERMANENT DISABLEMENT

If You are involved in an Accident and as a consequence, suffers Injury or death within 90 days of the date of the Accident, We will pay the compensation, up to the limits of the Selected Plan as shown in the Schedule below:

	Principal Sum Insured Per Insured Person Premier Plan	Superior Plan	Classic Plan
Insured Person (Before attaining 70 years old & below)	\$500,000	\$200,000	\$150,000
Insured Person (Upon attaining 70 years old & above)	\$200,000	\$100,000	\$50,000
Insured Child before attaining 18 years or up to 23 years old if studying full time in a recognised institution of higher learning	\$100,000	\$100,000	\$50,000

### Schedule of Compensation

1. Death	100%	} Percentage of Principal Sum Insured above according to Selected Plan
2. Permanent Total Disablement	100%	
3. Permanent and Incurable Paralysis of all Limbs	100%	
4. Permanent Total Loss of Sight of both Eyes	100%	
5. Loss of or the Permanent Total Loss of use of two Limbs	100%	
6. Permanent Total Loss of Speech and Hearing	100%	
7. Permanent Total Loss of Hearing in		
a) both Ears	75%	
b) one Ear	15%	
8. Permanent Total Loss of Sight of one Eye	50%	
9. Loss of or the Permanent Total Loss of use of one Limb	50%	

For the purpose of this Section, cover commences 3 hours before You leave Your permanent place of residence or office for a direct journey to the place of embarking in Singapore and to the intended destination(s) overseas and ceases on whichever of the following occurs first:

- The expiry of the period of insurance specified in the Policy;
- You return to Your permanent place of residence;
- Within 3 hours of the time of arrival in Singapore.

## SECTION 16 - PUBLIC TRANSPORT DOUBLE COVER ( NOT APPLICABLE TO CLASSIC PLAN )

In the event an Accident occurs whilst You are overseas and You are riding as a fare-paying passenger in Public Transport, resulting in Your death, the amount of compensation will be as follows:

	Principal Sum Insured Per Insured Person Premier Plan	Superior Plan
Insured Person (Before attaining 70 years old & below)	\$1,000,000	\$400,000
Insured Person (Upon attaining 70 years old & above)	\$400,000	\$200,000
Insured Child before attaining 18 years or up to 23 years old if studying full time in a recognised institution of higher learning	\$200,000	\$200,000

N.B. This Policy will only pay for any claim either under Section 15 or Section 16, but not both

## SECTION 17 – CHILD EDUCATION GRANT ( NOT APPLICABLE TO CLASSIC PLAN )

If an indemnity becomes payable upon Your Accidental death and at the date of the Accident, You have a legal child or children (not older than 18 years or up to 23 years old if studying fulltime in a recognised institution of higher learning) enrolled as a full-time student in a recognized institution of higher learning, We will pay the sum insured, up to the limit specified in Section 17 of the Selected Plan, for each legal child and up to a maximum of 4 children.

This benefit is only payable once for any child even if the child is covered by more than one travel insurance policy underwritten by Us for the same Trip.

## TRAVEL ASSIST

## SECTION 18 - TRAVEL CANCELLATION

If the Trip is cancelled due to any of the following occurring within 30 days (except item (c)) before the date of departure of the Trip:-

- Your death or Serious Injury or Serious Sickness or compulsory quarantine or of Your Relative or Travel Companion;
- unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which require You to be present at the principal residence on the date of departure;
- witness summons or jury service.

We will pay, up to the limits specified in Section 18 of the Selected Plan, for the resulting loss of travel and/or accommodation expenses: -

- paid in advance by You; and
- or which You are legally liable; and
- which are not recoverable from any other source.

## EXCLUSIONS

We will not pay for any loss:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by the carrier; or
- that is covered by any other existing insurance scheme or government program; or
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You resulting from Accidents or of Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or Travel Companion only).
- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event.

## SECTION 19 – TRAVEL POSTPONEMENT

If the Trip is postponed due to any of the following occurring within 30 days (except item (c)) before the date of departure of the Trip:-

- Your death or Serious Injury or Serious Sickness or compulsory quarantine or of Your Relative or Travel Companion;
- unexpected strike, riot or civil commotion beyond Your control at the planned destination;
- serious damage to Your principal residence from fire, flood or similar natural disaster (typhoon, earthquake etc) within 1 week before the date of departure and which requires You to be present at the principal residence on the date of departure;
- witness summons or jury service.

We will pay, up to the limits specified in Section 19 of the Selected Plan, for the resulting administrative charges:-

- which full payment was made for the initial Trip by You; and
- for which You are legally liable; and
- which are not recoverable from any other source.

## EXCLUSIONS

We will not pay for any loss:-

- caused directly or indirectly by government regulations or control;
- caused by cancellation by the carrier; or
- that is covered by any other existing insurance scheme or government program; or
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- should this insurance be purchased less than 7 days before the date of departure (with the exception of Your death or Serious Injury suffered by You resulting from Accidents only or of Your spouse, child, parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild, great grandchild, brother, sister, brother-in-law, sister-in-law or travel companion).
- Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event.

## SECTION 20 – TRAVEL CANCELLATION DUE TO INSOLVENCY

We will reimburse You, up to the specified limit in the Selected Plan, for the loss of irrecoverable travel deposits or travel fares paid in advance, due to a Trip being cancelled because of insolvency of an:

- airline; or
- cruise-line;
- tour operator; or
- Travel Agent from which you purchased the trip.

## EXCLUSIONS

We will not pay for any loss:-

- caused directly or indirectly by government regulations or control; or
- caused by cancellation by the carrier or any other provider of the travel and/or accommodation; or
- that is covered by any other existing insurance scheme or government program; or
- which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation; or
- Insolvency which occurred, or for which a petition for bankruptcy was filed before the effective of Your policy; or
- caused by failure of any airline, cruise-line, tour operator or Travel Agent, person or agency to provide the travel arrangements for reasons other than insolvency; or
- should this insurance be purchased less than 7 days before the date of departure.

N.B. This Policy will only pay for any claim under any one of Sections 18, 19 or 20 for the same event.

## SECTION 21 - TRAVEL CURTAILMENT INCLUDING AIRCRAFT HIJACKING

This coverage is effective only if it is purchased before You become aware of any circumstances which could lead to the disruption of Your Trip.

If You have to return directly to Singapore from overseas:-

- because You suffer Serious Injury or Serious Sickness and receives medical advice to do so;
- because the aircraft on which You are on board as a passenger is hijacked;

- c) due to the unexpected death or Injury or Sickness of Your Relative or Travel Companion;
- d) due to natural disasters (such as typhoon or earthquake) which prevent You from continuing with Your scheduled Trip;
- e) due to unexpected strike, riot or civil commotion beyond Your control, or
- f) due to quarantine upon medical advice.

We will pay, up to the limits specified in Section 21 of the Selected Plan, for:-

- a) any additional air, land or sea travel (economy class fare whenever possible) and accommodation expenses incurred as a result;
- b) any loss of travel and/or accommodation expenses paid in advance by or forfeited from You after the commencement of the Trip as a result of any of the above stated reasons;
- c) any additional expenses resulting from an extension of the Trip upon medical advice of the Medical Practitioner that You are not able to travel and return home.

#### EXCLUSIONS

We will not pay for any loss:-

1. Pregnancy or childbirth, and or any injury or sickness associated with pregnancy or childbirth.

N.B. This Policy will only pay for any claim either under Section 21 or Section 22, but not for both Sections.

#### SECTION 22 – TRAVEL INTERRUPTION

In the event You are hospitalised overseas for more than 5 days, We will pay, up to the limit specified in Section 22 of the Selected Plan, for the unused portion for any loss of travel (economy airfare, rail road or sea transport fare) and/or accommodation expenses paid in advance.

N.B. This Policy will only pay for any claim either under Section 21 or Section 22, but not for both Sections.

#### SECTION 23 - PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in Section 23 of the Selected Plan, for loss of or damage sustained overseas to personal baggage taken, purchased or damaged due to natural disasters (typhoon, earthquake etc) due to circumstances beyond Your control at the planned destination. This includes clothing and personal effects worn or carried on You, in suitcases and like receptacles. All items must be owned by or in the custody of or which is loaned or entrusted to You.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

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. We may make payment or at Our option reinstate or repair, 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 Accident if You can produce supporting document (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 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 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.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

#### EXCLUSIONS

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, 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
- 2) 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.
- 3) 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.
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss or damage to Your baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to Your baggage left unattended in any Public Place.
- 7) As a result of Your failure to take due care and precaution for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss of or damage to data recorded on tapes, cards, discs or otherwise.
- 10) Loss of or damage to cash and bank notes, cash card, Ez Link Card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 26.
- 11) Loss of damage or derangement or breakage of fragile or brittle articles.
- 12) Mysterious disappearance.

N.B. This Policy will only pay for any claim under any one of Sections 23, 24, 25 or 33(a) for the same event.

#### SECTION 24 – JEWELLERY COVERAGE ( NOT APPLICABLE TO CLASSIC PLAN )

We will pay You, up to the limit specified in Section 24 of the Selected Plan, for loss of Jewellery due to robbery or theft due to circumstances beyond Your control at the planned destination. All Jewellery must be owned by You and not hired by, loaned or entrusted to You.

The robbery or theft must be reported to the police or relevant authority where the robbery or theft occurred within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

You must take all reasonable step and precautions to ensure:

- a) safety of the Jewellery; and
- b) that the Jewellery is not left unattended in a Public Place.

N.B. This Policy will only pay for any claim under any one of Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the Sections.

#### SECTION 25 - BAGGAGE DELAY

We will pay \$200 if the checked-in baggage accompanying You has been delayed, misdirected or temporarily misplaced by the carrier for every full 6 consecutive hours of delay after Your arrival at the baggage pick-up point of the scheduled destination overseas and in Singapore, up to a maximum of \$1,000 during the Policy period.

N.B. This Policy will only pay for any claim under any one of the Sections 23, 24, 25 or 33(a) for the same event but not for more than one of the sections.

#### SECTION 26 - TRAVEL DOCUMENTS

We will pay You up to the limit specified in Section 26 of the Selected Plan for the cost of obtaining replacement passports, travel tickets and the relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents. Such loss must be due to robbery, burglary, theft or natural disasters (typhoon, earthquake etc) whilst overseas.

If You experience a loss of cash, travellers' cheques or banknotes, due to robbery, burglary, theft, or natural disasters (typhoon, earthquake etc) and which were in Your care, custody or control during a Trip, We will pay for the actual loss up to \$300, provided that such loss is reported to the police having jurisdiction at the place of the loss no later than 24 hours after the incident. Any claim must be accompanied by written documentation from the police.

#### EXCLUSIONS

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.

We will not pay for any loss that is not reported to the police within 24 hours of the loss and a written report is not obtained.

#### SECTION 27 - TRAVEL DELAY

In the event that the Public Transport in which You had arranged to travel in overseas and in Singapore is delayed for at least 6 consecutive hours from the departure date as specified in the itinerary supplied to You due to strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of the Public Transport, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the Policy period.

#### EXCLUSIONS

We will not pay for any delay:

- 1) 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.
- 2) Arising from strike or industrial action existing on the date the Trip is arranged.

N.B. This Policy will only pay for any claim under any one of the Sections 27 or 28 for the same event but not for more than one of the sections.

#### SECTION 28 – FLIGHT DIVERSION

In the event that whilst traveling on a scheduled flight Your flight is diverted due to adverse weather conditions which prevents You from continuing Your Trip and You are delayed from arriving at Your planned destination by at least 6 consecutive hours, We will pay \$100 for every full six (6) consecutive hours of delay up to a maximum of \$1,000 during the Policy period. We will pay up to the specified limit applicable to the Selected Plan.

N.B. This Policy will only pay for any claim under any one of the Sections 27 or 28 for the same event but not for more than one of the sections.

#### SECTION 29 – FLIGHT OVERBOOKING ( NOT APPLICABLE TO CLASSIC PLAN )

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 6 hours, We will pay up to the limit applicable to the selected plan. This benefit is payable only once for each trip out of Singapore.

N.B. This Policy will only pay for any claim under any one of the Sections 29 or 30 for the same event but not for more than one of the sections.

#### SECTION 30- 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 conveyance and no onward transportation is available to You within 6 consecutive hours on Your arrival, We will pay up to the limit applicable to the Selected Plan. This benefit is payable only once for each Trip out of Singapore.

N.B. This Policy will only pay for any claim under any one of the Sections 29 or 30 for the same event but not for more than one of the sections.

#### SECTION 31 – KIDNAP AND HOSTAGE

We will pay a benefit of S\$250 per day for every 24-hour period that You are held Hostage following a Kidnap, which occurs during a Trip. The maximum benefit payable will be up to the limit specified in Section 31 of the Selected Plan.

#### EXCLUSIONS

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

1. Your Fraudulent, dishonest or criminal acts;
2. 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;
3. Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage;

4. Any loss or damage suffered not in accordance with a Trip

#### Conditions

As a condition precedent to Our liability, We must:

- have sufficient proof that the event has actually occurred;
- be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- If it is in Your best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

#### SECTION 32 - PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in Section 32 of the Selected Plan, for legal liability to a third party arising during the Trip as a result of:

- Death or Injury to any third party.
- Accidental loss of or damage to property of any third party.

#### EXCLUSIONS

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

- Employer's liability, contractual liability or liability to a member of Your family;
- Acts of animals or property belonging to You, or in Your care, custody or control;
- Any wilful, malicious or unlawful act;
- Pursuit of trade, business or profession;
- Ownership or occupation of land or buildings (other than occupation only of any temporary residence);
- Ownership, possession or use of vehicles, aircraft or water craft;
- Legal costs resulting from any criminal proceedings;
- Your participation in any motor rallies.
- Judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore;
- Punitive, aggravated or exemplary damages.

#### LIFESTYLE ASSIST

##### SECTION 33 – GOLF ADVANTAGE

- Damage / Loss of Golfing Equipment

We will pay You, up to the limit specified in Section 33 of the Selected Plan, for loss of or damage sustained during the Trip to Golfing Equipment taken, or purchased provided such event occurs in a Public Place.

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 make payment or at Our option reinstate or repair the Golfing Equipment, 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 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.

- Hole-in-One

If You complete a hole-in-one in an organised event at any 18-hole golf course, 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.

#### EXCLUSIONS

With regards to Golfing Equipment, We will not be liable for:

- Loss of or damage to golf balls and clubs whilst actually in the course of play or practice.
- 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.
- Loss of or damage resulting from Your wilful act or negligence.
- Loss of or damage arising from confiscation or retention by customs or other officials.
- Loss or damage covered by any other policy.

N.B. This Policy will only pay for any claim under any one of the Sections 23, 24, 25 or 33(a) for the same event but not for more than one Section.

##### SECTION 34 - HOME GUARD (NOT APPLICABLE TO CLASSIC PLAN)

We will either indemnify You or choose to reinstate or repair, up to \$5,000 against physical loss or damage to the Household Contents, valuables and/or stamp, coin, medal collections, works of art stored within Your principal residence in Singapore that was left vacant for the full duration of the Trip, caused by fire during the period of insurance, but only after You have actually departed from Singapore.

#### EXCLUSIONS

- Wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- Any loss or damage occasioned through Your wilful act or with Your connivance.
- Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
- Electrical or mechanical breakdown.

- 5) Consequential loss or damage of any kind.

- 6) Business or professional use in respect of photographic and sports equipment and accessories and musical instruments.

- 7) Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.

- 8) Loss or damage insured under any other insurance policy, or reimbursed by any other party.

##### SECTION 35 - RENTAL VEHICLE EXCESS ( NOT APPLICABLE TO CLASSIC PLAN )

We will reimburse You for any excess or deductible which You become legally liable to pay in respect of loss or damage caused by an Accident to the rental vehicle. You must be either a named driver or co-driver of the rental vehicle.

#### CONDITIONS

- The rental vehicle must be rented from a licensed rental agency.
- As part of the hiring arrangement, You must take up all comprehensive motor insurance against loss or damage to the rental vehicle during the rental period.
- You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

#### EXCLUSIONS

- Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
- Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

##### SECTION 36 - PET CARE ( NOT APPLICABLE TO CLASSIC PLAN )

We will pay any additional expense which You become legally liable to pay for placing Your cat or dog in a kennel/cattery or pet hotel for the duration of the Trip and You are unable to collect the pet on the day as agreed with the kennel/cattery or pet hotel, and this is solely due to the delay of Your final inbound flight, rail, coach or sea vessel to Singapore. We will pay up to \$50 for every full eight (8) consecutive hours of delay, up to the limit applicable to the Selected Plan.

You are to provide Us with written confirmation from:

- the carrier stating the reason for the delay and the scheduled and actual departure time of the carrier.
- the kennel/cattery or pet hotel stating the original and actual pick-up dates.

#### EXCLUSIONS

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 37 – COVER IN THE EVENT OF TERRORISM

We will pay You the benefits in Sections 1 to 38 for losses arising directly from an Act of Terrorism during the Trip, subject to the respective limits of the Selected Plan and the terms and exclusions of the Plan.

#### EXCLUSIONS

We will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological events.

##### SECTION 38 – RED24 – SECURITY ADVICE

You will be given immediate on-line access 24 hours per day, 7 days per week to personal security advice provided by RED24 PLC on their website [www.aig-red24.com](http://www.aig-red24.com). To access information on the website You are required to log-in using Your personalized registration code and password and enter details about Your Trip (see below for instructions). The website provides guidance and advice on numerous types of personal security issues including but not limited to an up-to-date guide to all the trouble spots around the world and advice on minimizing personal risks, travel areas to be avoided, health risks and guidelines, crime zones and the type of action to be taken in case of emergency, contact person. The website will also include a list of blacklisted Host Countries in which RED24 PLC deems travel to those Host Countries inadvisable.

Access to the website will be available for a maximum period of 30 days from the date of commencement of Your Policy, but for longer duration policies access will be available up until the end of Your Trip. For annual policies access will be available for the entire year.

- Login:** AIGL (followed by Your AIG Assist Policy Number) e.g. AIGL1020555555
- Password:** red24

Please enter the dates of Your travel

In accessing the website, the Insured Person agrees to be bound by the terms and conditions displayed on the website.

#### PART III – GENERAL EXCLUSIONS

##### (A) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE OR LEGAL LIABILITY ARISING DIRECTLY OR INDIRECTLY FROM:

- Any Injury, Sickness or disease resulting directly or indirectly from or due to, or accelerated by:
  - The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
  - The dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - The release of pathogenic or poisonous biological or chemical materials;
- Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- Any prohibition or regulations by any government;
- Your not taking all reasonable efforts to safeguard Your property or to avoid Injury or minimise any claim under the Policy;
- Riding or driving in any kind of race, participating in any professional sports or in any sport in which You would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);

- 6) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
  - 7) Any Pre-existing Medical Conditions;
  - 8) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
  - 9) Mental and nervous or sleep disorders, including but not limited to insanity.
  - 10) Your engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger);
  - 11) Mysterious disappearance;
  - 12) When You are not fit to travel or are travelling against the advice of a Medical Practitioner;
  - 13) When the purpose of the Trip is to obtain medical care or treatment of any kind; and
  - 14) Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- (B) THIS POLICY WILL NOT COVER ANY LOSS, INJURY, DAMAGE, OR LEGAL LIABILITY SUFFERED OR SUSTAINED DIRECTLY OR INDIRECTLY BY YOU IF YOU ARE:**
- 1) a terrorist;
  - 2) a member of a terrorist organization;
  - 3) a narcotics trafficker; or
  - 4) a purveyor of nuclear, chemical or biological weapons.

#### PART IV – GENERAL CONDITIONS

- 1) **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 or disruption of the Trip, otherwise any claim is not payable.
- 2) **PURCHASE OF TRAVEL INSURANCE:** You must purchase the insurance before departing Singapore.
- 3) **DUPLICATION OF COVER:** In the event You are covered under more than one travel insurance policy with the exception of corporate travel insurance, underwritten by Us for the same Trip, We will consider You insured only under the policy which provides the highest benefit level.
- 4) **EXTENSION OF POLICY:** A Per Trip Policy may be extended before the expiry of the Policy. However, if by circumstances beyond Your control, the Trip is extended beyond the period stated in the Policy We will extend the period of insurance without charge for 72 hours.
- 5) **CURRENCY:** All amounts shown are in Singapore dollars.
- 6) **FAMILY PLAN:**

##### PER TRIP

For Per Trip Family Plan, the Insured Person may comprise:-

- a) a maximum of 2 adults who need not be related, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of children who are (i) unmarried and unemployed; (ii) not older than 18 years of age (or up to the age of 23 years provided they are studying fulltime in a recognised institution of higher learning); and (iii) each legally related to either of the 2 adults mentioned in a) above,

Under Per Trip Family Plan, You must depart from and return to Singapore together at the same time as a family.

##### ANNUAL

For Annual Family Plan, the Insured Person will comprise:-

- a) a maximum of 2 adults who are husband and wife and legally married to each other, and who are named in the Policy Schedule as the Insured(s); and
- b) any number of children who are (i) unmarried and unemployed; and (ii) not older than 18 years of age or up to age of 23 years provided they are studying full-time in a recognised institution of higher learning); and (iii) are the legal children of the 2 adults mentioned in a) above.

During the Policy period, a child making a Trip under an Annual Family Plan must be accompanied by at least an adult mentioned in a) above. Each Insured Person is entitled to claim for the benefits under each Section of this Policy up to the maximum limit of the applicable section in the Selected Plan.

An employee of the Insured Person cannot be covered under a family plan.

For the avoidance of doubt, any reference to "Insured Child" in this Policy refers to the aforesaid "child" or "children" of this Section who are insured under this Policy.

- 7) **DETERMINATION OF AGE:** In any claim, Your age will be determined as at the date of the Injury or Sickness with reference to the birth date.
- 8) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.
- 9) **LENGTH OF TRIP:** In no event will a Per Trip Policy exceed 182 consecutive days for any one covered Trip. Each Trip in an Annual Plan taken by You may not exceed 90 consecutive days from the departure date to the date of return to Singapore.
- 10) **TIME OF NOTICE OF CLAIM:** As soon as practicable and in any case within 30 days after the occurrence of any event which may give rise to a claim, You will give written notice to Us. Notice given to Us by You or on Your behalf with information sufficient to identify You will be deemed to be notice to Us.
- 11) **NOTIFY AUTHORITIES:** If the property insured under Sections 23, 24, 26 and 33(a) of this Policy is lost or damaged, You will take all reasonable measures to protect, save, and recover it, and will also promptly notify the police, hotel, transportation company or transportation terminal authorities.
- 12) **SUBROGATION:** In the event of any payment under all Sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You will take no action after the loss to prejudice such rights.
- 13) **FORMS FOR PROOF OF LOSS:** Upon receipt of a notice of claim, We will furnish You with such claim forms as are usually furnished by Us for filing proof of loss. You must return such claim forms with full particulars within 15 days after the receipt of such claim

forms. You will also at the same time when returning the completed claim form within the said 15 days provide Us written proof of the occurrence, the circumstances and the extent of the loss for which the claim is made. You will also at any time at Our request submit whatever documents required by Us in support of the claim as soon as possible and in any event within 60 days after the receipt of notice of such requirement.

- 14) **MEDICAL EXAMINATION AND TREATMENT:** You will at Your expense furnish Us with all such certificates, information and evidence as We may require.. You will also, whenever reasonably required to do so, arrange to submit to medical examination by Medical Practitioners appointed by Us. In the event of Your death, where it is not forbidden by law, We will be entitled to have a post-mortem examination at Our own expense, and notice will, where practicable, be given to Us before internment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between Our Medical Practitioner and Your Medical Practitioner, the opinion of Our Medical Practitioner will prevail and be binding on You or Your estate as the case may be.

#### 15) ARBITRATION:

- a) Any dispute, difference or question arising at any time hereafter between Us and You or Your legal personal representatives in relation to the true construction of the Policy or the rights or liabilities of the parties hereto will be referred to arbitration in Singapore and Singapore law will apply thereto.
- b) The arbitration will be heard by a single arbitrator to be agreed by the parties hereto within 14 days of the commencement of the arbitration. In default of agreement, the arbitrator will be appointed in accordance with and subject to the provisions of the Arbitration Act Cap. 10 or any statutory modification or re-enactment thereof for the time being in force. Arbitration proceedings will be conducted in accordance with the Rules of the Singapore International Arbitration Centre.

- 16) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for Your loss of life is payable to Your estate. All other indemnities of this Policy are payable to You, except under Sections 7, 8 and 9. Under Sections 1 and 3, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by AIG Travel Assist or their authorised representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections 1 and 3 which You incur directly will be payable to You. Under Sections 7, 8 and 9 the benefits will be paid directly to the provider of service as indicated in each section.

#### 17) RULE OF REFUND:

Per Trip: The Company will not allow any refund of premium once the Policy is issued.

Annual: If the policy is cancelled less than 6 months from the policy effective date, a short rate will apply except if there has been a claim against the Policy during that time-period. There will be no refund for cancellation of a policy after 6 months from the policy effective date.

- 18) **CANCELLATION:** We may cancel this Policy at any time by written notice delivered to You or mailed to Your last address shown in Our records stating when such cancellation will be effective. In the event of such cancellation, We will return promptly the pro rata unearned portion of any premium actually paid by You. Such cancellation will be without prejudice to any claim originating prior thereto.

- 19) **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 commences 3 hours (under Section 15) before You leave Singapore and ceases on whichever of the following occurs first:

- a) The expiry of the period specified in the insurance.
- b) Within 3 hours of the time of arrival at Your overseas permanent residence or hotel.

- 20) **RIGHT OF RECOVERY:** In the event authorisation for payment and/or payment is made by Us or AIG Travel Assist or an authorised representative of AIG Travel Assist for a medical claim for which Policy liability is not engaged, We or AIG Travel Assist or an authorised representative of AIG Travel Assist reserves the right to recover against You for the full sum which We or AIG Travel Assist or an authorized representative of AIG Travel Assist is liable to the medical institution to which You were admitted.

- 21) **ENTIRE CONTRACT:** The Policy, Schedule, Endorsements, Application Form, Declaration and attached papers together with other statement in writing will be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Schedule attached will bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Schedule attached will prevail. No statement made by the applicant for insurance not included herein will void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the Policy. No change of provisions will be valid unless approved by an executive officer of We and such approval be endorsed hereon.

- 22) **REINSTATEMENT OF POLICY:** If You default in paying the agreed premium for this Policy, the subsequent acceptance of a premium by Us will reinstate this Policy, but only to cover Injury or illness sustained after the acceptance of premium.

- 23) **RENEWAL ( APPLICABLE TO ANNUAL POLICIES ONLY ):** This Policy may be renewed with payment of the premium in advance at Our premium rate in force at time of renewals.

- 24) **INTEREST:** No indemnity from Us will carry any interest.

- 25) **GOVERNING LAW:** This Policy will be governed by and interpreted in accordance with Singapore law.

- 26) **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

#### 27) PAYMENT BEFORE COVER WARRANTY

Notwithstanding anything contained in this Policy but subject to sub-clause below: You agree and declare that the total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of the coverage under the Policy.

In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective date, then the Policy will be deemed to be cancelled immediately and no benefits whatsoever will be payable by Us as cover never attach. Any payment received thereafter will be of no effect on the cancellation of the Policy.